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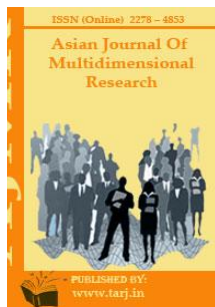
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VISION

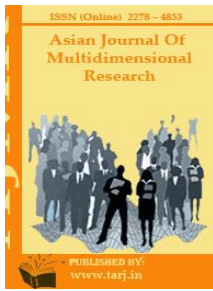
The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, 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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DOUBLING FARMERS' INCOME IN NEXT FIVE YEARS IS AN ACHIEVABLE CHALLENGE IN ASSAM

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ABSTRACT

The four point action agenda prescribed by NITI Aayog Govt of India contain measures like earning remunerative prices for farmers by reforming the existing marketing structure including reform in minimum support price (MSP); raising productivity at individual farmer's level; reforming agriculture land policy; and strengthening relief measures. These are discussed at length in the context of Assam farmers. Farmers of Assam are often victim of 'distress sale' of their produce. Therefore, it is envisaged that 'marketing of produce' and 'raising productivity' must go hand in hand in Assam. Telecommunication and internet services are the most important tool in the days of trade globalization. In March 2016 the north east India is now connected with International Internet Gateway (IIG) after Mumbai and Chennai at Agartala for broadband connectivity through Bangladesh under an agreement between BSNL and Bangladesh Submarine Cable Company limited. The trade opportunity has further been opened within the BBIN countries (Bhutan-Bangladesh-India-Nepal) with the signing of Motor Vehicle Agreement (MVA) in 2015. It is now expected to ease passenger, personal and cargo movement among the BBIN countries with the support of the Asian Development Bank (ADB) under its South Asia Sub-Regional Economic Cooperation programme. Assam is going to be the gateway of South East Asia. Time has come to extend the ambit of marketing for the produce of the farmers of Assam, thereby a grand scope to double the income of farmers of the Assam. Production is thus to be guided by exploring innovative demand of the market. For exploring potential marketing opportunity both at local and distant markets; four elements of the business venture viz. internal strengths, weaknesses, as well as its external opportunities and threats (SWOT) are required to be analysed at individual farmers level as well as both at micro and at macro level of

organizations starting from village to regional or intra-neighbouring country levels. It would usher a new era of hope and prosperity for the otherwise land locked Assam. Thrust should be directed to consolidate land holding pattern for ease of mechanised cultivation and to attain critical mass of individual commodity for effective marketing. In more than 30% of annual crop are prone to flood damage. Relief measure should also be directed in the prevention of inundation of crop fields through diversion of excess water to the excavated natural water bodies (beels, holas) in the wetland are some of the measured suggested for doubling farmers' income within five years.

KEYWORDS: *Remunerative, Strengths, Weaknesses, Globalization*

INTRODUCTION

Based on the visionary idea of Prof Ramesh Chand, Member NITI Aayog¹, who being inspired over the speech of Shri Narendra Modi, Prime Minister of India, the four point action plan for doubling farmers' income within five years are being formulated giving stress on under mentioned measures: 1) Remunerative prices for farmers by reforming the existing marketing structure including reform in minimum support price (MSP); 2) Raising productivity; 3) Reforming agriculture land policy; and 4) strengthening Relief measures. To achieve the target of doubling of income of farmers by 2022, as announced during presentation of Budget, 2016-17, a Committee has been constituted under the Chairmanship of Additional Secretary, Department of Agriculture, Cooperation and Farmers Welfare to examine the various issues involved. All the State Governments have been requested to hold across-the-board deliberations and prepare strategy for the states that will lead to doubling the income of the farmers².

At this backdrop, let us analyze the prospect of attaining such target at farmers' level in Assam under prevailing agro-climatic and infrastructure situations. It is no doubt, certain corner may express scepticism over the ambitious mission³, but it not absurd or non-attainable program at all. Rather a simple task that requires only mindset of how to translate market demands to fit the cropping pattern and system of individual farmers. For this certain strategies and principles are required to be adopted including change of mindset of the planners, implementing functionalities and finally at farmers' level.

Reforming Marketing Structure

Niti Aayog has suggested reforms in two areas: marketing reforms and minimum support price (MSP) reform¹. Since agriculture is a state subject, the government of Assam can extend necessary support in MSP. Farmers of Assam are often victim of 'distress sale' of their produce. The staying power of the cash trapped farmers, i.e. withstanding price fluctuation and volatility of market is often minimum. There is acute shortage of storage facility within the reach of farmers. Marketing on the other hand is a skilful manipulation of activities starting from field level production to storage and transportation of produce, so that availability of produce at the consumer level can be regulated in the right quantity, at a specific time and at the particular place.⁴ Thus fetching remunerative prices for farmers by reforming the existing marketing structure is not an easy task, especially in presence of various intermediaries (dealers, distributors, stockist including clearing and forwarding agents) in the distribution channels. It is to be pointed out that 'marketing of produce' and 'raising productivity' must go hand in hand.

'Raising productivity' in comparative terms can be designated as strengthening 'backward linkages', where as fetching remunerative prices of the produce can be well suited to term as 'forward linkages'. An example will clarify the point. Say, one has procured a well privileged decent car, but unless there is no decent road to run such car, naturally decent car will be damaged very soon. So car is 'backward' linkages and 'road' is forward linkages. Similarly 'raising productivity' is backward linkages and 'marketing of produce' is forward linkages. Giving thrust on 'raising productivity' neglecting 'marketing' would be like 'putting cart before the horse'. When cart is placed after horse, horse can carry the desired load. Similarly if per chance, farmers get a chance of accessing a demanding market, individually he will not await for governmental assistance. He will move the cart easily. Our farmers are innovative enough to procure necessary 'input' to get the desired 'output' to increase his or her income. He will take initiative to gain knowledge on higher productivity techniques, purchase the necessary input, and utilize his human and material resources on his own. No external assistance is required. So our farmers are required to be empowered with marketing tools and techniques simultaneously.

But the marketing of produce is more an art than science. Demand can be created with every art of presentation on reaching the target consumers. It however requires proper marketing research and strategy including marketing mix⁴. Starting from brand making, market segmentation, positioning and differentiation of product strategies, adopting pricing strategies, selection of distribution channels, appropriate advertisement etc., and every yardstick of marketing intelligentsias are required to be applied. Consumers' aspirations, human psychology of choosing required materials could be finely judged by a successful marketer. Brand building is a conscious customer-satisfaction orientation process. That is when customer feels satisfied; he or she develops a kind of loyalty for such product. 'Barpeta Ijong', 'Titabor rice' is such example of common brand and loyalty in rice. For building strong brand, it requires name, symbol or design, ensures quality, stability of assured future market. However there is need to enact challenges and opportunities in an emerging dynamic and competitive arena. For determining size of the market, say, population or demographic picture would have to be taken into consideration. For instance, choosing a consumer market for a popular grade daily use food product within area having 600/sq km density of population would be more remunerative than an area having 300 persons/sq km density. Also to reduce the transportation cost of the produce or for effective marketing, 'critical marketable mass' of the specific production item are to be determined at community, block or regional levels network through internet (Digital India) movement, spread among farmers, producers and intermediaries. It is heartening to note that telecom connectivity has been resolved in March, 2016 for North Eastern States with the commissioning of the India's third International Internet Gateway (IIG) after Mumbai and Chennai at Agartala for broadband connectivity through Bangladesh under an agreement between BSNL and Bangladesh Submarine Cable Company limited⁵.

Reducing trade costs on facilitating smoother transactions with increase in connectivity in North East India

One of the major challenges faced by India's Northeast has been poor connectivity. At the behest of Federation of Indian Chambers of Commerce & Industries (FICCI) North East⁶, number of connectivity summits have been held at Guwahati, Shillong, Agartala, Kohima from 2014 wherein development of roads and highways, railways, inland water transport, transport, power, airports, broadband, etc. with the participation from industry, Governmental agencies, multilaterals and internal mission from across the globe. It has become a very useful platform for

Govt of India and State Governments, neighbouring countries, national and international organizations, private sector organizations having interest in development of the region to come together and pass ideas, perspectives and expertise networks. In the mean time to improve economic cooperation and connectivity among the four South Asian countries in the form of Motor Vehicles Agreement (MVA) among BBIN (Bangladesh, Bhutan, India, Nepal) has been signed on 15 June 2015 in Thimpu, Bhutan. The MVA and expected BBIN rail network and containerised movement of cargo through International Inland water ports (like Dhubri and Karimganj connecting Bangladesh's Ashugunjport; Chittagong and Mongla ports) agreement would ease passenger, personal and cargo movement among the BBIN countries. It is being developed with the support of the Asian Development Bank (ADB) under its South Asia Sub-Regional Economic Cooperation programme⁷. Various travel restrictions at the border Land Customs Stations (LCSs) that normally delays due to transshipment issues, poor and sometimes non-existent infrastructure at some LCSs, and other customs documentation and clearance-related problems are expected to be reduced significantly with saving of time and financial costs of conducting trade among these nations.

Efforts of the Govt of Assam to unlock business opportunities

Entrepreneurship is the key to economic development of the State. The Government of Assam has of late initiated “*Namami Brahmaputra*”, and of late “*Namami Barak*” festivals to highlight marketable resources of Assam. Festival has been organised to explore the potentialities and probabilities of this region and brand Assam as the centre of the vast South-East Asian markets. Prospects of jute, bamboo and food processing industries⁸ in Assam were highlighted. The Government of Assam⁹ has of late initiated 361 business services across Government Departments to go single window clearance system online (www.easeofdoingbusinessinassam.in) from 15 October, 2017 with inclusion of Directorate of Agriculture, Directorate of food, civil supplies and Consumer Affairs and others on being integrated with Payment Gateway and Cyber Treasury. Thus there is now potential to unlock significant agricultural business opportunities in India's landlocked Assam and to integrate more effectively with the global economy. Assam is primarily an agrarian economy. Industries and Commerce Department, Govt of Assam should simultaneously allow agriculture to not to remain in ‘back seat’ position. As such it is high time that the Department of Agriculture and other stake holders in the field of agriculture should come out from the traditional thought of giving stress to backward linkage, but to avail the opening of marketing and trading of various agricultural produces.

Production strategy as per market demand

The agro-climatic condition of Assam is best suited for enormous sub-tropical crops. At present China is dominating the market of monetary power rich developed countries like USA, Europe etc. Now Assam can easily fill up the gap of the markets and that too in a competitive environment with China¹⁰. For raising productivity, there is need to augment the existing technologies through research and extension to address effectively the shortcomings under changing scenario of farming practices.

Reforming agriculture land policy

To double the income of farmers, the present ‘subsistence farming’ should gradually be transformed into ‘commercial farming’. This is however not an easy task under existing social fabric. Mechanization of farming practices is an important component for commercial farming.

In this regard agricultural land policy would have to be revised with incentives in the form of subsidy to collective farming in a homogenized social rural fabric. Land-based cooperative farming would have to be encouraged. If the farmers in a village could combine their land ownership for effective mechanization practices, it would give individual farmers the scope to double their income.

Strengthening relief measures on diverting excess water in natural water bodies

Flood is the most frequently occurring natural calamity in Assam. Putting embankment/ dykes on both sides of the river is the traditional practice as flood control measure. Diversion of excess water flow from flooded stream, as per geomorphological setting and considering hydrological as well as ecological consequences can be a viable proposition in Assam. Farmers in community can raise income through various natural water bodies (Beels, Holas etc), wet lands, fish ponds present in the vicinity, thereby crop field can be made flood free. It is time to identify such wetland water storage structures in Assam through proper Reconnaissance survey with the help of satellite imagery and/ or assessing depth and spread of water bodies using satellite derived bathymetry (SDB) for assessing and mechanical dredging and muck removal to increase water depth for storing additional water during crisis of flood. The excess water will remain a potential source of community fish and aquatic farming, as fish ponds, thereby raising the income of the farmers.

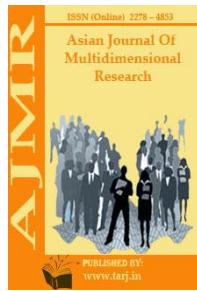
CONCLUSIONS

Dr M.S. Swaminathan once opined that in the field of agricultural production, the North East India is a 'sleeping giant'. If happens to awake up, it will surpass rest of India. With increase in connectivity, as described above through initiative of BBIN, Government of India and Assam, earning remunerative prices for farmers by reforming the existing marketing structure can itself help to realize the dream of doubling the farmers' income within a short period of five years. However, attempts should be continued to raise productivity through improved crop production technology. To consolidate agricultural land for semi-mechanized community operation, the organization like field management committee or similar body deserves to be equipped with requisite teeth to address the problems associated with collective farming and to have critical marketable mass for the particular commodity. To strengthen flood control measures, apart from construction and repair of existing embankments and dykes, effort should be undertaken in flood prone locality to divert excess flood water to nearby temporary storage of excess water in wet lands, if needed, through mechanical dredging and muck removal. All these measures can provide good dividend to the farmers in doubling their income.

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TRANSPARENCY IN PUBLIC ADMINISTRATION IN CONTEXT OF INDIAN CITIZEN CHARTER.

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ABSTRACT

India have adopted democratic modern institutions for the governance of the society at all level. It includes Parliament, Cabinet, Judiciary as well as state legislature state cabinet, and judiciary at state level. If we see the administrative structure there is a well structured civil services. The Bureaucracy has provided continuity and sustenance to governance in the wake of quick changing political scenario. It is recognized factor that bureau crates in India have failed as active agents of development. Government is a service agency and its main purpose is to extend to the people certain essential services on a fair equitable basis without delay. Citizen's participation in governance is a bilatual engagement where it is necessary both for government agencies as well as. The citizens to be fully involved in order for such participation to lead to improved outcomes such as better services delivery, change in public policy, redressal of grievances etc. Democracy needs citizen, not clients, clients are the people who dependent and control by government but citizen on the other hand are people who understand their own problems in their own terms. Citizens are at the core of good governance so good governance and citizen centric administration are in extricable linked. There are four main pillar on which the good governance rests:-

- 1. Ethos – Service to the citizen.*
- 2. Ethics – honesty, integrity and transparency.*
- 3. Equity – treating all citizen equal.*
- 4. Efficiency – effective and speedy delivery of services without harassment.*

KEYWORDS: *engagement, equitable, legislature*

INTRODUCTION

The citizens are the main concern of good governance. In democracy all the departments are made to serve the society so administrative structure should be transparent.

Public Administration in India is generally known as to be irresponsible, insensitive and corrupt. Mostly the citizens are irritated by the poor quality of services provided by the govt. Irresponsible attitude of government servants, corruption and lack of accountability are the main reasons.

A common work or complaint pertained to excessive red-tapism and long time taken to get it completed.

Democracy becomes a real democracy by promoting citizen centric administration. It implies giving a voice to citizen in the governance process because citizen charter is an instrument which seeks to make an organization transparent, accountable and citizen friendly, Citizen charter is a public statement that defines the entitlements of a citizens to a specific service, the standards of the service, the conditions to be met by users, and the reminders available to the latter in case of non-compliance of standards. It empowers the citizens in demanding, committed standards of service.

Transparency in the administration is very essential to know the details of the steps and measures taken by the different part of govt. sector of this system as well as it is called as the right of public access to the key information. It induces the deep trust on the actions of system. By this system masses become aware about what is happening in the government sector. It should be open for the public to examine the pros and cons of the system. Thus the basic thrust of citizen's charter by ensuring that these services are domain driven rather than supply driven. In this context, the nine Principles of citizen's charter movement as originally framed were. There all are also essential to become transparent :-

1. Quality
2. Choice
3. Standards
4. Value
5. Accountability
6. Right way
7. Utilization of each resource.
8. Innovative and improvement.
9. Work with providers.

If we see all these principals then we can understand that government should set standards of every services which are connected to the masses.

There will be choice for the users wherever possible and specifying the standards what to expect with in a time frame.

All the services that government is giving to the citizen has the value because the citizen are paying taxes for all civic & other services. So the service provider should be accountable & treat all fairly. Each resource should be utilized effectively in all manner. Government agencies encourage, access and promote choice.

An independent review of the citizen's charter in India was carried out by the public affairs centre, Bangalore (2007) and the results have been published in a report entitled India's Citizen charter-A decade of experience. This report shows the general deficiencies in the citizen charter that should be improved.

(i) Poor design and contents: -- Most organisations do not have adequate capability to draft meaningful. Most citizen charters drafted by government are not designed well.

(ii) Inadequate ground work: - Government agencies formulate the citizen charter without undertaking adequate ground work in terms of reforming its procedures and processes.

(iii) Charters are not updated regularly: - Only 6% of charters reviewed even make the assurance that the document will be updated some time after release.

(iv) NGOs & users are not consulted when charters are drafted. The main purpose of citizen's charter is to serve the society and make public service delivery more citizen centric so when drafting the charter, NGOs and end user must be consulted.

(v) The needs of senior citizens and the disabled are not considered when drafting charters. Many agencies actually do cater to the needs of the disadvantaged elderly, but do not mention these services in their charters so it is also a drawback.

So the charters aim at affirming the commitment of an organization to the people that it will deliver its particular services promptly maintain quality and that redressal machinery will be available where this service is not of the satisfactory which it is committed to maintain. However always various charters indicated that at present there is no specific provision available. In the various charters about the action that can be taken by an individual who feels that the commitments made by an organization have not been fulfilled and that as a consequence hurt or loss, has been caused which needs to be compensated.

There is no doubt that the citizen's charter strategy, if formulated and implemented in an objective, conscious and committed manner to give the citizens their due can lead us. "Towards good governance" the most positive aspects of this programme relate to its emphasis on decentralizing information to the general public and laying down some of the basic principles which should be of concern of the organization involved in the delivery of Public services.

To make the government system transparent and accountable following are some essential elements:-

To set out practical-regime for securing information by citizens from the public authority and to promote transparency and accountability in the working of all public authority the Parliament has enacted the right to information Act in 2005. In order to ensure effective implementation of the provision of the Act the Government has issued instructions requiring all public authority to update records, improve infrastructure and bring out necessary manuals as provided in the Act; designate the first appellate authorities along with the Public Information Officers and publish their particulars: comply with the provision regarding suo-motu disclosure; create a central point within the public authority to receive applications for information and appeals etc. The Government also published five Guides, one each for the information Seekers, the Central Public Information Officers, First Appellate Authorities and one consolidated Guide for the use of all the stakeholders. There is a dedicated website on RTI www.rti.govt.in, which contains valuable information including circulars, notifications and Guides on RTI, search facility for locating

CPIOs and Appellate Authority in Central Government etc. it has a linkage with other RTI related sites as well.

1. Right to information.
2. Right stakeholders – Correct information needs to reach the stakeholders who need it to make better decisions.
3. Right format – This is most important to make right formats of all type of working.
4. Right time – Successful transparency efforts should be timed in such a way that they enable stakeholders and other agency of government to act in order to improve possible outcomes.
5. Right frequency:- Similar to formed this will require a level of disclosure or openness that completely eclipses, the current flow of communications.
6. Right intentions : This is potentially the nut of the thing ; it refers to being genuine about they information is being made available.

To enhance the transparency now government is adopting the system in their working, means all the working can be done by electronic system that is called on line system which convert the government to E- government. E-governance programme calls for basic restructuring of age old archaic procedures- it indeed involves almost wholesale elimination of existing dysfunctional system of governance. It offers a package of efficiency, time boundedness and cost effectivity. It brings in a rapid change in management patterns, such as break down of hierarchy in administration and increase in co-ordinating activity. Computer make co-ordination better and cheaper. By using Data Communication networks, it will be possible to track work done in big office headquarters and in its field offices. We can say this system has many features like- It reduce the paper work, it provides different services at single window. It improve team spirit. So all these things came if the whole system is transparent to ensure accountability. It is not possible for an individual to be held accountable if that individual to be held accountable if that individual's action do not come to light. Accountability flourishes more easily in a system where the public has access to information about their member's spending. Transparency does not guarantee of accountability but makes it possible as well as well as ensuring transparency promotes fundamental democratic principles, including participation in public affairs. Transparency may also encourage members to make better value for money choices and allow for informed public departs. Lack of transparency makes it possible for the public to make allegations that members are by passing the lines of accountability where the expenditure of Public money is involved, Openness and accountability are essential to maintain Public confidence. Transparency should be enhanced by providing clearer policies and process of parliamentary expenditure. Other methods and actions government can take to strengthen the transparency:-

- ❖ Publishing audit plans and reports.
- ❖ Publishing reports on advertising expenses.
- ❖ Proactive disclosure above \$10000.
- ❖ Disclosure of grants and contributions agent of Parliament are required to make these disclosures by government Policy.

Transparency can be increased in public Sector by the information Technology act 2000 because this Act has many provisions to make the Government more transparent by electronic system.

The Act provides legal recognition for transaction carried out by means of electronic data interchange and other means of electronic communication, commonly referred to as 'electronic

commerce' which involve the use of alternatives to paper based methods of communication and storage of information, to facilitate electronic filling of documents with the Government agencies.

Chapter iii of the Act makes provisions for 'Electronic Governance' as stated below: Legal Recognition Of Electronic Records

4. Where any law provide that information or any other matter shall be in writing or in the typewritten, or printed form, then, notwithstanding anything, contained in such law, such requirement shall be deemed to have been satisfied if such information or matter is:

- (a) Rendered or made available in an electronic form; and
- (B) Accessible so as to be usable for a subsequent reference.

Legal Recognition of Digital Signatures

5. Where any law provides that information or any other matter shall be authenticated by affixing the signatures or any document should be signed or bear the signature of any person then, notwithstanding anything contained in such law, requirement shall be deemed to have been satisfied, if such information or matter is authenticated by means of digital signature affixed in such manner as may be prescribed by the Central Government.

Explanation: For the purposes of this section,' signed', with its variations and cognate expressions, shall, with reference to a person, mean, affixing of his hand written signature or any mark on any document and the expression 'signature shall be construed accordingly.

Use of Electronic Records And Digital Signatures in Government and Its Agencies

6. (1) where any provides for:

- (a) the filling of any form, application or any other document with any office, authority, body or agency owned or controlled by the appropriate Government in a particular manner;
- (b) The issue or grant of any licences, permit, sanction or approval by whatever name called in a particular manner;
- (c) The receipt or payment of money in a particular manner;

Then, notwithstanding anything contained in any other law for the time being in force, such requirement shall be deemed to have been satisfied if such filling, issue, grant, receipt or payment, as the case may be, is effected by means of such electronic form as may be prescribed by the appropriate Government.

(2) The appropriate Government may, for the purposes of sub-section(i) by rules, prescribe:

- (a) The manner and format in which such electronic records shall be filed, created or issued;
- (b) The manner or method of payment of any fee or charges for filling , creation or issue any electronic records under clause(a).

Retention of Electronic Records

7.(1) Where any law provides that documents, records or information shall be retained for any specific period, then, that documents, records or information are retained in the electronic form, if :

(a) The information contained therein remains accessible so as to be usable for a subsequent reference;

(b) The electronic record is retained in the format in which it was originally generated, sent or received or in a format in which can be demonstrated to represent accurately the information originally generated, sent or received;

(c) The details in which will facilitate the identification of the origin, destination, date and time of despatch or receipt of such electronic record are available in the electronic record:

Provided that this clause does not apply to any information which is automatically generated solely for the purpose of enabling an electronic record to be despatched or received.

(2) Nothing in this section shall apply to any law that expressly provides for the retention of documents, records or information in the form of electronic records.

Publication of rules, regulation, etc., in Electronic Gazette

(8) Where any law provides that any rule, regulation, order, bye-law, notification or any other matter shall be published in the Official Gazette, then, such requirement shall be deemed to have been satisfied if such rule, regulation, order, bye-law, notification or any other matter published in the Official Gazette in the electronic form:

Provided that where an Official Gazette is published both in the printed as well as on the electronic form, the date of publication shall be deemed to be the date of that Official Gazette which was first published in any form.

Sections 6, 7 and 8 not to confer right to insist document should be accepted in electronic form

(9) Nothing contained in sections 6, 7 and 8 shall confer a right upon any person to insist that any Ministry or Department of the Central Government or the State Government or any authority or body established by or under any law or controlled or funded by the Central or State Government should accept, issue, create, retain, preserve any document in the form of electronic records or effect any monetary in the electronic form.

Power to make rules by central Government in respect of digital signature

10. The Central Government may, for the purposes of this Act, by rules, prescribe:

(a) The type of digital signature;

(b) The manner and format in which the digital signature shall be affixed;

(c) The manner or procedure which facilitates identification of the person affixing the digital signature;

(d) Control processes and procedures to ensure adequate integrity, security and confidentiality of electronic records or payments; and

(e) Any other matter which is necessary to give legal effect to digital signatures.

The IT Act marks a watershed in the conduct of affairs in the Government, signalling new beginning in the official transactional mode. More importantly, paper work, files fastened by 'red tape', elaborate nothing and drafting all delay procedures and corruption inducers may be a relic of the past, if, in future, E-Governance becomes the order of the day.

So the main objectives of transparent system are:

- To improve efficiency, consistency and effectiveness of government responses;
- To reduce turnaround time and to meet demands of the citizens charter;
- To provide for effective resource management and to improve the quality of administration;
- To reduce processing delays; and

To establish transparency and accountability.

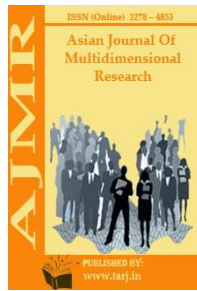
CONCLUSIONS

The search for good governance seemingly is an endless one. It has been an eternal challenge to rules since the very dawn of 'state', irrespective of its nature, structure and form. Alexander Pope has very rightly provided the touchstone: "For forms of government, let fools contest; whate'er is best administered is best."

It turns out that efficient and effective governance, be in the case of the executive, the judiciary or the legislature, requires the institutions, the delivery mechanism that they adopt and the framework of supportive rules, regulations and procedures to continuously evolve in harmony with each other and in response to the changing context. It makes the issue of governance context specific to time and the stage of development in any society. The necessity of a continuous adaption in governance practices, is also reflected in the changing role and scope of the State, the market and the civil society vis-à-vis each other. With the acceptance of market liberalism and globalisation, it is only expected that state yields to the market and the civil society in many areas where it, so far, had a direct but distortionary and inefficient presence. It includes areas where the State for instance, had entered as a producer of such goods and services that are also produced in the private sector. It also include the role of the State as a development catalyst where, perhaps, the civil society presently has better institutional capacity. At the same time, with the growth of markets and presences of an aware and sensitive civil society, many developmental functions as well as functions that provide stability to the social order have to be progressively performed by the market and the civil society organisation. It means extension of the market and the civil society domain at the expense of the State in some areas. It also implies an increase in the area of their respective overlaps.

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CONSUMER PREFERENCE ON ORGANIC FOOD PRODUCTS: A REVIEW

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ABSTRACT

The paper gives an overview of recent studies investigating the consumer preferences about organic foods. It seems that perception or preferences towards organic foods. Rapid urbanization & growing consumers concern for food safety, health & environment in recent times has resulted in a new tide in consumption of organic foods. Many recent researches have studied about the awareness & consumption pattern of organic foods & concluded that it is significantly higher in developed countries then developing ones. The health benefits of organic foods products are well known & this has increased the demand for organic products within the country. In countries like India where organic food markets are still in the nascent phase of its growth, the level of awareness & acceptance is relatively low. The study aims at understand the consumer preference of organic food related to pricing & quality and existence a relationship among them therefore a content analysis carryout in this paper.

KEYWORDS: [Organic Food, Consumption Pattern, Health Benefit, Consumer Awareness, Pricing, Content Analysis]

INTRODUCTION

There is no common definition of “organic” due to the fact that different countries have different standard for products to be certified “organic”. In simplest words organic foods are minimally processed to maintain the integrity of the food without artificial ingredients, preservatives or irradiation. Organic products are obtained by processes friendly to the environment, by cultivation techniques that consider both the attributes of the final product and the production methods. For example a litre of milk from a cow that has consume organic matter like grass that has been grown using manure from the cow has never been exposed to manmade chemicals classified as organic product but if the same has consumed grass that has been grown using manmade fertilizer classified as non organic product.

The term — “organic” is rooted in — “bio” from Greek — “bios” meaning life or way of living. “Organic food products” was first coined in the 1940s and refers to food raised, grown and stored and/or processed without the use of synthetically produced chemicals or fertilizers, herbicides, pesticides, fungicides, growth hormones and regulators or generic modification. (Essoussi & Zahaf, 2008). Cowan and Hutchinson (1994) views organic food products as a product of organic farming. Lampkin et al. (1999) thinks the term ‘organic’ is best thought of as referring not to the type of inputs used, but to the concept of the farm as an organism, in which all the components, the soil, minerals, organic matter, microorganisms, insects, plants, animals and humans interact to create a coherent, self-regulating and stable whole. Reliance on external inputs, whether chemical or organic, is reduced as far as possible. Organic Farming is a certifiable farm management system with controls and traceability that is in harmony with the local environment using land husbandry techniques such as soil-conservation measures, crop rotation and the application of agronomic, biological and manual methods instead of synthetic inputs. This is different from Traditional Farming, which is often subsistence oriented using few or no purchased inputs. Conventional or Intensive Farming utilizes Green revolution methods designed to maximize profit often by extracting maximum output using external purchased inputs, especially mineral fertilizers and synthetic agro-chemicals and irrigation to support production.

OBJECTIVES OF THE STUDY

- To identify different factors for accepting the organic food products by Indian consumers
- To know the critical components of consumer behaviour towards organic food products.

RESEARCH DESIGN

Structure Literature Review Technique

To create a transparent and well- structured literature review, the SLR technique is applied. Numerous literature reviews have been conducted in the field of the entrepreneurship (Andries and Debackere, 2006; Blackburn and Kovalainen, 2008; Breslin, 2008), and many such reviews apply the snowball technique or similar *ad hoc* methods of findings articles to review. Furthermore, it is common in the firm and management field in general to present reviews in descriptive and narrative forms (Denyer and Neely, 2004). These research may well serve the aim of the specific review, but have been criticized for potential bias due to their reliance on these challenges, the SLR techniques has been introduces in the field of management (Tranfield *et al.*, 2003).

With the aim of development a technique for evidence based management knowledge; Tranfield *et al.* (2003) sought inspiration in the medical field and created an SLR framework for management studies. The original SLR framework has since been directly applied in several studies (Lee, 2009; Pittaway *et al.*, 2004; THrope *et al.*, 2005), whereas other researchers have applied an adopted version (Hackett and Dilts, 2004; Phelps *et al.*, 2007). The review process used here is guided by the second stage of the SLR framework, which includes guidelines regarding: identification of research, selection of studies, study quality assessment, data extraction and monitoring and data synthesis (Tranfield *et al.*, 2003).

LITERATURE REVIEW

The egoistic motives are better predictors of the purchase of organic foods than are altruistic motives. Perceived health benefits were demonstrated to be more strongly related to attitudes and behaviour towards organic foods than were perceived environmental benefits (Magnusson., 2003). This supports the notion that egoistic motives are better predictors of the purchase of foods than are altruistic motives. However, the frequency of performance of EFBs also contributed to the prediction of purchase of organic foods. Thus, behaviour correlations seem to be stronger than 'belief'-behaviour correlations in the context of environmental concerns. It was found that females with a high school degree or less are more appropriate to be regular purchases of organic produce. Less than one out of every four respondents demonstrated a strong purchase likelihood of a higher priced organic produce alternative (Byrne., 1990). To represents the attitude of the consumer (Lukas., 2008), the result show positive consumer attitudes towards organic food product. However, its consumption is much lower than could be expected from these attitudes. Intention to buy OFP is required quite high, suggesting that these products might obtain substantial market share in the future. (Essoussi and Zahaf., 2009), Advocate that Canadian typical organic product consumers have a defined purchase scheme in terms of retail stores selection and price, as well as values and trust orientations. They identify health, the environment, and support for local farmers as their primary motivators for organic consumption. In particular, health motivation is mainly based on avoidance from chemical residues, antibiotics, hormones, genetically modified organisms, and diseases. Results also show that distribution, certification, country of origin, and labelling are all related to consumers' level of trust when consuming organic food. (Aertsens., 2009), conclude that the both the values theory and the theory of planned behaviour have been referred to as relevant theories for better understanding consumers' choice for organic food. Organic food consumption decisions can be explained by relating attributes of organic food with more abstract values such as "security", "hedonism", "universalism", "benevolence", "stimulation", "self-direction" and "conformity". Appealing to these values can positively influence attitudes towards organic food consumption. Besides attitude, subjective and personal norm and (perceived) behavioural control influence consumption of organic food. Arya (2009), the survey revealed that many people are not well aware about the availability of the organic products in the market. Those who are aware about this and buying from one store are also not well aware about other outlets where they can buy the products. It is therefore, necessary to disseminate and publicize the information widely so that all the people can have access to information and can make their own decision. More than half of the surveyed consumers reported that the supply of organic products is very low and season specific. There are various cases where consumers could not get leafy vegetables as it was finished within two hours. So, there is a very good scope to go for organic farming even in off-season production. (Chakrabarti., 2010), Factors that influencing the organic food purchase high

price and limited availability are primarily responsible in limiting more usage of organic food by regular buyers. To increase the awareness level of the market to selected to the category of the food market. (Lukic., 2010), result shows that price of organic food has been known higher when more as compare to conventional. Margins & input costs of organic food are also higher. In all countries increases the participation of conventional relations in selling organic food is increased. Based on the empirical research - the case of Whole Food Market, general conclusion: is that organic food retailers are in a position to get almost all the indicators of very positive financial performance (liquidity, solvency, profitability) well above average. The causes of this are, among other things, high prices, margins and effectively managing costs and available capital. (Shaharudin., 2010), the findings of the study indicated that religious factor was found to have less impact on customer purchase intention of organic food. This is because the consumers could be looking on other vast factors such as perceived value and health consciousness in deciding to purchase organic food products. The result has shown some differences with the previous literature which described that religious factor plays one of the most influential roles in shaping food choice in certain countries of the world. Hence, this study is expected to provide understanding to both the industry players as well as academicians on the factors that influence Malaysian customer purchase intention towards organic food products as such phenomena might be different from one country to another. Future research should focus on a similar study with the extended scope to all states in Malaysia so that the findings could be compared and generalized to the entire population in Malaysia. (Panneerselvam., 2011), this study showed that across these three states and settings, the inclination to convert was not influenced by the age and educational status of the farmer. This study showed that when external support is available (market, technical and institutional), some farmers were motivated to improve the production, environment and health factors in all three case areas. The study concludes that yield reduction and the issue of controlling pests and diseases without chemicals were considered as both a challenge for the organic farmers and a barrier for the conventional farmers. (Paul and Rana., 2012), Examined that the factors affecting consumer purchase intention of organic food indicate that health, availability and education from demographic factors positively influence the consumer's attitude towards buying organic food. Overall satisfaction of consumers for organic food is more than inorganic food but the satisfaction level varies due to different factors. This study suggests that retailers can develop effective marketing program and strategies to influence consumers positively. (Manohar., 2012), Find out that the organic food products consumers evaluate product quality with the price they pay. The respondents are of the strong opinion that the organic food products as safe for consumption and also healthy to consume. Finally, the consumers generally prefer to consume grain based organic food products followed closely by organic grains and organic fruits. (Troung., 2012), Derived that Trust, serving as the antecedent of attitudes, significantly mediates the relationships between revealing information, perceived knowledge, and organic purchase intentions. Additionally, both attitudes towards organic foods and subjective norm significantly influence consumer organic food choices. However, the impact of perceived organic knowledge on consumer attitudes has been found to be insignificant, indicating that the increase in perceived knowledge cannot create positive attitudes towards organic foods. Thus, a focus on how to use knowledge to enhance consumer trust in organic foods is suggested as an effective marketing strategy for the organic food industry. (Tung., 2012),it was found that those who were female, who had higher, occasion prestige, who had college education levels, who were aged in their 40s and who passed an optimistic opinion toward the necessity of organic farming tend to pay a premium for & buy organic food. The

influence of consumer's pesticide concern on their willingness to pay a premium & purchase actually depends on their level of trust. (Sang and Huang.,2012), result indicate that the main reason for purchasing organic food products are an expectation of a healthier & environmentally friendly means of production. The study found that the group of buyer & non buyer have significant differences in demographic characteristic. (Viera., 2013), it was identified that the retailer does not have a direct relationship with small producers. Based on the interviews, it is possible to identify opposite aims expected in these relationships. While the retailer is basically interested on increasing sales and improve its reputation, the wholesalers want to improve market share. Our findings from the case study suggest that the retailer strategically associates organic products to its reputation through the use of own brand, resulting in creation of value perceived by its customers. (David., 2013), the findings show that from a demographic perspective, consumer who is young, highly educated & students are most likely to be regular purchasers of organic foods. Conversely there is an education in the frequency of organic food purchases amongst older consumers & those with lower level of education. (Ragava and Mageh., 2013), the results shows that perception towards organic food product depicts the strongest relationship with buyer's intention to buy organic food product followed by the buyer's belief that consuming organic food product is contributing to preserving the environment. It seems that perception towards organic food & belief that organic food is environmentally friendly are not independent from each other. (Sondhi., 2014), analyze that the urban Indian consumer was found to be environment friendly, health and safety conscious. The main barriers to successful adoption were premium pricing, doubtful certification and sporadic availability of organic food. Irene & Spiller (2014), derived that organic and functional food consumers differ in their way of improving well-being and health. The results confirm the link between organic food and an active lifestyle and therefore an active understanding of health, whereas functional food consumers prefer passive lifestyles to improve health. Organic food consumers are actively improving the lifestyle compare to functional food consumers. (Corinna and Hamm 2014), the study find out that the most important reasons for not purchasing organic products among regular organic food consumers were price, insufficient availability, and the quality of the product. Since product-specific analysis was carried out in this study, the results indicate that the relevance of reasons varies from product to product and according to available shop type in the market. (Irene and Spiller 2014), results show that organic and functional food consumers differ in their way of improving well-being and health. The results confirm the link between organic food and an active lifestyle and therefore an active understanding of health, whereas functional food consumers prefer passive lifestyles to improve health. Organic food consumers are actively improving the lifestyle compare to functional food consumers. (Wang and Tsai.,2014), results show that both product quality and price fairness have direct effects on consumer trust, risk perceptions, and indirect effects (through trust in retailer and transaction risk perceptions) on the intent to revisit an organic food retailer. Service quality only affects consumer trust directly, but not perceived transaction risk. (Kumar. 2014), the result indicates that health conscious; accessibility and time are the major factors that positively influence the consumer's attitude towards buying organic food online. The study provides valuable insights in to consumer behaviour regarding organic food through online by examining the factors that influence consumers. (Thambian, 2014), it was found three factors: organic knowledge, familiarity & price consciousness, significantly affect the intention to consume organic food among the generation y in Malaysia. (Kromer and Matthies., 2014), in their study the author found in their simulation studies that organic occasional consumer still preferred the organic to the conventional plus

products. Our study contributes to these results & underlines that organic occasional consumers do not want 'less organic' in their product but more other features, such as easily prepared or weight reveal feature. (Mc Carthy.,2015), the study revealed gaps in respondent's knowledge of green food & only half of those surveyed could distinguish between organic & green food. Fruit & vegetables are most of popular type of green food purchased. (Xie., 2015), have advocated that the market share has been increased of the organic foods. The result rewarded that the culture of health consciousness coupled with industrialisation promote consumers to prefer organic product. Older age people, high income group and high educated people are more users of the organic foods. (Laheri and Arya., 2015), results show the market of green products in India is at nascent stage, and many consumers are unaware about the benefits associated with the products and the environment we inhabit. The results of the survey suggested that there is a need for organizing many awareness programs by the government, marketers, and environmental agencies to educate consumers for using eco-friendly products, which are good for their health and at the same time safe for the environment. According to the results of the survey, the price and availability of the organic products are the prime barriers towards its purchase, so the marketers need to focus on such barriers for penetrating the market of organic products in India. (Teng and Wang., 2015), find out that mediates the relationships between revealing information, perceived knowledge, and organic purchase intentions. Additionally, both attitudes towards organic foods and subjective norm significantly influence consumer organic food choices. However, the impact of perceived organic knowledge on consumer attitudes has been found to be insignificant, indicating that the increase in perceived knowledge cannot create positive attitudes towards organic foods. Thus, a focus on how to use knowledge to enhance consumer trust in organic foods is suggested as an effective marketing strategy for the organic food industry. (Siadiq and Rajeswari., 2015), the study shows that more than half of the respondent was on a higher side and that means people were found to be conscious about their health. People overall had positive intension to buy organic products. Knowledge of organic food scored a poor market related to awareness level. It also found that half of the surveyed respondents were concerned about the use of pesticides in their food. (Iqbal., 2015) find out that the consumers of organic fruits and vegetables in Dhaka tend to be older, hold an academic degree and have a higher income than those not purchasing organic products. However, men in Dhaka seem to be more likely to purchase organic foods than women unlike the literature. This result might be compatible as men are more willing to pay a higher price for organic products than women. Consumer behaviour in purchasing organic food in Dhaka has three motives: the tastier food search, expected health benefit, and the attraction of new and fashionable products. (Kumar and Chandrasekhar, 2015) find out that Irregular availability of organic products in shop, because fruits vegetables is supplied weekly once in a week to the shop. The result is show that there are no illiterate among the respondent and majority of the consumers are graduate. (Szente. 2015) , found for the study the most serious obstacle is the doubt of surveyed individuals about the authenticity and the alleged benefits of organic products, complete with a high perceived price. "Price" is the most influential factor on shopping decision, but the advantageous "constant quality" and "health benefit" factors are just following it. Liang (2016), consumer attitudes toward organic food labelling/certification institutions had a positive impact on the trust in food labelling; channel dependence positively influenced the relational embeddedness in a channel; the effect of the nutritional value of organic food on environmental protection also had a positive impact on attitudes toward organic foods; attitudes toward trust in the organic label, relational embeddedness in a channel, and attitudes toward organic foods had a positive impact on

consumer purchase intentions; and in relation to low-price scenarios, consumers required more confidence to purchase higher-priced goods, meaning that the relational embeddedness in a channel exerted more influence on purchase intentions. Omar (2016), the findings revealed that gender, age, level of education did have significant impact on the consumer intention to buy organic food. Based on the past studies, those who have stable employment & income are more willing to pay an extra price for organic food. Tripathy (2016), analysed that the organic farming does not generate enough revenue as conventional farming does. People are not aware of the benefit of organic foods & they can't associate the extra money involve with organic foods with it nutritious value. Even distribution channel is not adequate. Government should try to form a proper distribution channel where organic farmers can sell their product with ease & at profitable price. There is no doubt growing against conventional farming all over the world. But there are certain facts that support the use of it. The most important how to deal with the growing population, especially those living below poverty line, as the high yield crops and chemicals fertilizers were as the solution to this problem. (Mishra and Singh., 2016) results indicated that the intention to purchase organic products was impacted by the consumer's belief on the safety and health aspect of the product, trust and certification, information and availability and lifestyle and are hence drivers of growth. And certain impeding factors were identified like doubt in the professed quality of organic food, lack of awareness and price parity. (Moser.,2016) indentifying the consumption of organic food depends on not only individual factors but also macro and structural factors. Purchasing organic food in other countries might not be as easy because of restricted availability or the absence of labels. (Yenitza., 2017) analyzed that the market choose to buy these organic products based on a combination of between hedonic and ethical motivation, such As environmental concerns, nutritional content, product availability, sensory aspects, Certifications, health and trust and economic aspects; and all these factors interact with each Other.

CONCLUSION

This study consolidated and reviewed the available literature, to provide an understanding of consumer preferences and attitudes toward organically-grown foods. The quality characteristics of organic food constitute inputs into a consumer's demand function for improved human health and overall well-being. The price premium on organic food can be viewed as the cost of the investment in human health. Product prices also provide signals about the inherent quality characteristics of a product, as well as reflecting the value of inputs used to produce the product.

Consumer preference for organic food is based on a general perception that organic has more desirable characteristics than conventionally-grown alternatives. Human health, food safety and environmental stewardship, along with several other product characteristics such as nutritive value, taste, freshness, appearance, and other sensory characteristics influence consumer preferences. Different studies may therefore convey different notions of quality to various survey respondents. Overall, across all regions of the world, consumers tend to prefer locally grown produce to shipments from other areas.

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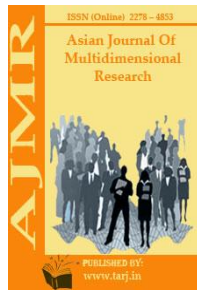
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ROLE OF PERSONALITY TRAITS AND GENDER ON ACADEMIC SELF-CONCEPT OF ADOLESCENT STUDENTS

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ABSTRACT

Background: The period of adolescence is a state of utter confusion and strain on the body and mind. Students in this age group are likely to build certain characteristics that influence their overall performances at school/college. This crucial stage of adolescents requires proper personality development to alter their behaviour in different situations and achieving their academic goals. **Aim:** The present empirical study focuses on how different personality traits and gender plays an important part in understanding the academic self-concept of students. **Material and Method:** The participants (N=180) of the study were selected using random sampling procedure in equal male(N=90) and female ratio(N=90) with age ranging from 15 to 19 years. Students were further classified into 4 equal groups (N=45) of personality traits using a self-report inventory. Academic self-concept of students was assessed using Academic Self-Concept Scale. The data was statistically analysed using SPSS version 20.0 by means of descriptive and inferential statistic Two-way ANOVA. **Results:** A statistically significant main effect of personality traits, $F(3, 172) = 2.724, p < .05, \eta_p^2 = 0.045$, on student's academic self-concept was found indicating a small significant difference in the mean scores of thinking introverts ($M=67.96, SD=6.31$), thinking extroverts ($M=69.89, SD=4.643$), emotional introverts ($M=67.42, SD=4.683$) and emotional extroverts ($M=66.80, SD=7.00$). Gender and Interaction

effect was found to be insignificant. **Conclusion:** Personality traits plays a significant role in students' academic self-concept and should be identified for further academic success. Students with different personality traits have different behaviours and thinking processes and proficiency in achieving academic goals.

KEYWORDS: Academic Self-Concept, Adolescents, Gender Role, Personality Traits, Teenagers.

INTRODUCTION

Academic self-concept is identified as the most important module in education (Dambudzo, 2009). It has been surmised that students with high or low academic self-concept in their respective areas of study have a strong impact on their achievement levels and performances in schools (Yahaya et al., 2005). Academic self-concept has emerged from the term Self-concept defined and theorized by various psychologists in different fields but the former relates to how an individual perceives himself/herself in the academic area of interest. The present study focuses on how individuals' academic self-concept differs in terms of their personality traits in relation to gender. Introverts concentrate on their inner world, are more likely to be in isolation and contemplate more on things, ideas and situations than extroverts who like social gatherings and very outspoken and take greater interest more in the outer world. Both type of personality traits functions as an individuals' form of thinking, behaviour and coping styles while facing several positive and negative situations in their lives.

Academic self-concept is defined as an individual's perception of self-efficacy in academic subjects (Bong & Skaalvik, 2003; DiPerna & Elliott, 1999; MacMillan, Gresham & Bocian, 1998). Individuals with high academic achievement tend to be more responsible, are interested in school work and curriculum and are less likely to break norms (Baumrind, D., 1971). Many other studies showed a positive relationship between self-concepts and academic achievement. According to Yahaya et al. (2005), self-concept plays an important role in determining the personality of an individual. Also, a significant grade effect on general school or academic self-concept is established in some cases. No gender differences and grade by gender interaction on general school self-concept of early to middle adolescents i.e., from grades 7th to 11th/12th has been reported (Marsh et al.'s, 1985; Marsh's, 1989).

Adolescence period is intricate as well as a state full of perplexity where mostly students are deeply interested in their outer appearances and social status that is very much likely to be related to their personality and age. Personality development is a crucial phase that decides the future behaviour pattern of students at school and other social situations. Identifying introverts and extroverts at school and endorsing self-concept is an endeavour for many teachers because it relates to academic and life success. Many students have low self-concept and are far more submissive and negative which affects their academic achievements in schools. Responsibilities of teachers in school to foster and install positive behaviours whether academic or non-academic is essential (Yahaya et al., 2005).

The terms introversion and extraversion popularized by Carl Jung (1920) are the fundamental dimension of human personality theories. An individual's personality type can increase a student's ability to succeed in one area of the study but might culminate into failure in a different academic area (Tharp, 1992). Studies of academic self-concept in high school students by

suggested that certain factors or subscales of academic self-concept are related to specific subject matter and that they cannot be generalized to other group of adolescents (Brookover, Paterson, and Thomas, 1962; Shavelson et al. 1976). Personality trait introversion is more likely to be seen as a negative attribute in individuals than extroversion but both traits are better at their ends and plays an important role in academic success as they have their own ways to approach different situations. Intelligence has gained an eminence in the past several years and academic performance has been typically associated with intelligence rather than personality (Tomas and Furnham, 2003). When it comes to the cognitive aspect of introversion, thinking introverts are individuals interested in activities that are intellectual and comprehend abstract information, finds meaning in certain things and interprets factual information, are somewhat creative. Thinking extroverts are people who tend to prefer physical and manual work and learn facts that are already known. Another category of introversion related to the emotional aspect is emotional introverts who inhibit their complex emotions and feelings, are anxious and hesitant most of the times. On the other hand, emotional extroverts are more active, energetic and can handle their emotions well.

SIGNIFICANCE OF THE STUDY

The present study is empirical in nature as it enables us to understand the significance of personality traits and gender role with academic self-concept. Understanding the role of personality traits on students' academic self-concept will help them learn better about themselves in the respective academic area and can improve their overall performances at school. This study provides data that can benefit school teachers, learners and other educators to understand the importance of identifying students with introversion and extroversion traits to further assist them to pay more heed on aspects on which they lack. Keeping in view all these aspects ahead, the following objectives are framed to conduct the present research work:

OBJECTIVES

1. To examine difference between mean scores of academic self-concept of male and female students with different personality traits.
2. To examine the interaction effect of gender and personality traits on academic self-concept.

The following hypotheses are formulated and tested using suitable statistics:

HYPOTHESIS

H1- There will be a significant effect on academic self-concept for different personality trait.

H2- There will be a significant effect of gender on academic self-concept.

H3- There will be a significant interaction of personality traits and gender on academic self-concept.

METHODOLOGY

SAMPLE

Participants were selected randomly from three different private schools of Rajouri district, Jammu. The study was conducted on 246 adolescents from different subjects out of which 180 were included. Those with incomplete data were ruled out. The sample comprised of 90(50%) male students and 90(50%) female students (as shown in Table 2) with age ranging from 15 to 19 years who participated in the study. The sample was further classified in four groups as

Thinking Introverts(TI) And Thinking Extroverts(TE); Emotional Introverts(EI) And Emotional Extroverts(EE).

RESEARCH DESIGN

The present study is a quantitative study based on Survey method. The study employs descriptive analyses and two-way factorial design(2×4).

TOOLS USED

1. *Introversion-Extroversion Scale (I-E scale)* is a self-report inventory consisting of 12 items developed by Grove. G.A. (1995, 2001). This scale measures two main domains of personality traits- introversion and extroversion in terms of thinking and emotions. The reliability coefficient of the scale is 0.89. I-E scale is a 5- point Likert scale from ‘doesn’t apply’=0 to ‘almost always’=5. This scale assesses thinking introversion, thinking extroversion, emotional introversion and emotional extroversion. Reliability coefficient on the population under study was found to be 0.71 as shown below in table1. Different traits of personality traits were identified and classified using this scale and norms were formed accordingly.

2. *Academic Self-concept Questionnaire (ASCQ)* is a self-report inventory consisting of 20 items developed by Liu and Wang (2005). This scale was designed with reference to the Academic Self Esteem subscale (Battle, 1981), the School Subject Self-concept (Marsh et al, 1983) and the General and Academic Status Scale (Piers and Harris, 1964). It consists of two 10-items subscales: *Students Academic Confidence subscale* assesses students’ feelings and perceptions about their academic competence (10 items); and *Students Academic Effort subscale* assesses students’ commitment to and involvement and interest in school work. ASCQ is a 5-point Likert scale from ‘Strongly Disagree’=1 to ‘Strongly Agree’ = 5. Reliability Coefficients for total ASC is 0.82, for subscale academic confidence it is 0.71; and for subscale academic effort it is 0.76. The reliability for the population under study was found to be 0.67 for the total scale as shown in table2.

Table 1
Reliability Statistics for (a) I-E Scale (b) ASCQ

Cronbach's Alpha	N0. of Items
(a) 0.71	180
(b) 0.67	180

STATISTICAL ANALYSIS

The investigator used quantitative and descriptive statistics in order to describe the levels of different personality traits and its impact on academic self-concept of adolescents. The data collected was analysed using SPSS 20.0 version to test the alternative hypotheses using factorial ANOVA to see the main effects of gender and personality traits and their interaction.

RESULTS

A two-factor (2 × 4) Analysis of Variance was conducted to evaluate the effects of gender and personality traits on the academic self-concept of students. Personality traits included four levels (Thinking Introverts, Thinking Extroverts, Emotional Introverts and Emotional Extroverts) and gender consisted of two levels (males and females). The results of descriptive statistics as well as

mean scores for academic self-concept for gender and personality traits of students is shown below in Table2.

Table2. Showing the descriptive statistics of Gender and Personality traits.

		Frequency	Percentage
Gender	Males	90	50
	Females	90	50
Personality traits	Thinking Introverts	45	25
	Thinking Extroverts	45	25
	Emotional Introverts	45	25
	Emotional Extroverts	45	25

The descriptive analysis of gender and different personality traits were obtained. Males and females were in equal ratio whereas all the students were divided in four equal groups according to their personality traits.

Table3. Showing means scores of academic self-concept among male and female adolescent students.

	<i>M</i>	<i>SD</i>	<i>N</i>
GENDER			
females	67.96	5.595	90
males	68.08	6.069	90
Total	68.02	5.821	180

Table3 indicates the mean scores on academic self-concept for females ($M=67.96$, $SD=5.59$) and for males mean scores were slightly higher than the mean scores of female students ($M=68.08$, $SD=6.06$).

Table4. Showing means of academic self-concept among students with different personality traits.

Personality traits	<i>M</i>	<i>SD</i>	<i>N</i>
TI	67.96	6.314	45
TE	69.89	4.643	45
EI	67.42	4.683	45

EE	66.80	7.002	45
Total	68.02	5.821	180

Table4 shows the overall Mean and *SD* value of academic self-concept among group of students on the four levels of personality. There was a negligible mean score difference between thinking introverts ($M=67.96$; $SD=6.314$) and emotional introverts ($M=67.42$; $SD=4.683$). Thinking extroverts ($M=69.89$, $SD=4.64$) and emotional extroverts ($M=66.80$, $SD= 7.00$) shows a greater mean score difference.

Table5. Showing mean scores and SD values of academic self-concept of adolescent students in terms of personality traits and gender.

Personality Traits	Males			Female		
	<i>M</i>	<i>SD</i>	<i>N</i>	<i>M</i>	<i>SD</i>	<i>N</i>
TI	66.53	7.682	17	68.82	5.285	28
TE	69.96	3.983	23	69.82	5.342	22
EI	67.61	5.703	23	67.23	3.436	22
EE	67.85	6.626	27	65.22	7.440	18
Total	68.08	6.069	90	67.96	5.595	90

Table5 indicates the mean scores of academic self-concept of male and female students for different levels of personality traits. Mean scores of academic self-concept among thinking introverted male and female students was found to be 66.53 and 68.82 respectively. The mean scores of academic self-concept for emotionally extroverted males were 67.85 and for females 65.22. Thinking extroverted male and female students showed very small difference in their academic self-concept mean scores. Similarly, there was negligible mean difference on the measure of academic self-concept between emotionally introverted male and female students.

Table6. Showing main effects and interaction effect of gender and personality traits on ASC of adolescent students.

Source	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>p</i>	η_p^2
Gender	2.014	1	2.014	.061	.805	.000
Personality traits	270.476	3	90.159	2.724	.046	.045
Gender * Personality traits	129.822	3	43.274	1.308	.274	.022

Table 6 shows results of a two-way analysis of variance that was conducted to see the influence of gender and personality traits on the academic self-concept of students. The test for normality, examining standardized skewness and the Shapiro-Wilks test indicated the data were statistically normal. The test for homogeneity of variance was not significant, *Levene* $F(7, 172) = .1.896, p > 0.05$, indicating that this assumption underlying the application of the two-way ANOVA was met. An alpha level of .05 was used for the initial analyses. All effects were statistically insignificant at 0.05 significance level except for the personality factor. The results for the two-way ANOVA indicated a significant main effect for personality type, $F(3, 172) = 2.724, p < .05, \eta_p^2 = 0.045$, indicating a small statistically significant difference between thinking introverts ($M=67.96, SD=6.314$), thinking extroverts ($M=69.89, SD=4.64$), emotional introverts ($M=67.42, SD=4.68$) and emotional extroverts ($M=66.80, SD=7.00$). The main effect for gender yielded an F ratio of $F(1, 172) = 0.061, p > .05$, indicating that the effect for gender was not significant, males ($M=68.08, SD=6.06$) and females ($M=67.96, SD=5.59$). The interaction effect was not significant, $F(3, 172) = 1.308, p > .05$. Results of Tukey HSD post-hoc tests revealed that there was a statistical significant difference between thinking extroverts ($M=69.89, SD=4.64$) and emotional extroverts ($M=66.80, SD=7.00$).

DISCUSSION

The present study was designed to test the hypothesis that there will be effects of personality traits on the academic self-concept of adolescents. The obtained results support the hypothesis H1 that personality traits emotional and thinking based introversion and extroversion has shown significant effect on the students' academic self-concept. However, the hypotheses H2 and H3 formulated for examining that there will be a significant main effect of gender on academic self-concept and the interaction effect of both gender and personality traits respectively were not supported by the results. The difference in the mean scores of academic self-concept of male and female adolescent students was found to be smaller maybe attributed to certain reasons as majority of the participants were studying in the same school where almost similar level of motivation and inspirations are given by their teachers, therefore, their efficacy in the subjects being taught seems to be somewhat similar. Since the data was taken from similar type of schools, so as their aspiration and expectation levels might be same. It has been observed that there was no gender difference on general school self-concept in adolescent students (Marsh et al.'s, 1985; Marsh's, 1989). Secondly, the present study lacked some confounding factors like socio-economic background of the students, parental support, upbringing, study environment at home, subject interest and past failures and accomplishments that might be intervening as plausible factors contributing in the sample of the study.

The personality trait thinking introversion reflects characteristics like creativity, wider imagination, etc. and individuals with this particular personality trait seems to be more interested in abstract information, meaning and interpretation of facts. On the basis of the obtained findings, it may be discussed that thinking introverted females tend to be more intellectual and creative than male counterparts so far as academic self-concept is concerned. The former seems to be more efficient in completing their course work, and pay heed during class lectures to get better grades by putting effort to achieve their academic goals. Emotionally extroverted males were more academically active than female students. Such adolescents are found to be dynamic, energetic, have a higher academic self-concept and are capable to manage their emotions.

The mean scores of academic self-concept of thinking introverted male and female students was found to be 66.53 and 68.82 respectively. The mean score of academic self-concept among

emotionally extroverted males was 67.85 and for females, it was 65.22. Thinking extroverted male and female students showed very small difference in their mean scores on the measure of academic self-concept. Similarly, there was negligible mean difference between emotionally introverted male and female students concerning to their academic self-concept.

The future research may suggest to study social, psychological and other personality factors that may have an impact on the academic self-concept and contribute to foster effectiveness in academic performance of the students. Students with different personality traits could be identified during adolescence by their teachers and school counsellors to help and guide them further to enhance their academic self-concept and academic performance at school.

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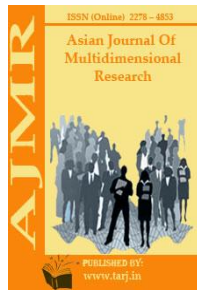
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ANALYSIS OF NON-PERFORMING ASSETS IN BANKING INDUSTRY

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ABSTRACT

Purpose- the purpose of this paper is to analyse the trend of Non- performing assets in the banking sector in India. *Design/methodology/approach-* It reviews several pieces of research, employing wide range of methods, including Factor Analysis on various possible determinants of Non-performing assets. *Structured questionnaires and secondary data analysis has been done.* *Findings-*The analysis provides that there has been an upward trend in Gross and Net NPA during the specified time period of 10 years. *Situation can be stated as alarming for the banking sector where in 2016 gross NPA ratio for private and public is at its peak with 8.545 and 2.83 respectively. Six major factors were extracted from the study which has the effective impact on NPAs. Research limitation/implications—Major factors are extracted through the responses received through the questionnaires only from fifty bankers which may be biased.* *Originality/Value-* The efficiency of the banks is affected by the Non-Performing Assets (NPAs). Government has introduced provisioning norms to curtail the menace of NPAs in this sector. This paper offers new insights into that gap by which performance or efficiency of banks is measured. The urgency to overhaul the system was conveyed. *Barge (2012)NPAs, its magnitude and major causes for an account becoming non-performing and also strategies for reducing NPAs are the areas covered under the paper. Especially the year of 2016 has been a great problem for the banking industry in India wherein the public sector banks hold 8.545 gross NPA ratio suggesting for every 100 advances made approximately 9 turn out as bad loans. Six factors are extracted from 20 variables which affect the Non-Performing Assets in Banking Industry.*

KEYWORDS: *Non Performing Asset, Provisioning Norms, Gross NPA And Net NPA. Paper Type Research Paper*

INTRODUCTION

Banking sector has been progressing post reforms introduced in this sector. Introduction of prudential norms for asset classification, income recognition and provisioning through integrating international standards was covered. Banking sector contributes around 7.7% to GDP in India. The performance of the public and private sector banks have been adversely affected by the NPAs. A Non-Performing Asset (NPA) is a classification of a loan which is in default or arrears made in the payment which was scheduled and it appears on the books of accounts of financial institutes. In most cases, any debt is classified as non-performing where non-payment period exceeds 90 days' time. Time period of 90 days is standardised for the non-payment to be declared as a NPA, the amount of elapsed time may be longer or shorter depending on the conditions set forth in each loan.

To make the working of public sector bank more transparent and professional in order to curtail the menace of NPA in future, government has launched 'Mission Indradhanush'. Bankruptcy code is promised to be introduced by the government. In past few years various measures were introduced by RBI which include setting up a Joint Lenders' Forum, prodding banks to disclose the real picture of bad loans, tightening the Corporate Debt Restructuring (CDR) mechanism, asking them to raise provisioning for nonperforming assets, introducing a 5:25 scheme where loans are to be amortized over 25 years with the option after every 5 years, and under the Strategic Debt Restructuring (SDR) scheme empowering them to take majority control in defaulting companies.

Classification of Asset as per Provisioning

(Master Circular - Prudential Norms on Income Recognition, Asset Classification and provisioning pertaining to Advances)

- 1. Standard Asset:** they are income generating assets and are not classified under NPA. They do not carry any risk as timely payments are received from these assets. No provisioning is made for this category of asset.
- 2. Sub Standard Asset:** These are the assets which have remained NPA for a period of 12 months or less. A provisioning of 15% is maintained for such category of NPA.
- 3. Doubtful Asset:** these assets are those which have for a period of 12 months remained in the sub-standard category or in other words assets remained in NPA category for 36 months. Assets unpaid for 3-4 years are categories as D1 and require 20% provisioning while assets unpaid for 4-6 years are categories as D2 and require 30% provisioning.
- 4. Loss Asset:** These assets are the ones on which the loss by the banks are identified but are not written off. Provisioning of 100% is to be made for such assets.

LITERATURE REVIEW

For years research has been conducted on Non-performing assets in banking sector, covering the topic from different perspectives. Some of the researches covering NPA in banking sector from point of view of public and private sector banks such as done by Kavitha and Muthumeenakshi (2016) focussed upon the NPA comparison between private and public sector in the banking industry wherein the data was collected in order to determine the trend of NPAs over a period of 5 years. The comparison was done through the analysis of the Gross and Net NPA of 5 years for both public and private sector. The result clearly showed that NPA was higher for public sector

banks and thus it was stated that the government must take corrective actions to curb NPA problem and should reduce priority sector mandatory lending.

Bhuyan and Rath (2013) analysed the trend of NPA of various banks, calculation of gross NPA to gross advances ratio, measures and reasons for NPA. The research states that the NPA trend as well as the ratio of Gross NPA and Gross Advances is increasing on overall basis wherein PSUs are the major contributors but for the private sector it is declining. Laveena (2016) the main focus was to determine the trend of NPA in private and public sector banks through analysis of Net NPA and Net profit which showed that for Net NPA for both the concerned sectors are gradually reducing whereas the Net Profit is increasing at a constant rate.

Srivastava and Bansal (2012) analysed national banks on Year Wise Curve Trend Line among Sub-Standard, Doubtful and Loss Assets of Private Sector Banks. The results stated that there is a slight improvement in the asset quality reflected by decline in the diverse NPA percentage. Khalate (2015) analysed the insights of the trends in NPA. Gross and Net NPA of nationalised banks from 2008-09 to 2012-13 were provided. The study also brings forth the initiatives taken by the government in order to curb the problem of NPA in banking sector. Satpal (2014) took three private and public sector banks for the study for a period of 5 years from 2009 to 2013. The study stated that NPA in public sector banks is much more than private banks. One of the suggestions made was that the priority sector lending should be reduced as it is the major cause of NPAs. Kumar and Singh (2012) analysed the position of NPAs and CRAR of all scheduled commercial banks his research paper. Profit analysis has been done by making comparison between scheduled commercial bank, public, private and foreign banks.

Das and Dutta (2014) studied SBI Associate Banks and other private sector banks from 2008 to 2013. The research results suggests that there was no significant difference between the means of NPA in different banks. Rao and Patel (2015) used Least square method and ANOVA test for deriving the results that stated that the percentage of gross NPA to gross advances is increasing for public sector banks, ratio of loss advances to gross advances is high for foreign banks and the estimated gross NPA for the year 2014 is more for public banks in comparison with private or foreign banks which was proved through ANOVA test.

Mahlawat (2015) determined internal and external factors affecting bad loans through a questionnaire the data was collected from 60 bankers which was analysed with Chi-square test. Rajput et al., (2012) highlighted on management of non-performing assets in the perspective viewpoint of the Indian public sector banks. The research conclusively stated that CRAR is sufficiently maintained by the private sector banks to meet the bad loan problem.

PricewaterhouseCoopers (2014) presented a detailed report on "Growing NPAs in banks- Efficacy of credit rating agencies". Detailed insight on the topic was provided in the report through the analysis of GDP vs credit growth, Gross NPA vs GDP in India, Credit growth vs growth in GNPA + restructured assets (RAs), GNPA and RA (%) and Stressed assets as a percentage of total advances. Unlike the previous research paper and reports on the same topic, this report covers NPA lifecycle in banks and role of early warning systems (EWSs) to mitigate credit risks. The report concluded all stakeholders in the ecosystem need to proactively contribute towards a better credit assessment and monitoring framework with the regulator enabling such initiatives.

Rani (2014) concluded through study of data from 2004-2013 that NPA of public sector banks has been increasing in non-priority sector, so banks should adopt proper procedure to reduce its

NPA and public sector banks should try to develop unique products for meeting consumer needs and facing competition from other banks. Gautami et al., (2015) had tested the hypothesis from the primary data collected from both the customers and the bankers incorporating 190 respondents in totality. The result stated that there is no significant difference between the perception of the borrowers and the bankers and 78.53% borrowers agreed that unwillingness to pay is the cause of nonpayment of loan. Singh (2016) concluded that NPA is comparatively very high in public sectors banks further the recommendation of speeding up the recovery process was made.

Unny (2011) through primary data collection by Observation, Interview and Questionnaire ascertained that the cases get delayed inordinately in a Debt Recovery Tribunal much against the spirit and motive of its very establishment. The research conveyed that the dissatisfaction with the banks. The urgency to overhaul the system was conveyed. Barge (2012) NPAs, its magnitude and major causes for an account becoming non-performing and also strategies for reducing NPAs are the areas covered under the paper. Reddy K. S. (2015) has very well concluded through panel data collection from 2000-2012 that negative relation exists of NPA with lending to priority sector, big banks have better credit risk management system, favourable economic conditions tend to facilitate lowering of NPAs and as compared to old private banks, new have much less NPA level. Sant (2014) concluded that the public sector banks have improved their NPA level through secondary data analysis. Reasons for increase in NPA has also been investigated in detail along with detailed insight about the impact of NPA.

Bamoriya and Jain (2013) successfully established a multiple regression equation wherein NPA was a dependent variable and net interest income, total asset, total advances and total deposit were the four independent variables. Malyadri and Sirisha (2011) from 7 years data i.e. 2004-2010 collected from secondary sources, is analysed to draw comparison between public and private sector banks. focus is made on comparison of new and old private sector of banking system. Findings reveal that the asset quality for both the sectors have increased. Selvarajan and Vadivalagan (2013) presented a detailed research covering various components of the sectors within banking industry. Clear comparison was established between public and private sector on the grounds of priority lending. The growth of Indian Bank's lending to Priority sector is more than that of the Public Sector Banks as a whole. This conclusion was made after analysis done on 10 years data.

In addition there have been research conducted on NPA comparison country wise like Rajeev and Mahesh (2010) proved that the priority sector NPAs are more than that of non priority sector. The author has suggested to make use of self help model in order to reduce the bad loans as well as improve the recovery by the banks. Reddy (2002) has examined the management of NPA in India as compared with the other Asian countries. Core problem and suggestion for the same has been provided on number of variables like legal impediments, manipulation by the debtors, political tool, etc.

RESEARCH OBJECTIVES

1. To analyse the trend of Non-performing assets from 2007-2016 of public and private sector banks in India.
2. To determine the various factors affecting non-performing assets of Indian banking sector.

RESEARCH METHODOLOGY

The research is quantitative in nature conducted through primary and secondary data analysis. Descriptive research design has been used for the study as the data is statistical in nature and the main objective is clear, to evaluate the trend on NPA in banking sector and determine factors affecting NPA. Non probabilistic convenience sampling technique has been used for the study.

Secondary data is used to meet the first objective of the study and the sample size is taken 48 banks as 21 private sector banks and 27 public sector banks (including 5 state banks & associates). The data has been collected for a period of 10 years, 2007-2016 through the RBI website from Statistical Tables Related to Banks in India.

Primary data is collected to meet second objective of the study. With a sample size of 50, the data has been collected from the bankers through a structured questionnaire by use of likert scale to check the banker's perspective in determining the internal and external factors affecting NPA. Questionnaire were constructed online through Questionpro.com.

Analysis and Findings

Trend of Non-Performing Assets

Trend of NPA in banking sector is determined through study of classification of NPA as sub-standard, doubtful, loss advances. Analysis of gross and net NPA is done for public and private sector both.

Classification of Gross NPA comprising of sub-standard, doubtful and loss advances for 10 years has been analysed. Through Exhibit 1 and 2 changes in the composition of the gross NPAs can be seen for public sector banks at large. From the year 2007 to 2016 gross NPA has been increasing. In terms of classification of the assets, doubtful assets were the major component of the gross NPA for all the years except 2011 and 2013 for which sub-standard advances were Rs.350billion and Rs. 815 billion respectively . This gives the idea that maximum numbers of NPAs are doubtful assets which have remained non-performing for a period of 12 months. Maximum increase stressed loans is witnessed from 2015-2016.

Classification of Gross NPA comprising of sub-standard, doubtful and loss advances for 10 years is analysed. Through Exhibit 3 and 4 change in the composition of the gross NPA can be seen for private sector banks at large. Gross NPA from 2007 to 2016 has been increasing like the public sector banks. From 2007 to 2010 sub-standard category of advances were maximum and thereafter doubtful advances. As can be inferred from the study of Exhibit 1,2, 3 and 4 the problem areas are the doubtful advances. This category of NPA is on the peak in 2016 for both public and private banks with Rs.3232 billion and Rs. 311 billion respectively. Provisioning norms are already existing for all the categories which are 20% for D1 category and 30% for D2 category of doubtful advances. Still this category is creating problem for solving which government must take steps.

The trend line in Exhibit 5 and 6 present the upward trend in NPAs for both the sectors. NPAs in public sector are much more in comparison with the private sector banks. In public sector banks Gross NPA has increased from Rs.389386 million to Rs. 5399564 million and Net NPA from Rs. 153250 million to Rs. 3203758 million which is more than 10 times. For private sector banks Gross NPA has increased from Rs.92553 million to Rs. 561857 million and Net NPA from Rs. 40282 million to Rs. 3203758 million which is more than 5 times. Also through the trend line it

can be stated that in year 2014 and 2016 in public sector banks the difference in Gross and Net NPA is very high which suggests that in these years maximum claims were received, part payments were received and provisions were held. Similarly for Private sector 2013 and 2016 have the highest difference in Gross and Net NPA.

Gross NPA to Advances ratio presents the amount of gross NPA in relation to the gross advances made by the banks. Through the trend line analysis done above an upward trend in the gross NPA was witnessed but the actual scenario can be understood through this ratio (Exhibit 7). Unlike the trend line the ratios are not increasing throughout the period of 10 years. In public sector banks the gross NPA ratio has shown an alternative pattern from 2007 to 2011 of increase and decrease in subsequent year. After 2011 the ratio has increased drastically. On the other hand for the private sector banks gross ratio give a completely different picture it increases from 2007 to 2010 then declines till 2013 and again rises till 2016. From the above data the situation can be stated as alarming for the banking sector where in 2016 gross NPA ratio for private and public is at its peak with 8.545 and 2.83 respectively. Especially the year of 2016 has been a great problem for the banking industry in India wherein the public sector banks hold 8.545 gross NPA ratio suggesting for every 100 advances made approximately 9 turn out as bad loans.

Factors Affecting NPA

With the help of a questionnaire data on various factors affecting NPA was collected. Factor analysis was run on 20 variables for determining factors. The total variance explained and the scree plot both deal with factor extraction method. First the total variance explained table (Exhibit 8) is analysed. The components in the table are the number of inputs made were 20 in number. Looking at the initial Eigenvalues the 6 factors were determined with eigenvalues 6.738, 3.662, 2.552, 1.906, 1.346 and 1.205 which are greater than 1. The factors extracted explain 33.692%, 18.310%, 12.762%, 9.531%, 6.730% and 6.023% variance in the NPA of banking sector for factor 1, 2,3,4,5 and 6 respectively.

Scree plot helps in identifying the extracted components which is same as done through the total variance explained table. Those components are retained which are above the scree plot below which the graph is highly elastic). Thus, there are 6 factors retained.

On analysing the component matrix it is the summary of how strong the relation is, of each variable or item with the component retained. Factor 1 explain providing loans easily to big/regular customers, insufficient monitoring by the top management, failure of business, insolvency, industrial changes and excess government norms with .672, -.701, .824, .805, .896 and -.937 respectively. Factor 2 explain improper appraisal of the loan, ignorance of the set norms by the staff and poor skills of the staff handling loans with .927, .766 and .844 respectively. Factor 3 explain lack of proper pre-sanction inspection, to meet the target by making as many sanctions as possible, lack of any penalty in case a loan turns bad and compulsion on priority sector lending with -.800, .513, -.437 and .497 respectively. Factor 4 explain non motivated staff and wilful defaults with -.612 and .548 respectively. Factor 5 explain lack of manpower and time of 90 days is short to declare an account NPA with .314 and .731. Factor 6 explain change in government norms and natural calamity with -.543 and -.432 respectively.

The factors can be named as follows:

Factor 1: Regulatory Defaults

Factor 2: Management Inefficiency

Factor 3: Complexity in Loan Processing

Factor 4: Unwillingness

Factor 5: Deficiency of Resources

Factor 6: Uncontrolled Variables

CONCLUSION

Doubtful advances in the category of NPA are on the peak in 2016 for both public and private banks with Rs.3232 billion and Rs. 311 billion respectively. Provisioning norms are already existing for all the categories which are 20% for D1 category and 30% for D2 category of doubtful advances. Still this category is creating problem for solving which government must. It can be stated that there is an alarming situation in the banks for the banking sector where in 2016 gross NPA ratio for private and public is at its peak with 8.545 and 2.83 respectively. Especially the year of 2016 has been a great problem for the banking industry in India wherein the public sector banks hold 8.545 gross NPA ratio suggesting for every 100 advances made approximately 9 turn out as bad loans. Six factors are extracted from 20 variables which affect the Non-Performing Assets in Banking Industry.

SUGGESTIONS

Suggestions as collected from the questionnaire by the bankers are that the quality loan proposal should be taken care of so as to avoid provisioning on later stage. Proper risk assessment should be done and proceed after calculating risk, credit history with CIBIL score, family credit history to be checked and reputation of the customer should be checked. All the government sponsored loans like BSKP, SVSKP, PMEGP to be processed and applied online and approve by DIC, KVIC and to bar defaulting customers from further obtaining loan if they have any loan as NPA. Monitoring and regular inspection is not possible due to acute staff shortage. The concept of field office/loan officer has become redundant one of the regular officer is designated as above and has to look into the loan portfolio as one task among many others. Credit discipline is taken for granted due to vote bank politics in the form of debt waiver needs to be changed. The field officer should not have over lapping duties. Increase manpower and infrastructure in banking industry. Stringent laws on wilful default, bankruptcy is required.

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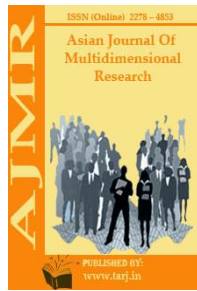
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GOOD GOVERNANCE: CONCEPT AND ITS APPLICATION

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ABSTRACT

The term 'Good governance' however, comprehends both the processes and procedure as well as substantial concerns. It is only then that sustainable development in really possible. The concept of good governance is not new. The necessity of a continuous adaptation in governance practices is also reflected in the changing role and scope of the state, the market and the civil society vis-a-vis each other. At the same time, with the growth of markets and presence of an aware and sensitive civil society, many developmental functions that provide stability to the social order have to be progressively performed by the market and the civil society organizations. Good Governance being an adjective expression connotes certain value-assumptions, whereas governance as a process denotes a value free dispensation. Good governance is associated with efficient and effective administration in a democratic framework. Misuse of power, fraud, chicanery and embezzlement of funds are systematically perpetrated by the leaders of govt. and their unions. Misgovernance is found all around, especially in the developing countries, in rampant degree. The concept of governance has acquired increased importance since 1990s largely because international aid agencies began to recognize its obscene as a serious barrier to economic development of the developing countries, which has been their around objective. Most pronounced political meaning of 'governance' appeared in the policy directives of the OECD countries laying down conditionality's for securing economic assistance.

KEYWORDS: 'Good Governance', Value-Assumptions, Embezzlement

INTRODUCTION

Good Governance being an adjective expression connotes certain value-assumptions, whereas governance as a process denotes a value free dispensation. Good governance is associated with efficient and effective administration in a democratic framework. It is equivalent to purposive and development oriented administration which is committed to improvement in quality of the life of the people. It implies high level of organizational effectiveness. Good governance is a function of installation of positive virtues of administration and elimination of vice of dysfunctionality. In short, it must have the attributes of an effective, credible and legitimate administrative system-citizen friendly, value-caring and people sharing.

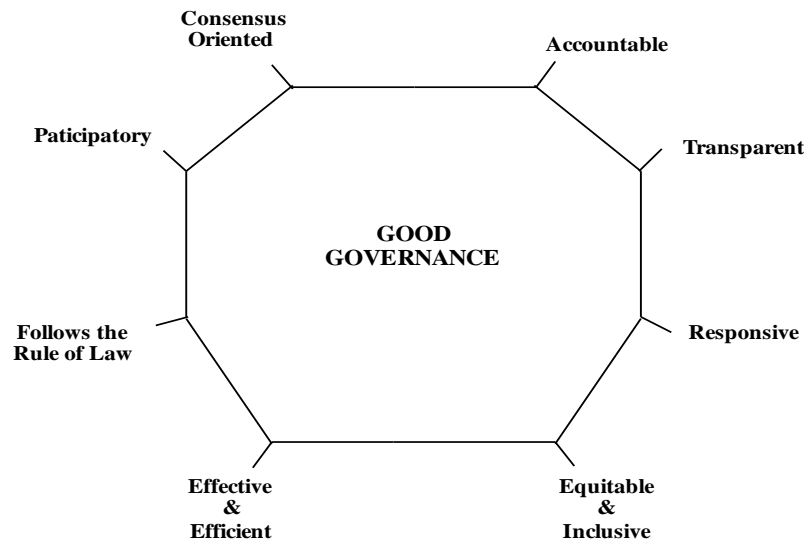
Good Governance: The Concept

Pai Panandiker sees good governance as it pertains to a nation-state which handles its people to lead a peaceful, orderly, reasonable, prosperous, participatory lives.

Vivek Chopra defines good governance as it pertains to a nation state unambiguously identifying the basic value of society and pursuing these.

The concept of 'Good Governance' derives its relevance in the context of misgovernance which includes non-finance, over-finance and malfeasance. In many countries, the democratic form of government surrounding of public funds for private gains by the elected leaders as well as permanent-bureaucrats. Misuse of power, fraud, chicanery and embezzlement of funds are systematically perpetrated by the leaders of govt. and their unions. Misgovernance is found all around, especially in the developing countries, in rampant degree. The concept of good governance becomes attractive as a remedy against this state of affairs.

The concept of good governance is not new. Kautilya in his treatise arthashastra elaborated the traits of the king of a well governed state thus: "in the happiness of his subjects lies his happiness, in their welfare his welfare, whatever pleases himself, he does not consider as good, but whatever pleases his subjects he considers as good." Mahatma Gandhi has propounded the concept of 'Su-raj'. Good Governance has the following eight attributes: which link it to its citizens.



Good governance aims at providing an environment in which all citizens irrespective of class, caste and gender can develop to their full potential. In addition, good governance also aims at providing public services effectively, efficiently and equitably to the citizens. The 4 pillars on which the edifice of good governance rests, in essence we.

- Ethos (of service to the citizen)
- Ethic (honesty, integrity and transparency)
- Equity (treating all citizens alike with empathy for the weaker sections), and
- Efficiency (speedy and effective, delivery of service, without harassment and using ICT increasingly)

"EVALUATION AND ATTRIBUTES"

The concept of governance has acquired increased importance since 1990s largely because international aid agencies began to recognize its absence as a serious barrier to economic development of the developing countries, which has been their around objective. It is the failure in developmental efforts that brought forth into prominence the need for as well as identification of the principles elements or constituents of good governance. But the pursuit of it is as old as our civilization. The term 'Good governance' however, comprehends both the processes and procedure as well as substantial concerns. It is only then that sustainable development in really possible.

World Bank Document on Sub-Saharan Africa:

In 1989 the concept of good governance was for the first time highlighted in a world bank document on Sub-Saharan Africa. By good Governance was meant at the time, sound development management. Four key dimensions identified in this context were (i) Public Sector Management (ii) Accountability (iii) legal framework for development; and (iv) information and transparency

The world bank document on Sub-Saharan Africa had this to say: "Improving governance would begin with an assessment of the institutional environment which determines the patrimonial profile of the country: high when all other factors are absent and low when they are present."

World Bank Prescription

The Bank has identified a number of aspects of good governance which has assumed significance for developed and developing countries. These factors deal with political and administrative aspects, which are as follows:

- (i) Political accountability, including the acceptability of political system by the people, and regular elections to legitimize the exercise of political power.
- (ii) Freedom of association and participation by various religious, social, economic, cultural and professional groups in the process of governance.
- (iii) An established legal framework based on the rule of law and independence of Judiciary to protect human rights, secure social justice and guard against exploitation and abuse of power.

- (iv) Bureaucratic accountability ensuring a system to monitor and control the performance of government officers and officials in relation to quality of service, inefficiency and abuse of discretionary include openness and transparency in administration.
- (v) Freedom of information needed for formulation of public policies, decision-making, monitoring and evaluation of government performance.
- (vi) A sound administration system leading to efficiency and effectiveness. This, in turn, means the value for money and cost effectiveness.
- (vii) Cooperation between the government and civil society organizations.

Views of OECD Countries:

Most pronounced political meaning of 'governance' appeared in the policy directives of the OECD countries laying down conditionality's for securing economic assistance. The OECD documents sought to link development assistance, with (a) participatory development (b) human rights, and (c) democratization. The key components of 'governance' were identified as:

Legitimacy of government

Accountability of political and official elements of government.

- Competence of governments to make policy and deliver service; and
- Respect for human rights and Rule of Law.

Necessary Pre-conditions for Good governance:

There are several pre-conditions which must be fulfilled in order to make governance citizen centric. Some of the pre-condition are:

- (a) Sound legal framework.
- (b) Robust institutional mechanism for proper implementation of the laws and their effective functioning.
- (c) Competent personnel staffing these institutions; and sound personnel management policies.
- (d) Right policies for decentralization, delegation and accountability.

Besides, a number of tools can be employed to make administration citizen. These are:

- (a) Re-engineering of processes to make governance 'citizen centric'.
- (b) Adoption of appropriate modern technology.
- (c) Right to information.
- (d) Citizen's charters
- (e) Independent evaluation of services. Grievance redressed mechanisms.
- (f) Active citizens' participation-public-private partnerships.

Good Governance-Characteristic

An institutional set-up ensues good governance usually has the following features:-

(1) Participation

All men and women should have a voice in decision-making, either directly or through legitimate intermediate institutions that represent their interest. Such broad participation is built on freedom of association and speech, as well as capacities to participate constructively.

(2) Rule of Law

Legal frameworks should be fair and enforced impartially, particularly laws on human rights.

(3) Transparency

Transparency is built on the free flow of information 'processes, institutions and information are directly accessible to those concerned with them, and enough information is provided to understand and monitor them.

(4) Responsiveness

Institutions and process try to serve all stakeholders.

(5) Consensus Orientation

Good governance mediates differing interests to reach a broad consensus on what is in the best interests of the group and where possible, on policies and procedure.

(6) Equity

All men and women have opportunities to improve or maintain their well-being.

(7) Effectiveness and Efficiency

Processes and institutions produce results that make the best use of resources.

(8) Accountability

Decision-makers in government, the private sector and civil society organizations are accountable to the public, as well as to the institutional stakeholders. This accountability differ depending on the organization and whether the decision is internal or external to an organization.

(9) Strategic Vision

Leaders and the public have a broad and long-term perspective on good governance & human development, along with a sense of what is needed for such development. There is also an understanding of the historical, cultural and social complexities in which that perspective is grounded.

Good Governance-It's Application

The basic thrust of the concept is to motivate people in government so that they can make full contribution of their capabilities in serving their nation and community. The objective of good governance are able to respond to the challenge of good governance. That challenge involves a notion of duty, vocation, and service to the public, as well as caring responsibility for their welfare.

India:- Sharing the concern for ensuring responsive, accountable, transparent, decentralization and people-friendly administration at all levels, and with the objective of restoring faith of the people in the fairness and capacity for administration against the prevailing frustration and dissatisfaction, the then Prime Minister of India, had inaugurated a conference of Chief Secretaries in 1996 called to develop 'An agenda for an Effective and services more efficient

clean, accountable and citizen-friendly. The conference inter-alia recommended that accountability should be interpreted in a large sense in relation to public satisfaction and responsive delivery of services, and a phased introduction of citizen's charter for as many were institutions as possible by way of citizen's entitlement of public services, Collaboration of consumer organizations and citizen groups, the wide publicity to standards of performance, quality, timeliness, cost etc. for public services and promotion of periodic and independent scrutiny of performance of the agencies against the standards.

As a sequel, the Department of Administrative Reforms and Public Services in 1997 evolved and 'Action Plan on Effective and Responsive Administration', based on the responses and sections received from officials, experts, voluntary agencies, citizen's groups, media, etc. The three main areas of Action Plan that were discussed in the conference of Chief Ministers on 24 May, 1997 were:

- (i) Making administration accountable and citizen friendly.
- (ii) Ensuring transparency and the right to information and
- (iii) Taking measure to cleanse and motivate civil services.

Barriers to good governance:

The governments not being citizen centric, the reasons can be attributed to the attitude and work of some govt. Servants, the deficiencies in existing institutional structures and also to some citizens.

- Attitudinal Problems of the Civil Servants.
- Lack of Accountability
- Red Japism
- Low levels of awareness of the Rights and Duties of citizens.
- Ineffective implementation of Laws and Rules.

CONCLUSION

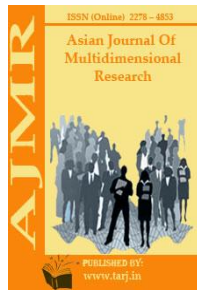
The search for good governance seemingly is an endless one. It has been an eternal challenge to rulers since the very drawn of 'State', irrespective of its nature, structure and form. Alexander Pope has very rightly provided the touchstone. "For forms of government, let fools contest; weaver is the best administered is best."

It turns out that efficient and effective governance, be it in the case of the executive, the judiciary or the legislature, requires the institutions, the delivery mechanism that they adopt and the framework of supportive rols, rules regulations and procedures to continuously evolve in harmony specific to time and the stage of development in any society. The necessity of a continuous adaptation in governance practices, is also reflected in the changing role and scope of the state, the market and the civil society vis-a-vis each other. With the acceptance of market liberalism and globalization, it is only protected that state yields to the market and the civil society in many areas where it, so for, had a divot but distortuionary and inefficient presence. It includes areas where the state, for instance, had entered as a producer of such goods and services that are also produced in the private sector. It also include the role of the state as a development catalyst where, perhaps, the civil society presently has better institutional capacity. At the same

time, with the growth of markets and presence of an aware and sensitive civil society, many developmental functions that provide stability to the social order have to be progressively performed by the market and the civil society organizations. It means extension of the market and the civil society domain at the expense of the state in some areas. It also implies an increase in the area of their respective overlaps.

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GLIMPSE OF RETAIL MARKET IN INDIA

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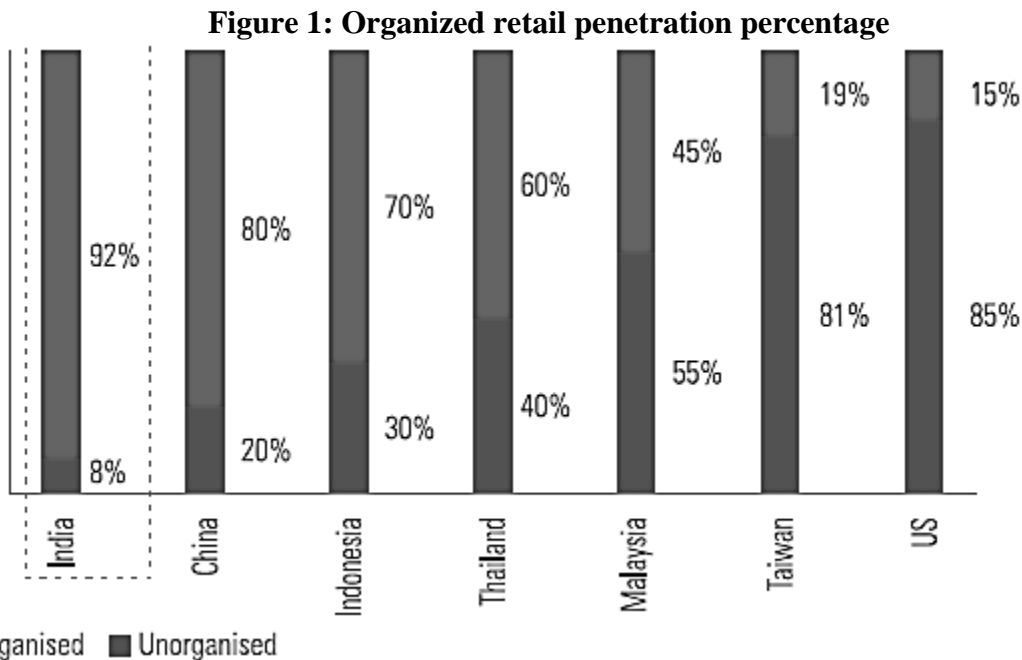
ABSTRACT

The retail market in India is expected to cross 1.3 trillion USD by 2020 from the current market size of 500 billion USD. Various reports have shown that modern retail with a penetration of only 5% is expected to grow about six times from the current 27 billion USD to 220 billion USD, across all categories and segments. The research paper here tries to understand the prevailing retail scenario in India in context with the north east. It also attempts to identify certain key issues that are acting as boosting agents along with few other deterrents that might have negative impact upon the industry. The retailers big to bigger ones are exercising all kinds of marketing tactics like promoting private labels, offering discounts during wee hours of morning or late till midnight to remain relevant and convenient. The Indian retail sector has contributed over 20% of the country's gross domestic product (GDP) and contributes 8% to employment. The current Indian demography where 500 under the age of twenty five have access to more money and this has resulted in demanding independence and lifestyle of their own. It is worthwhile to mention that retailers are able to estimate the trading area that can be tapped from country's rural population of 700million. The growth in Indian economy and the advantage of disposable income has given enough confidence to consumers to inflate consumption and bring marked changes in consumer behaviour.

KEYWORDS: Retail, Organized, Consumption, Rural, Challenges

INTRODUCTION

Indian market is going through a transition where organized retail is on the fast track but at the same time unorganized retailing is also prevailing. This is possible because of the diversity present in Indian economy and certain elements of Indian culture. This gets indicated from the annual fairs, street carts, pavement shops, weekly 'haats' and unbelievably even prevalence of barter system in certain local fairs of north eastern tribes. At the same time we also have kirana stores, public distribution system and upcoming malls and supermarkets. Up till the year two thousand there were speculations that retailing will be an emerging sector in India but within a decade it has not only earned the status of industry, it will also boom in the recent years. A report by KPMG have also mentioned that India has managed to become one of the emerging nation in the world. The CAGR expected for retail, in value terms, is 13% which would be worth INR 55 trillion from 2013 to 2019. According to a report prepared by McKinsey & Co. and the Confederation of Indian Industry (CII), India's retailing industry has the potential to generate 300 billion per year by 2010. The population census has already shown that in India still 70% lives in the remote or rural areas. Out of this only 40% accounts for consumptions indicating the expected boom in recent years. Big international retailers like Carrefour, Wal Mart etc are always ahead in letting their presence felt especially in the emerging markets, as they could sense the growth potential in the coming years. The objectives of retailers from their *modus operandi* can be said that they want to harness optimum opportunities available estimating both risk and investment looking into the life cycle of retail phase and the profiles of consumer. The graph below (Figure 1) displays a comparative penetration of organized retail format with reference to India.

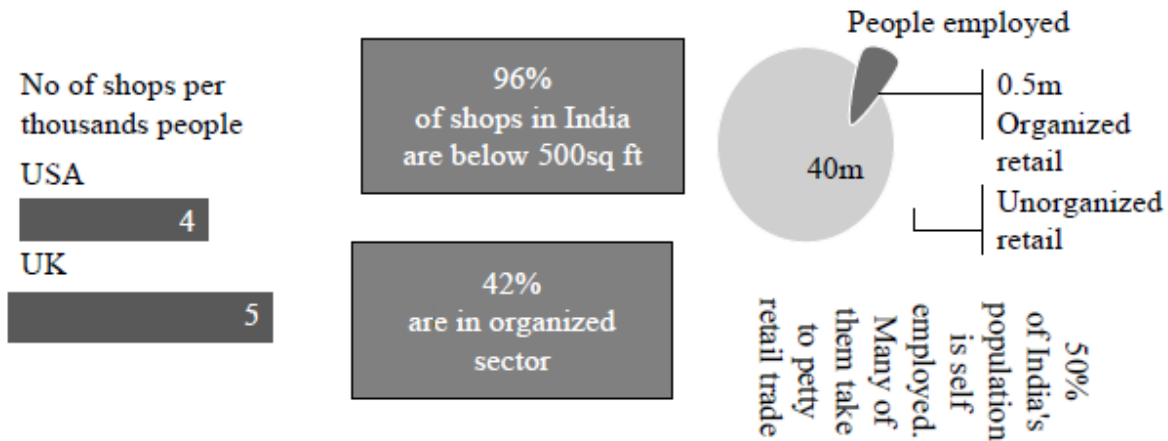


Source: Crisil Research estimates-2014

Post 1991 economic liberalization in India and its impact in the changes in consumer demographics have made India an attractive retail destination. The unorganized retail formats also have contributed to the nation's economy. Around ninety two percent of the retail business in India comes from them. According to Crisil Research Estimates, 2014, revenue generated

from organized retail was INR 0.9 trillion in 2009, 2.4 trillion in 2012 and is expected to continue growing at an impressive rate to a projected INR 5.5 trillion by the year 2019. Records highlight that India has been a nation of shops and shopkeepers. This can be said because India does have the highest density of shop in the world. It has been documented that out of every thousand persons there are eleven shops. It needs mentioning that only about four percent of retail outlets are in the organized sector – retail chains and big showrooms. Figure 2 just gives a glimpse of the same.

Figure 2: View of organized sector in retail



Source: Research

The depth of density is higher in cities. KPMG Research (2005) study show share spending by rural and urban household in the Table 1 below:

TABLE 1: SHARE SPENDING (RURAL AND URBAN)

Share in spending - rural versus urban households		
	Rural	Urban
Entertainment	33%	67%
Consumer services	44%	56%
Durables	50%	50%
Miscellaneous consumer goods	57%	43%
Clothing and footwear	61%	39%
Food	64%	36%

Source: KPMG

The current trend of Indian retail addresses it as most dynamic and fast-paced industries which is supported by the entry of several new players. Damien Veilleroy, Head – Asia, Metro AG, has rightly remarked "India is now becoming a very important market and in terms of investment, it will be one of the countries where we will invest the most in the future." A study conducted by the Indian Council for Research on International Economic Relations titled "Impact of big retail on neighbourhood stores," says that the farmers are benefiting significantly from direct sales to organized retailers. "Profit realization for farmers selling directly to organized retailers is about 60 per cent higher than that received from selling in the mandi," it adds. India, whose backbone of the economy is agriculture and if farmers are being benefitted by organized retail it is time to increase percentage of organized share. The need of the study is that when India is expected to become the world's fastest growing e-commerce market than it is only an organized sector that would be able to ensure reachable-reliable telecom networks, faster without link failure availability of online services, better variety with quality as well as convenience. So identification of constraints and means to overcome these are discussed through this paper.

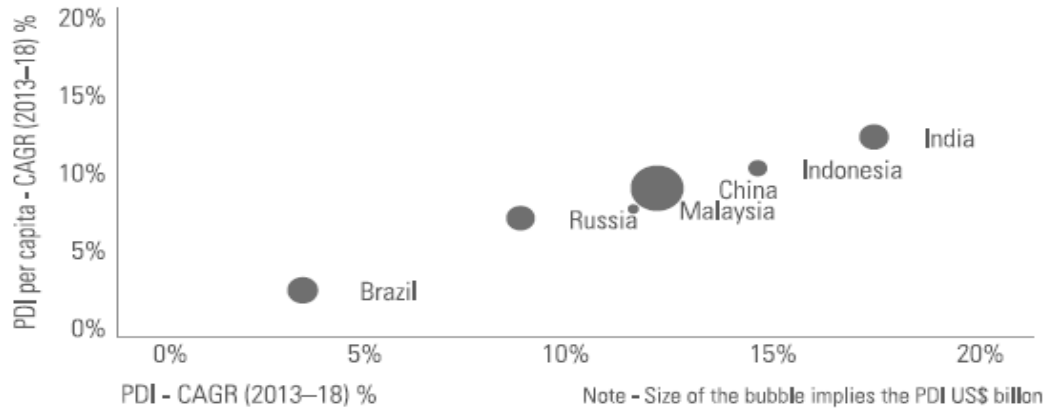
CONTEXT:

India is posing itself as a destination for upcoming retail trends because of availability of certain opportunities. As has already been mentioned that only forty percent of rural consumers account for consumption, hence there is enough trading area still unoccupied. Several national and international fast moving consumer goods retailers are planning to avail the opportunities of these untapped markets. Indian census, 2011 also reports that these retailers are localizing their products for this market with regard to price points, packaging, stock keeping units' size, promotions etc.

The current Indian demography poses to be another added advantage. As per census 2011 more than fifty percent of India's population falls under the age group of fifteen to fifty four years and this age group is the largest spender on retail. The report also reveals the significant influence wielded by this segment on consumer spending.

The various formats of retail that have come up ensures that consumers who come to purchase gets taste of the demands or trends of food and beverages, fashion, accessories, mobile phones, personal care etc. Retailers are providing what consumers are asking for as young Indians have access to more money than before, driving independence, aspirations and demand for products. It needs mentioning here that over the years, the disposable income of middle class Indian consumers has increased significantly which is leading to a substantial change in their spending habits.

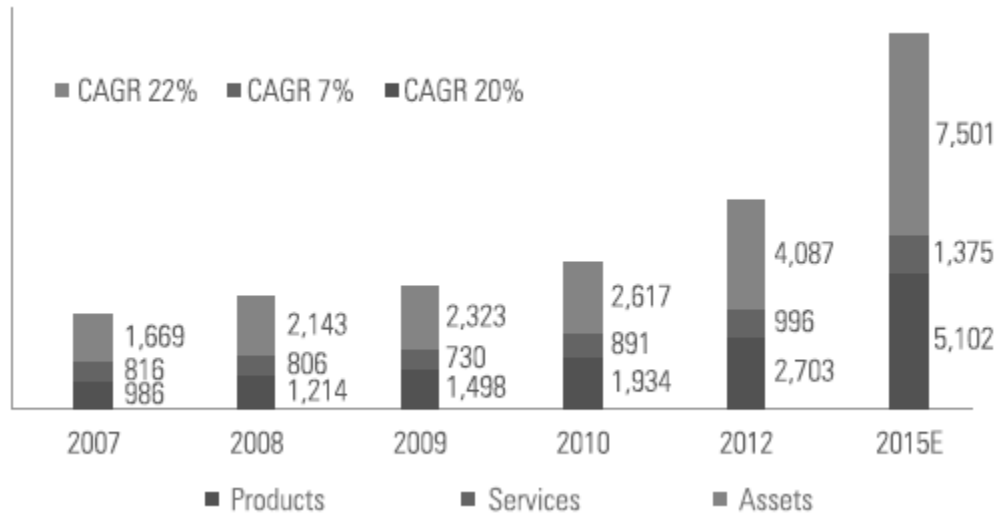
Figure 3: India’s personal disposable income growth comparison with other emerging markets.



Source: Euro monitor Estimates

Indian economy on one side presents a dismal picture of slum areas and turmoil of people living in below poverty line. Simultaneously it also has millionaires who can claim all luxuries of life they can think of. World Wealth Report, 2014 the total number of millionaires in India (with investible assets, excluding main residence and consumer durables of more than USD 1 million) grew by 51% , the second fastest in the Asia Pacific region.

Figure 4: Indian luxury market size growth(USD million).



Source: ASSOCHAM estimates

OBJECTIVE AND METHODOLOGY:

The objective of the research paper is to identify the reasons for letting India become a retail destination. Together, the paper seeks to mark out the challenges whose minimization will lead to further growth.

The study is based on secondary data.

DISCUSSION:

Apart from these apparent factors that are accelerating the growth of organized retail in India, there happens to be other boosting elements like availability of areas even state wise. Even though, retail in an organized manner is picking up in India but not with uniformity in context of geographical distribution. KPMG in India Analysis, has rightly remarked that eastern states have the lowest presence of organized retailers. Observation also leads to certain analysis that these areas can develop into planned business areas where requirement of investment will not be skyrocketed like those already in saturated business areas. Consumers will also be benefitted from development of such areas in terms of more of parking area and updated use of technologies. If reports are to be followed then another picture emerges which indicates the concentrations of key retailers are established more towards north, west and south of India. Key players in the Indian retail market are as shown in Figure 5:

Figure 5: Key players in the Indian retail market

Pantaloon Retail Ltd (Future Group venture)	Over 2 million sq ft of retail space spread over 35 cities with 65 stores and 21 factory outlets
Shoppers Stop (K Raheja Group venture)	Over 3.21 million sq ft of retail space spread over 23 cities with 51 stores
Spencers Retail (part of RP-SG Group)	Retail footage of close to 1 million sq ft across 45 cities with 200 stores
Lifestyle Retail (Landmark Group venture)	Approximately 15 lifestyle and eight Home Centre stores
Bharti Retail	74 Easyday stores with plans to invest about 2.5 billion USD over the next five years to add about 10 million sq ft of retail space in the country
Reliance Retail	700 stores with a revenue of 7,600 crore INR
Aditya Birla 'More'	575 stores with approximate revenue of 2,000 crore INR. Recently, purchased stake in Pantaloon Retail
Tata Trent	59 Westside stores, 13 Starbazaar hypermarkets and 26 Landmark bookstores

Source: Media Reports, company websites

The Foreign Direct Investment Policy 2016 give us a clear intention and objective of the Government of India that is to attract and promote foreign direct investment in order to supplement domestic capital, technology and skills, for accelerated economic growth. This policy has created ample opportunity for international retail chains. None the less, it has to be acknowledged on its contribution in developing an extraordinary and growing role in global business.

The changing mindset of Indian consumers is another added advantage for upcoming organized retailers. This has enabled the retailers to go for creation of private labels even in India. The adoption of one's own label s has resulted in the retail buyer becoming more and more involved in product development, sales forecasting and market analysis

Fast changes in technology have given a dictum to retailers to remain tiptoed from every angle. The rise of e-commerce as a retail channel is one of the outcome. Retailers have to be innovative to give a shopping experience to consumers. This is not enough only with the physical stores but mind their online presence as well. A 2011 global online survey by Nielsen suggests that about 875 million consumers across the world prefer to shop online. Japanese, German and UK consumers rank second while Indian shoppers rank third. Customers have risen above price and

availability. Hence retailers have to offer quality and also ensure customer satisfaction. Economic activities in emerging economies have provided with the taste of numerous options and high expectations. Retailers are bound to align themselves with the buying tendencies of the growing middle-class customers in the emerging markets.

Online shopping or e-commerce is gearing up because of the convenience and other bonus points for consumers like variety of products, home delivery, pricing ranges and the most luring factor is that customer just has to wish for shopping anywhere anytime and it gets done just with a touch or click. However, the retailers with physical formats are also surviving and doing good business. This is also the time to adopt and move into multichannel retail. In other words retailers either virtual or physical cannot afford to have skill shortages. They have to be very fast learners of skills and technologies. To be competitive is the need of the hour for the retailers. It is mostly about getting better and more responsive in marketing and merchandising, so that the landing pages of the web store can respond instantaneously to external events that might prompt a specific impulse purchase. The retailers with physical stores and even the kiranas especially in the north east have to understand and carry on the customer relationship management. The concept of direct marketing is another necessity for consumers and retailers of north east. Direct marketing emphasizes traceable, measurable responses. It also emphasizes maximizing response rates by testing while minimizing advertising expenses when engaging prospective customers, regardless of the medium used. Yet it is seldom applied in the north east. If retailers put into practice the use of multichannel it would definitely ensure that there are effective and efficient means to give services leading to maximization of value for every customer.

The luxury market in India is also marching ahead. It is indicating a major change in the lifestyle and consumer profile of Indian consumers. Luxury brands like Porche, Jimmy Choo, Ducati etc are making their presence felt in airports, luxury malls and high streets. The driving factors behind its growth is attributed to growing number of High Net worth Individual's (HNI) and increase in working women leading to high disposable income.

In spite of favorable conditions for investment in India, yet there are retail players owing to regulatory issues, challenges meted out by laws and approvals goes for offering franchising. In a report analysis of 'Franchising Opportunity Attractiveness' emphasizes that among all segments, the overall opportunity for franchising will likely be relatively high in consumer services, food service, education and health and wellness sector.

India is going through a retail boom. Both national and international players are utilizing various tactics to generate more of traffic. Still challenges are faced by these organized. The existence of unorganized retailer itself poses as a competitor. The kiranas practice customer relationship management diligently. The shopkeeper knows the customer's families, their purchase history and their needs. Another significant point of unorganized retailing is that its low cost structure, most of them is operated by the owner and family members. Regarding tax too they either pay very little or not at all. The convenience they provide to customers like by remaining open till late evening, home delivery even on credit also happen to be some sort of challenges for the organized retailers.

There is less implementation of efficient consumer response (ECR) in north east region. Only in few selected large national retailers observe this method. This needs to be implemented in full effort so that supply of merchandise occurs in the required time and also there would be less

necessity to stock huge amount of inventory. Once this is done uniformity in category management will also take place.

A major problem witnessed mostly by retailers of north east is wastage of stocked inventories or even en route. The common reasons behind is lack of proper storage facilities and issues related to logistics. Retailers and consumers often have to receive products late or face out of stock notice. Organized retail also calls for organized supply chain too.

The Indian retail sector is also facing dearth of trained and skilled people for both handling of store as well as managing the unit. With organized players coming in, the expectation level of consumers towards staff has also risen. Consumers expect that the people in the store should be competent with right information on products and other formalities. In most cases dissatisfaction arises as skilled people are not available. If we go by report we also see that the attrition rate in the industry stands at 25 to 35 %. Understanding that there is lack of skilled people in the retail sector big retail players to bridge this gap organizes workshops and training programmes on contemporary issues. With change, the learning too has to be continuous. Premium management institutes either on their own or through collaborations with industries have designed courses on retail management.

Another cause of concern is retail pilferage or shrinkage. This leads to high cost to retailers. According to the Global Retail Theft Barometer (GRTB) 2011 covering 45 nations, the shrinkage in India stood at 2.38%, the highest in the world. Retailers are taking preventive steps like installing CCTV, surveillance cameras, RFID tags, etc. Global Retail Theft Barometer, CARE Research, explains the key reasons for their retail shrinkages in India that includes the following:

- a) Shoplifting (accounting for more than 50% of total shrinkage value)
- b) Internal administrative errors
- c) Employee theft
- d) Vendor frauds

Challenges are created for retailers by issues emerging from tax system also. Until the goods and service tax gets applied in India, the companies performing will have to face different state tax rates for the same products. It is expected that once the GST comes in the complexities of Indian tax system will be curtailed to a great length. Certain acts like the Agriculture Produce Marketing Committee (APMC) Act, need to be amended. This will enable retailers procure farm fresh products without much hassle from the farmers. To certain extent the role of middlemen will also get reduced, thereby allowing more benefits to the farmers also.

CONCLUSION:

Markets in emerging economies have changed drastically due to availability of options in products and services. The multi range of shopping formats, instant accessibility to information has created customers who want not only to shop amenities but also experience. Apart from competitive pricing and quality, consumers combined with economic factors have made retailers provide with specific layout and interiors, display of merchandise, store ambiance, service and brand promise. It has been very rightly observed by Sam Walton that, "There is only one boss: the customer. And he can fire everybody in the company from the chairman on down, simply by spending his money somewhere else." In context of constant changing customer preferences, retailers are learning through survey, experiences and market reports to make themselves

appropriate and convenient to adopt changes. The changes made in investments of multi brand outlets through foreign direct investment have made global players assess their position in India.

LIMITATIONS OF THE STUDY:

The limitation handled during the study was that it was during the study demonization hit the nation and as planned with authorities and retailers certain interviews and talks got cancelled. Hence the author had to rely more on secondary source of data.

DIRECTIONS FOR FUTURE RESEARCH:

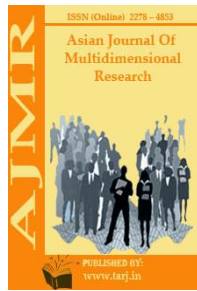
While studying on rural India's disposable pattern it was observed that there is increase in the number of salaried households. This indicates that apart from agriculture citizens in rural India are finding opportunities of employment elsewhere too. At the same time we cannot ignore the fact that in spite of alternative sources of income and employment vast majority of Indian households still face irregularities or instabilities in income. This instability somewhere is affecting the market also. Here lies a gap for future research which if studied will be beneficial for both market and economy.

IMPLICATIONS OF THE FINDINGS:

Adequate financial support often becomes the reason to bring changes with the trend especially for the unorganized retailers in India. Considering annual turnover categories of retailers should be assisted with policies to borrow money with guidelines provided by government and the Reserve Bank of India. Regulatory issues also need to loosen its rigidity depending upon the bracket of retailers. Unorganized retailing also serves the purpose of disguised employment. A general fear prevails that conversion to organized will prevent somebody from earning his or her livelihood. But opportunities are available. As early reports have mentioned that manufacturing sector has witnessed fall in employment. Along with the government local municipal body can aid such organizations turn around and absorb people for employment.

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EFFECT OF PSYCHOSOCIAL INTERVENTION ON ADJUSTMENT OF ADOLESCENTS OF SUBSTANCE USING PARENTS IN SELECTED SENIOR SECONDARY SCHOOLS OF PUNJAB.

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ABSTRACT

*The purpose of present study was to assess the effect of psychosocial intervention on adjustment among adolescents of substance using parents of selected senior secondary schools with a purpose to assess the feasibility of study, to find reliability and to implicate the intervention package by early screening of such adolescent at risk. **Methodology:** A quantitative research approach and one group pre- test and post- test research design was used to conduct the study. One school of Amritsar district was selected for pilot study by random sampling method from the list of schools affiliated to P.S.E.B. For pilot study 20 adolescents were randomly (lottery method with replacement) selected from 9th, 10th, 11th and 12th class for implementation of the intervention package on adjustment. The modified screening CAST-6 was used to screen the adolescents of substance using parents and R.K. Ojha's Bell's standardized Adjustment inventory tool was used for collection of data. Intervention on adjustment was given for 2 weeks period in 6 sessions and post- test was conducted after 6 weeks of intervention. **Results:** The data was analysed by descriptive statistics (mean, frequency, percentage) and inferential statistics (t-test and ANOVA). The result revealed that there was significant difference at $p < 0.01$ level was*

*found in pre- test and post-test adjustment scores of adolescents. Therefore the intervention was found to be effective and can be implemented to large sample. The reliability of tools were also found to be highly significant at $p < 0.05$ level. **Conclusion:** Therefore it can be inferred that most of adolescents of substance using parents need such type of implications on various psychosocial problems which they are facing due to parental substance use and there is hence an imperative need for therapeutic intervention with this population.*

KEYWORDS: *Feasibility, Adolescents, Quantitative*

INTRODUCTION

Adolescence is the period of stress and storm. Adolescents have to adjust to their changes in personality on one hand and the changing socio-psychological environment on the other hand (**Gehlawat, 2011**). The 2007 National Survey on Drug Use and Health reports that 8.3 million children live with at least one parent with substance use and 9.9 percent of them are youths aged 12 to 17 years (**SAMHSA, 2009**). These children are at increased risk for abuse or neglect, as well as physical, academic, social, and emotional problems (**ACF, 1999**).

Parental alcoholism could further compound and create a not so conducive domestic environment significantly impacting the adjustment and personality of the adolescent as he tries to come to grips with this tumultuous phase in his developmental career. (**Stanley S & Vanitha C, 2008**). The research has indicated a number of ways in which parental substance use can have a negative effect on children in both the short and long term. Children of parents who use substances may also experience behavioral i.e., lower self- concept, lower self- esteem and adjustment problems and may themselves engage in substance use. (**Kearney P 2003; Barnard M., McKeganey N 2004; Sloan M.1998; Forrester D. 2000**).

Harter, S.L. (2000); Hall, C.W. and Webster, R.E. (2002); Casas-Gil, M.J. and Navarro-Guzman, J.I. (2002) reports that children's of substance users faced difficulties in family relationships, and experienced generalized distress and maladjustment and disturbance in emotional and social functioning. **Haugland, B.S. (2003)** also reports that children of alcohol abusing fathers were found to have more adjustment problems compared to a general population sample. His findings further suggested that child adjustment in families with paternal alcohol abuse is the result of an accumulation of risk factors rather than the effects of the paternal alcohol abuse alone. The Longitudinal associations between fathers' heavy drinking patterns and children's psychosocial adjustment results demonstrated significant and meaningful associations between the drinking patterns in fathers and adjustment problems in children over time. (**Andreas, J.B. and O'Farrell, T. J. 2007**).

Adolescents with substance-abusing parents need interventions to reduce their risk for a variety of problems. School-based support groups (SBSGs) have been proposed to increase resilience in this population. As there are strong associations between development of adjustment problems and substance use due to parental mental health conditions or substance use, there is a need for health professionals, especially nursing professionals who are in direct access to society should consider the welfare of adolescents being at risk population when dealing with these problems in adults.

OBJECTIVES

1. To screen out adolescents of substance using parents.
2. To assess pre and post interventional self-concept and adjustment among adolescents of substance using parents.
3. To evaluate effect of psychosocial intervention on self-concept and adjustment of adolescents of substance using parents.

HYPOTHESIS

H₁ : There will be significant difference between pre and post- interventional adjustment score among adolescents of substance using parents as measured by standardized adjustment inventory at $p < 0.05$ level.

MATERIALS AND METHODS

Research design: Quasi - Experimental research design (one group pre- test post test with randomization) and quantitative approach was used for the study.

The study design can be symbolized as follows.

R \rightarrow Y1 \longrightarrow X \longrightarrow Y2

Where:

X = Independent variable (Psychosocial Intervention)

Y1 = Dependent variable before introduction of X (Pre-test) (adjustment)

Y2 = Dependent variable after introduction of X (Post – test)

R = Randomization

Setting of the study: Ajit Vidalya Senior Secondary School, Ajit Nagar, Amritsar from 03/04/2017 to 03/7/2017

Population: Adolescents studying in 9th, 10th, 11th and 12th standard in senior secondary schools of Punjab and having parents using substance.

Sample: Total 382 adolescents were screened, out of which 268 adolescents of substance using parents were selected after pre- testing, 112 students met the inclusion criteria. For pilot study 20 adolescents having average and below average adjustment scores on the pre- test were randomly (lottery method with replacement) selected from 9th, 10th, 11th and 12th class for implementation of the intervention package on adjustment.

Sample size: 20 adolescents were selected as sample for the pilot study. 5 each from 9th, 10th, 11th and 12th class respectively.

Sampling technique: Simple random sampling technique (Lottery method with replacement) was used.

INCLUSION CRITERIA

The adolescents with the following inclusion criteria were included in the study:

1. Having one or either parents using substance not less than 6 months
2. Studying in senior secondary schools of Amritsar district.
3. Studying in 9th, 10th, 11th and 12th standard.

4. Having average and below average adjustment scores on the pre- test.
5. Present during the period of data collection.
6. Willing to participate in the study.

Development and description of the Tool

The tool developed for the study were:

1. Childrens of Alcoholics Screening Test – 6 (Modified-CAST) standardized tool.
2. Standardized Adjustment inventory by D.N. Srivatsa and Govind Tiwari (1972).
3. School based psychosocial intervention on adjustment for adolescents of substance using parents.

DATA COLLECTION PROCEDURE

Data Collection Procedure

Ethical permission was obtained from the university ethical committee prior to data collection and for using / modifying the tools permission was taken from concerned persons. Permission was obtained from the Principal of Ajit Vidalya Senior Secondary School, Ajit Nagar, Amritsar from 03/04/2017 to 03/7/2017 to collect data. Written consent was taken from the adolescents before collecting the data. Proper seating arrangements were ensured for the purpose earlier by meeting the school heads. Screening of the adolescents of 9th, 10th, 11th and 12th class was done. The language used by the test administrator in giving instructions was Punjabi according to convince, so that each subject was to understand clearly what was required by her. After that adolescents meeting the screening criteria were separated and pre -testing was done with the help of selected tools. After pre –testing the subjects for the study meeting the inclusion criteria was selected and intervention was given according to the methodology adopted. Intervention was given on alternate days for period of 2 weeks from 5/04/2017 to 17/04/17. Post testing was done after 6 weeks of intervention on 18 adolescents since 2 dropouts on 3/07/17.

RESULTS

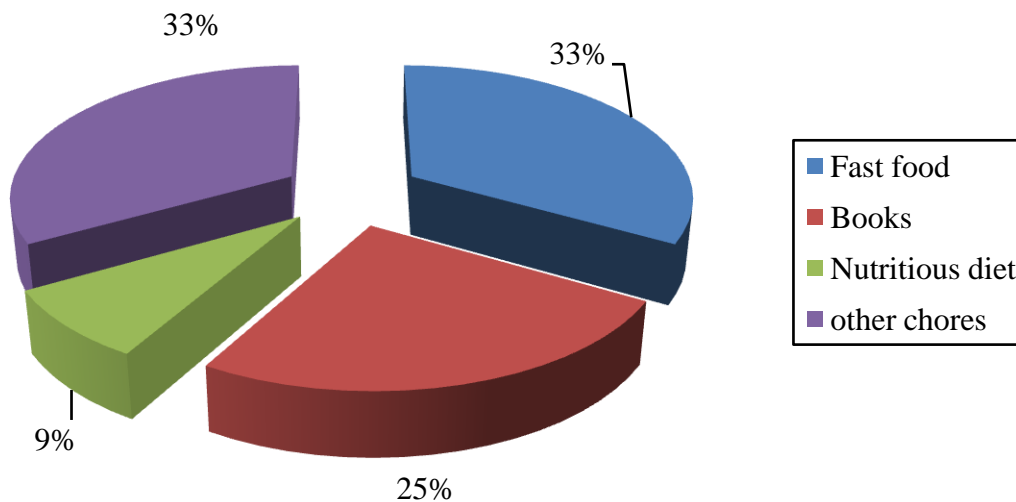
Table 1 reveals that majority 100% of the adolescents of substance using parents were studying in government schools, maximum 88.9% of them were having regular class attendance and 50% were having scholastic achievement from 45- 60%, majority (94.4%) participates in extracurricular activities and 83.3% were having more than two best friends.

TABLE 1
FREQUENCY AND PERCENTAGE DISTRIBUTION OF PERSONAL VARIABLES OF ADOLESCENTS OF SUBSTANCE USING PARENTS N = 18

S.NO.	Demographic variables	<i>f</i>	%
1.	Type of school		
a.	Government	18	100.0
b.	Private	0	0
2.	Class attendance		
a.	Regular	16	88.9
b.	Irregular	2	11.1
3.	Scholastic achievement (P.S.E.B.)		
a.	75 – 90%	3	16.7

b.	60-75%	5	27.8
c.	45-60%	9	50.0
d.	33-45%	1	5.6
4.	Participation in co – curricular activities		
a.	Yes	17	94.4
b.	No	1	5.6
5.	No. of best friends		
a.	1	2	11.1
b.	2	1	5.6
c.	More than 2	15	83.3

Fig. 2. Percentage Distribution of Adolescents of Substance Using Parents According to Pocket Money Spent On



Section 2: Pre and Post intervention adjustment levels of adolescents of substance using parents

TABLE 2.1
FREQUENCY AND PERCENTAGE DISTRIBUTION OF PRE AND POST INTERVENTION ADJUSTMENT LEVELS OF ADOLESCENTS OF SUBSTANCE USING PARENTS STUDYING IN HIGH SCHOOL n = 9

Emotional adjustment	Score	Pre- test		Post – test	
		<i>f</i>	%	<i>f</i>	%
Excellent	32 & below	0	0	0	0
Good	33 -51	0	0	5	55.6
Average	52 - 70	2	22.2	3	33.3
Unsatisfactory	71 – 89	2	22.2	1	11.1
Very unsatisfactory	88 & above	5	55.6	0	0

Table 2.1 reveals that majority (55.6 %) adolescents of substance using parents studying in high classes were having very unsatisfactory pre intervention adjustment levels and maximum (55.6 %) were having good post intervention level of adjustment.

Therefore it indicates that psychosocial intervention had effected adjustment of adolescents of substance using parents.

TABLE 2.2
FREQUENCY AND PERCENTAGE DISTRIBUTION OF PRE AND POST INTERVENTION LEVELS OF ADJUSTMENT OF ADOLESCENTS OF SUBSTANCE USING PARENTS STUDYING IN INTERMEDIATE SCHOOL
N = 9

Emotional adjustment	Score	Pre- test		Post – test	
		<i>f</i>	%	<i>f</i>	%
Excellent	30 & below	0	0	0	0
Good	31- 45	0	0	1	11.1
Average	46 – 60	1	11.1	6	66.7
Unsatisfactory	61 – 75	5	55.6	2	22.2
Very unsatisfactory	76 & above	3	33.3	0	0

Table 2.2 shows that majority (55.6%) adolescents were having unsatisfactory pre intervention level of adjustment, and maximum (66.7 %) were having average post intervention level of adjustment.

Therefore it was concluded that psychosocial intervention had impact on adjustment among the adolescents of substance using parents

TABLE 3.1
COMPARISON OF PRE AND POST INTERVENTION ADJUSTMENT SCORES OF ADOLESCENTS OF SUBSTANCE USING PARENTS STUDYING IN HIGH SCHOOL
n = 9 , df = 8

Categories of adjustment	Pre- test		Post test		Mean difference	t- value
	Mean	S.D.	Mean	S.D.		
Home	17.00	5.88	9.30	3.19	7.55±3.35	6.75*
Health	11.60	4.45	8.50	2.83	2.88±1.83	4.72*
Social	19.20	3.74	13.10	3.32	6.22±1.71	10.87**
Emotional	18.20	4.54	10.80	3.45	7.33±3.31	6.63*
Total adjustment	57.04	16.48	32.67	13.23	24.37 ± 3.60	4.01*

*significant at $p < 0.05$ level **significant at $p < 0.01$ level NS = Non – significant

Table 3.1 revealed that mean score of social adjustment was higher (19.20 ± 3.74) which indicates social maladjustment and after psychosocial intervention mean score of health was lowest (8.50 ± 2.83) indicating improvement in health adjustment and significant difference was found in all categories of adjustment and total adjustment. Most of the pre test scores (57.04 ± 14.48) of the adjustment come above the mid value of the factor and the mean values reveal

decrease in the adjustment scores (32.67 ± 23.23) of all the categories in the post intervention assessment. The differences among the adjustment mean scores were found to be significant.

Thus it was determined, that there was significant effect of psychosocial intervention on adjustment of the adolescents of the substance using parents.

TABLE 3.2
COMPARISON OF PRE AND POST INTERVENTION ADJUSTMENT SCORES OF
ADOLESCENTS OF SUBSTANCE USING PARENTS STUDYING IN INTERMEDIATE
SCHOOLS N = 9, DF = 8

Categories of adjustment	Pre- test		Post test		Mean difference	t- value
	Mean	S.D.	Mean	S.D.		
Home	15.11	4.48	8.67	2.23	6.44 ± 2.60	3.01*
Health	14.56	6.44	9.56	5.10	5.00 ± 2.18	3.88*
Social	18.67	3.08	12.44	3.84	6.22 ± 1.20	7.53**
Emotional	19.78	5.43	12.78	4.60	7.00 ± 2.18	9.64**
Total adjustment	48.24	15.54	26.80	13.50	21.44 ± 2.05	5.63*

*significant at $p < 0.05$ level **significant at $p < 0.01$ level

Table 3.2 narrates that mean score of emotional adjustment was higher (19.78 ± 5.43) which indicates social maladjustment and after psychosocial intervention mean score of home was lowest (8.67 ± 2.23) indicating improvement in health adjustment and significant difference was found in all categories of adjustment and total adjustment. The results shows significant difference in the adjustment mean scores in all the categories at $p < 0.01$ level.

Hence, it indicates significant impact on adjustment of the adolescents of substance using parents studying in intermediate classes after psychosocial intervention.

DISCUSSION

According to objective to assess pre and post interventional adjustment of adolescents. findings revealed that majority (55.6 %) adolescents of substance using parents studying in high classes were having very unsatisfactory pre intervention adjustment levels and maximum (55.6 %) were having good post intervention level of adjustment.

Similar findings was reported by **Basu Sarah (2012)**¹ that students overall adjustment was unsatisfactory (75%) but on post test maximum students had average (68 %) adjustment levels.

Further findings of the present study shows that differences among the adjustment mean scores were found to be significant. Thus it was determined, that there was significant effect of psychosocial intervention on adjustment of the adolescents of the substance using parents.

Similar findings were reported by **Dandapani (2000)** establishes, children from homes, where good morale prevailed are better adjusted than those from homes showing family discord. **Nair, et al., (2003)** supports the result of the intervention programme as adolescent faces a number of physical, social and psychological problems by proper guidance and support the adolescent can become well adjusted. The positive improvement in the adolescence adjustment shows the effectiveness of the intervention and proved that this kind of intervention can bring positive changes among adolescents.

RECOMMENDATIONS

The study needs to be replicated on a large sample size to validate and generalize its findings.

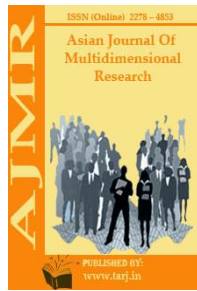
- A comparative study can be done on students of private and government institutions.
- A longitudinal study can be done to examine changes in student's adjustment over the transition period from adolescents to adults.
- Similar study can be done in different settings like shelter homes, day care centers and on different population like adults.

IMPLICATIONS

- For the curriculum developers to add topics of adjustment and make teaching more individual focused.
- This study result highlights the need of understanding the adolescents situation related to substance use by parents and their need of tutorial support.
- Importance of mental health particularly with children and adolescents of substance using parents being at risk group and development of skills are widely accepted as a contribution to psychosocial well-being .
- The government should introduce psychosocial well-being intervention programme in all schools and school health nurses should be trained to provide these interventions related to adjustment of adolescents in schools.

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POLICY AND PROGRAMMES FOR SCHOOL EDUCATION IN INDIA

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ABSTRACT

The purpose of this article is to present the effective steps taken by the Central Government for the development of school education. Various policy initiatives have been taken by the Government of India for all-round development of the country so that equal educational opportunities are available to all sections of the country which contributes to the development of the country. For this purpose, programs like Mid-Day Meal Scheme, Sarva Shiksha Abhiyan, Right to Education Act, Rashtriya Madhyamik Shiksha Abhiyan have been set up by the Central Government. It is hoped that these measures will bring desired results in the advancement of literacy levels in India. In the process of economic growth, it is essential to attach more importance to the development of human resource. It is the lack of investment in Human Resource which is responsible for slow growth in many economies. The Right of Children to Free and Compulsory Education (RTE) Act, 2009 poses major challenges for improving the quality of teachers and for expanding institutional capacity in States to prepare professionally trained persons for becoming school teachers. Empowerment through education, which is one of the objectives of this scheme, has the potential to lead to upliftment of the socio economic conditions of the minority communities.

KEYWORDS: School Education, Policy and Programmes, India

INTRODUCTION

Education is the most important lever for social, economic and political transformation. A well-educated population, equipped with the relevant knowledge, attitudes and skills is essential for economic and social development in the twenty-first century. Education is the most potent tool for socio-economic mobility and a key instrument for building an equitable and just society. Education provides skills and competencies for economic well-being. Education strengthens democracy by imparting to citizens the tools needed to fully participate in the governance process. Education also acts as an integrative force in society, imparting values that foster social cohesion and national identity.¹

School is one of the most important, active, direct and formal agencies of education.² It plays a very significant role in discovering and moulding the innate capacities, attitudes, habits and ideas of the children with a view to producing well-balanced personalities, who are aesthetically rich, culturally refined, emotionally stable, mentally alert, morally good, physically strong, socially efficient and spiritually enlightened. Thus, it aims at comprehensive programme for the physical, intellectual, moral, religious, cultural, aesthetic, social, vocational, domestic and recreational needs of the children to bring about their all-round development.³

In the process of economic growth, it is essential to attach more importance to the development of human resource. It is the lack of investment in Human Resource which is responsible for slow growth in many economies. The government of India is aware of the fact, and it aims to solve the problems in development of human resources by creating necessary infrastructure. The efforts of Government of India in this direction can be outlined through its policies and programmes regarding education which are discussed as following.⁴

POLICIES ON EDUCATION

These were the various policy initiatives which were taken by the Government of India (GOI) for all-round development of country in order to provide equal educational opportunities to all the sections of the society thereby contributing towards the country's development.

There have so far been mainly two comprehensive statements of the National Policy on Education, viz. those of 1968 and 1986. The first one was based on the recommendations of the National Commission on Education, 1964-66. The second one was a result of the renewal priority assigned to Education by the government during 1984-89. The 1986 policy was reviewed by a Committee constituted in 1990 under the chairmanship of Acharya Ramamurti and on the basis of the recommendations of this Committee; certain provisions of the 1986 policy were modified in 1992. Thus, in all, the following two comprehensive National Policy statements exist on Education till date:

- National Policy on Education, 1968
- National Policy on Education, 1986, as modified in 1992

The National Policy on Education, 1968

The National Policy on Education, 1968, is considered to be a major landmark in the history of education in the post-independence period. It became the basis of reforms in the educational system in India. A radical reconstruction of the education system was emphasized in the policy. It stressed the improvement in the quality of education at all stages and greater attention to science and technology, the cultivation of moral values, and a closer relation between education

and the life of the people. It recognized the need for a revolution in education, which, in turn, will set in motion the much-designed social, economic and cultural revolution.⁵

National Policy on Education, 1986, as modified in 1992

A National Policy on Education (NPE) was adopted in 1986 and this was modified /revised in 1992. The modified policy envisages a National System of Education to bring about uniformity in education, making adult education programmes a mass movement, providing universal access to education, retention of students and quality in elementary education, special emphasis on education of girls, establishment of pace-setting schools like Navodaya Vidyalaya in each district and vocationalisation of secondary education. Beside, a decentralized management structure had also been suggested to ensure popular participation in education.

The National System of Education as envisaged in the NPE is based on a national curricular framework, which envisages a common core along with other flexible and region-specific components. While the policy stresses on widening of opportunities for the people, it calls for consolidation of the existing system of higher and technical education. It also emphasizes upon the need for a much higher level of investment in education of at least six per cent of the national income.

The Policy also envisaged that the Central Advisory Board of Education (CABE) will play a pivotal role in reviewing educational development, determining the changes required to improve upon the system and monitoring implementation, and will function through appropriate mechanisms created to ensure contact with, and coordination among, the various areas of human resource development.⁶

IMPORTANT FIVE YEAR PLANS ON SCHOOL EDUCATION

Tenth Five Year Plan (2002-07)¹ focused on improving access and reducing disparities by emphasizing the common school system. It also focused on the revision of curricula with emphasis on vocationalisation and employment oriented courses, reorganization of teacher training, diversification of open learning system and greater use of new information and Communication Technology (ICT), particularly computers. Thus, this plan provided the right direction to the secondary education in the country.

Further, Right to Free and Compulsory Education Act 2009 marked a historic moment for the children of India. It provided a platform to reach the unreached with specific provisions. For the first time in India's history, children were assured to receive quality elementary education by the state with the help of families and communities.⁷

Eleventh Five Year Plan (2007-12)⁸ the universalization of elementary pushed the vision forward to move toward to move universalization of secondary education. Therefore, the target during the 11th Eleventh Five Year Plan (FYP) was to provide a secondary school within a distance of 7-8 Kilometers of any habitation by the year 2017. The states were gives responsibility for providing access to secondary education with special references to economically weaker sections of the society, girls and disabled children residing in rural areas.

Twelfth Five Year Plan (2012-17)⁹ has made emphasis on quality of secondary education with relevant skills, extension of Rashtriya Madhyamik Shiksha Abhiyan (RMSA), Set national norms of secondary schooling for Universalization of Secondary Education (USE), Upgradation of primary schools to schools, direct transfer of scholarships/incentives link with Aadhar,

ensuring cent per cent trained teachers in schools, strengthening of infrastructural facilities with the provision of library, laboratory and ICT and increasing the hostel facilities for boys and girls.

PROGRAMMES FOR SCHOOL EDUCATION

The following Centrally sponsored programmes are being implemented in the education Sector under Ministry of Human Resource Development¹⁰:

- 1. Sarva Shiksha Abhiyan:** Launched in 2001 Sarva Shiksha Abhiyan (SSA) is one of India's major flagship programmes for universalisation of elementary education. Its overall goals include universal access and retention, bridging of gender and social category gaps in elementary education, and achieving significant enhancement in learning levels of children.

SSA is being implemented in partnership with the State Governments and reaches out to **192 million** children in **1.1 million** habitations across the country. SSA Goals are (a) Enrolment of all children in school, Education Guarantee Centers, Alternative school; (b) Retention of all children till the upper primary stage; (c) Bridging of gender and social category gaps in enrolment, retention and learning; and (d) Ensuring that there is significant enhancement in the learning achievement levels of children at the primary and upper primary stage.

Provisions of Right to Education Act are being implemented through SSA. Accordingly, norms have been revised / modified to align them with the requirement of RTE Act, 2009.

Central Government has approved an outlay of `2,31,233 crore for implementation of the combined RTE-SSA programme for the five year period of 2010-11 to 2014-15. The annual requirement of funds for the combined RTE-SSA programme will be approximately in the range of `40,000 to `49,000 crore both for the Central and State Governments.

Under SSA India has not only been able to improve access to **99 per cent** of primary level but has also been able to reduce out of school children to 3-4 per cent of the age cohort of 6-14 years. Under this programme, special focus is on girls, children belonging to SC/ST Communities, other weaker Sections, Minorities and urban deprived children.¹¹

Details of cumulative progress made under the SSA up to 2011-12 are given in Table as following.¹²

TABLE 1:1
CUMULATIVE PROGRESS UNDER SSA UP TI 2011-12

Cumulative Progress under SSA up to 2011-12		
Sl. No.	Item	Sanctions
1.	Opening of New Schools	2,09,914
2.	Opening of New Upper Primary Schools	1,73,969
3.	Construction of Primary Schools	1,92,392
4.	Construction of Upper Primary Schools	1,05,562
5.	Construction of Additional Classrooms	16,03,789
6.	Toilets	5,83,529
7.	Drinking Water facilities	2,23,086
8.	Teachers	19,65,207

Source: Ministry of Human Resource Development, Annual Report, 2011-12

2. **Kasturba Gandhi Balika Vidyalaya:** KGBVs are residential upper primary schools for girls from SC, ST, OBC and Muslim communities. KGBVs are set up in areas of scattered habitations where schools are at great distances and are a challenge to the security of girls. This often compels girls to discontinue their education. KGBV addresses this through setting up residential schools, in the block itself. KGBVs reach out to:

- Adolescent girls who are unable to go to regular schools.
- Out of school girls in the 10+ age group who are unable to complete primary school.
- Younger girls of migratory populations in difficult areas of scattered habitations that do not qualify for primary/upper primary schools.

KGBVs provide for a minimum reservation of **75 per cent** seats for girls from SC/ST/OBC and minorities communities and **25 per cent** to girls from families that live below the poverty line. 3609 KGBVs have been sanctioned by Government of India. Out of it, 3598 KGBVs are reported to be functional (i.e. 99.70%) in the States and 3,52,920 girls are enrolled in them. The buildings of 3191 KGBVs have been constructed and construction in 368 KGBVs is in progress.

3. **National Programme for Education of Girls at Elementary Level (NPEGEL):** NPEGEL is implemented in educationally backward blocks (EBB) and addresses the needs of girls who are in as well as out of school. NPEGEL also reaches out to girls who are enrolled in school, but do not attend school regularly.

NPEGEL emphasizes the responsibility of teachers to recognize vulnerable girls and pay special attention to bring them out of their state of vulnerability and prevent them from dropping out.

Both NPEGEL and KGBV are expected to work in tandem to complement efforts under SSA to ensure inclusion of all girls and provide them quality education. While NPEGEL is designed to work through the day schools, KGBV establishes residential schooling facilities for the girls in remote areas that are un-served by upper primary schools or in areas with educational disadvantage amongst certain social groups.¹³

4. **Mid-Day Meal Scheme (MDMS):** In keeping with the constitutional provisions to raise the level of nutrition of children and enable them to develop in a healthy manner, the National Programme of Nutritional Support to Primary Education (NP-NSPE) was launched as a centrally sponsored scheme in 1995. Commonly referred to as MDMS, this was expected to enhance enrolment, retention, attendance of children in schools apart from improving their nutritional levels. This was extended to upper primary (classes VI to VIII) children in **3,479** Economically Backwards blocks (EBBs) in 2007 and then universalised at the elementary level in the year 2008. The scheme is implemented through the States/UTs. MDMS is managed and implemented by School Management/Village Education Committees, Panchayati Raj Institutions, and Self-Help Groups. MDMS now includes madrasas and makhtabs supported under the SSA as well as children under the National Child Labour Projects. A detailed survey of implementation of intended nutritional values including calorific value, protein inclusion, additional nutritional supplements and vitamins, as detailed in the scheme, needs to be carried out to ensure that the nutrition scheme is implemented in both spirit and letter.

MDMS covered **7.18 crore** primary school children and **3.36 crore** upper primary school children in 2010–11. The coverage of children in the States of Bihar (43 per cent), UP (**57 per cent**) and Jharkhand (**58 per cent**) is below the national average of **72 per cent**, whereas it is well above the national average in Chhattisgarh (**83 per cent**) and Odisha (**82 per cent**). Based on the Annual Work Plan and Budget of the States/UTs for the year 2012–13, the district-wise performance of the MDMS in all the States/UTs has been analysed and the poor performing districts (144) have been identified for focused attention. Of the poor performing districts, 17 are in areas affected by the Left Wing Extremism (LWE); 11 in the North Eastern States (Tripura—3, Meghalaya—4, Assam—4); 17 in tribal districts, and 13 in the hilly areas (Uttarakh and—4, J&K—9). The achievement of MDMS during the period 2005-06 to 2011-12 has been depicted in Table 1:2¹⁴

TABLE 1:2
ACHIEVEMENT OF MDMS DURING THE PERIOD 2009-10 TO 2014-15

Achievement of MDMS during the period 2009-10 to 2014-15						
Components	2009-10	2010-11	2011-12*	2012-13*	2013-14*	2014-15
Children covered (in Crore)	11.36	10.46	10.54	10.68	10.80	10.22
Food grain allocated (in lakh MTs)	27.71	29.40	29.09	29.55	29.77	29.33
Budget allocation (in Crore)	7359.15	9440	10380	11937	13215	13215
Total Exp. (in Crore)	6937.79	9128.44	9901.91	10868	10927.21	10526.97
*Primary and Upper Primary combined						

Source: Government of India, Ministry of Human Resource Development, Department of School Education & Literacy Department of Higher Education, Annual Report, 2015-16, p.45.

- The Rashtriya Madhyamik Shiksha Abhiyan:** A Centrally sponsored scheme with a funding pattern of 75:25 between Centre and States (90:10 for Special Category and North Eastern States), was launched in 2009–10. The major objectives of the RMSA are to (i) raise the minimum level of education to class X and universalise access to secondary education; (ii) ensure good-quality secondary education with focus on Science, Mathematics and English; and (iii) reduce the gender, social and regional gaps in enrolments, dropouts and improving retention. The interventions supported under RMSA included (i) upgrading of upper primary schools to secondary schools; (ii) strengthening of existing secondary schools; (iii) providing additional classrooms, science laboratories, libraries, computer rooms, art, craft and culture rooms, toilet blocks and water facilities in schools; (iv) providing in-service training of teachers; and (v) providing for major repairs of school buildings and residential quarters for teachers. Despite being launched in the third year of Plan, there was good progress under the RMSA during the Eleventh Plan (Table given below). Against a target of

enrolling an additional 3.2 million students, 2.4 million additional students were enrolled in secondary schools during the Eleventh Plan period.¹⁵ Details on numbers of Schools Setup / Sanctioned under SSA / RMSA are given in **Table 1:3**.

TABLE 1:3
ACHIEVEMENT IN THE TWELFTH PLAN 2012-17

RMSA : Achievement in the Twelfth Plan 2012-17			
Sl.No.	Items	Target	Achievement (Approved)
1.	Sanction of New Schools	11,188	9,636
2.	Strengthening of existing Schools	44,000	34,311
3.	Additional Classrooms	88,500	49,356
4.	Additional Teachers	1,79,000	59,000
5.	In-Service Training for All Teachers	100 per cent	100 per cent
6.	Annual Grants to Schools	Full coverage	75,394
7.	Minor Repair to Schools	Full coverage	62,221

Source: Government of India, Planning Commission, Draft Twelfth Five Year Plan 2012-17, volume-III, New Delhi, p.71.

4. Scheme for Setting up of 6000 Model Schools at Block Level: The Scheme envisages providing quality education to talented rural children through setting up 6000 model schools as benchmark of excellence at block level at the rate of one school per block. The scheme was launched in 2008-09 and is being implemented from 2009-10. The objectives are:

- To have at least one good quality senior secondary school in every block.
- To have a pace setting role.
- To try out innovative curriculum and pedagogy
- To be a model in infrastructure, curriculum, evaluation and school governance.

The scheme has two modes of implementation, viz., (i) 3500 model schools are to be set up in educationally backward blocks (EBBs) under State/UT Governments; and (ii) the remaining **2500** schools are to be set up under Public-Private Partnership (PPP) mode in the blocks which are not educationally backward. Presently, only the component for setting up of **3500** model schools in EBBS under State/UT Governments is operational. The component for setting up of **2500** model schools under PPP mode will be operational in 12th Five Year Plan.¹⁶

5. Scheme of Vocationalisation of Secondary Education at +2 level: Initiated in 1988, this centrally sponsored scheme of Vocationalisation of Secondary Education provides for diversification of educational opportunities so as to enhance individual employability, reduce the mismatch between demand and supply of skilled manpower and provides an alternative for those pursuing higher education.¹⁷

Hence, it is important and would be implemented from class IX onwards, unlike the present provision for its implementation from class XI, and would be subsumed under RMSA. Vocational Education courses will be based on national occupation standard brought out by the Sector Skill Councils (SSCs) that determine the minimum levels of competencies for various

vocations. Academic qualifications would be assessed and certified by educational bodies and vocational skills would be assessed and certified by respective SSCs.

In the Twelfth Plan, a mechanism would be created for convergence of vocational courses offered by various ministries, private initiatives and vocational education institutions, and use schools as the outlet for vocational education of young people. A comprehensive repertoire of vocational courses, duration of each course, equipment and facilities, costs and agencies will be developed.¹⁸

- 8. Scheme of ICT @ School:** The Information and Communication Technology in School Scheme was launched in December 2004 to provide opportunities to secondary stage students to mainly build their capacity of ICT skills and make them learn through computer aided learning process. The Scheme provides support to States/Union Territories to establish enabling ICT infrastructure in Government and Government aided secondary and higher secondary schools. It also aims to set up Smart schools in KVs and Navodaya Vidyalayas which are pace setting institutions of the Government of India to act as “Technology Demonstrators” and to lead in propagating ICT skills among students of neighbourhood schools.¹⁹
- 9. Inclusive Education for Disabled at Secondary stage:** The Scheme of Inclusive Education for Disabled at Secondary Stage (IEDSS) has been launched from the year 2009-10. This Scheme replaces the earlier scheme of Integrated Education for Disabled Children (IEDC) and would provide assistance for the inclusive education of the disabled children in classes IX-XII.

The aim of the Centrally Sponsored Scheme of IEDSS is to enable all students with disabilities, after completing eight years of elementary schooling, to pursue further four years of secondary schooling (classes IX to XII) in an inclusive and enabling environment.²⁰

- 10. Quality Improvement in Schools:** During the 10th Five Year Plan, “Quality Improvement in Schools” was introduced as a composite centrally sponsored scheme having the following components:

- i) National Population Education Project,
- ii) Environmental Orientation to School Education,
- iii) Improvement of Science Education in Schools,
- iv) Introduction of Yoga in Schools, and
- v) International Science Olympiads.

A decision was taken to transfer four of these components to National Council of Educational Research and Training (NCERT) w.e.f. April 2006, except the component of improvement of Science Education in school that was transferred to States.²¹

11. Strengthening of Teachers’ Training Institutions

The Right of Children to Free and Compulsory Education (RTE) Act, 2009 poses major challenges for improving the quality of teachers and for expanding institutional capacity in States to prepare professionally trained persons for becoming school teachers. Government has initiated steps to revise the existing Centrally Sponsored Scheme of Restructuring and Reorganisation of Teacher Education. This Scheme was initiated in 1987 pursuant to the formulation of the

National Policy on Education, 1986 which emphasised the significance and need for a decentralised system for the professional preparation of teachers, and it was in this context that District Institutes of Teacher Education (DIETs), Colleges of Teacher Education (CTEs) and Institutes of Advanced Study in Education (IASEs) were established.

Analysis shows that there are 5.23 lakh vacancies of school teachers at the elementary level and the provisions under the RTE Act would lead to additional requirement of around 5.1 lakh teachers. Moreover, around 7.74 lakh teachers are untrained, i.e. they do not possess the prescribed qualification.²²

12. Scheme for Providing Quality Education for Madrsas(SPQEM)

SPQEM seeks to bring about qualitative improvement in madrsas to enable Muslim children attain standards of the national education system in formal education subjects. The salient features of SPQEM scheme are:

- i.** To strengthen capacities in Madrsas for teaching of the formal curriculum subjects like Science, Mathematics, Language, Social Studies etc through enhanced payment of teacher honorarium.
- ii.** Training of such teachers every two years in new pedagogical practices.
- iii.** The unique feature of this modified scheme is that it encourages linkage of madarsas with National Institute for Open Schooling (NIOS), as accredited centres for providing formal education, which will enable children studying in such madarsas to get certification for class 5,8,10 and 12. This will enable them to transit to higher studies and also ensure that quality standards akin to the national education system. Registration & examination fees to the NIOS will be covered under this scheme as also the teaching learning materials to be used.
- iv.** The NIOS linkage will be extended under this scheme for Vocational Education at the secondary and higher secondary stage of madarsas.

13. Scheme of Infrastructure development in Minority Institutions (IDMI)

IDMI has been operationalised to augment infrastructure in private aided/unaided minority schools/institutions in order to enhance quality of education to minority children. The salient features of IDMI scheme are:-

- v.** The scheme would facilitate education of minorities by augmenting and strengthening school infrastructure in Minority Institutions in order to expand facilities for formal education to children of minority communities.
- vi.** The scheme will cover the entire country but, preference will be given to minority institutions (private aided / unaided schools) located in districts, blocks and towns having a minority population above 20%.
- vii.** The scheme will, inter alia, encourage educational facilities for girls, children with special needs and those who are most deprived educationally amongst.²³

14. Eklavya Model Residential Schools (EMRSs): These schools are funded by the Government for the welfare of Scheduled Tribes. Proposals for setting of EMRS are received from the State Government. The Ministry of Tribal Affairs administers special area programme of grant under Art 275 (1) of the Constitution of India. Under this

programme State wise allocation to 26 States including 9 Left Wing Extremism (LWE) States is made on the basis of percentage of Scheduled Tribes population in the State with reference to total ST population in the Country. A part of the grant can be used for setting up of Eklavya Model Residential Schools (EMRS). Priority for the development schemes including setting up of EMRS is fixed and executed by the State Government within the allocation depending on the felt need of the local area and its people in accordance with the guidelines issued by the Ministry in June 2010.²⁴

- 15. Pre-matric Scholarship Scheme:** Pre-matric is the Scholarship for students from Minorities Communities. The Scholarship at Pre-matric level will encourage parents from minority communities to send their school going children to school, lighten their financial burden on school education and sustain their efforts to support their children to complete school education. The scheme will form the foundation for their educational attainment and provide a level playing field in the competitive employment arena. Empowerment through education, which is one of the objectives of this scheme, has the potential to lead to upliftment of the socio economic conditions of the minority communities.²⁵

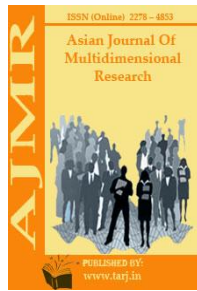
CONCLUSION

The preceding discussion reveals that sincere and effective steps in the policies and programmes for school education in India have been undertaken by the central government. It is hoped that these measures will bring desired results in the advancement of literacy levels in India.

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ORGANISATION AND WORKING OF COMMUNITY HEALTH CENTRES IN INDIA AND PUNJAB

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ABSTRACT

In the past century medicine has grown increasingly scientific and hospitals have tended to become technological workshops for the diagnosis and treatment of disease. Out of four Primary Health Centers, one Community Health Centre has been created with 30 beds in rural areas and 50 beds at taluk level to serve as referral hospital for the rural population. Hospitals is an integral part of a social and medical organization, the functions of which are to provide for the complete health care of the population-both curative and preventive and whose out-patients services reach out to the family and its home environment, the hospital is also a center for training of health workers and for bio-social research. The Administrative Reform Commission in its report on State Administration recommended that, " the head of the Council of Ministers the chief Minister should, in selecting his colleagues, give special attention to considerations of political stature, personal integrity, intellectual ability and capacity for taking decisions and sustained application to work. In the new millennium, State Health Department must change its emphasis from merely examining files sitting in the offices but should ensure implementation of the programmes through personal visits, monitoring, regular guidance. Thus, in addition to its generic health Centre functions, it provides essential surgical, maternity and medical care, as well as carrying out preventive and promotive activities in the neighborhood it serves.

KEYWORDS: *Increasingly, Population, Preventive, Neighborhood, Components*

INTRODUCTION

WHO defines Community Health Centre as Reference Health Centre, “The reference health Centre differs from the generic health Centre in that it is a functional concept that can be realized by strengthening one or more health Centre’s to improve referral within the health system in rural areas. Thus, in addition to its generic health Centre functions, it provides essential surgical, maternity and medical care, as well as carrying out preventive and promotive activities in the neighborhood it serves. The reference health center lightens the burden of the first referral hospital by taking over certain routine interventions, at the same time bringing appropriate care closer to the population at only a fraction of the cost of similar operations performed in local hospitals. Health Centre’s, including reference health centres and hospitals, are components of a health care system, each playing a different but complementary role.”

In the past century medicine has grown increasingly scientific and hospitals have tended to become technological workshops for the diagnosis and treatment of disease. The trend will undoubtedly continue, but at the same time, the functional integration of hospitals into district health services is of vital importance, if they are to provide efficient, effective, affordable, and equitable services to their communities. This is not to underrate good clinical care and diagnosis, which are still the bedrock of hospital practice at the first referral level, but rather to emphasize the importance of making such care available to those most in need of it.

Within a district health system, there has to be a place to which patients with complex medical conditions can be referred for diagnosis, treatment, and care, and which can act as a resource centre for the health work of the district. This place is the first referral hospital.²

CHCs are being maintained by the State Government under MNP/BMS. As on 30.6.98, 2712 CHC were functioning in the Country. As on 1.4.90 there were 1910 CHCs which rose to 2638 by 1.4.97. With the addition of 74 in 1997-98, the existing strength rose to 2712. The detail of CHCs state-wise and from eighth plan onward is given in table 1.1. Out of 2712 Community Health Centers, 1970 were functioning in Govt. buildings, 416 buildings were under construction while 224 are still required to be constructed. The details state-wise are given in Table 1.2 and Graph 1.1. A Community Health Centre is established for a population of about one-Lakh. Out of four Primary Health Centers, one Community Health Centre has been created with 30 beds in rural areas and 50 beds at taluk level to serve as referral hospital for the rural population. The purpose is to provide second tier referral services near their place and with better facilities so that their unnecessary approaching district hospitals may be avoided to save cost and provide better services to the rural population. Facilities required for 30 bedded/50 bedded hospitals have been provided in the Primary Health Centers upgraded in terms of infrastructure, personnel, equipment etc. So that these institutions can handle cases coming to them directly or referred from Primary Health Centres.³

These Centers offer considerable advantages to both patients and society. From the point of view of society, hospitalization both protects the family from many of the disruptive effects of caring for the ill in the home and operates as a means of guiding the sick and injured in the medically supervised institutions where their problems are less disruptive for society as a whole. To quote perry, “the success with which a hospital contributes towards meeting the patients’ needs can be measured by the fullness of the life he is able to lead on leaving it.”⁴

A comprehensive definition of Hospital has been given by WHO which needs to be adopted by the CHCs. Hospitals is an integral part of a social and medical organization, the functions of

which are to provide for the complete health care of the population-both curative and preventive and whose out-patients services reach out to the family and its home environment, the hospital is also a center for training of health workers and for bio-social research.⁵

ORGANISATIONAL STRUCTURE

Personnel.

The CHC is headed by senior Medical Officer (SMO) who is generally a medical officer with 20-25 years of experience. He is the chief executive and has to ensure the smooth functioning of CHC. The other staff in CHC is as given below in Table 1.1

TABLE 1.1

Sr. No.	Staffing of Community Health Centre	No.
1.	Medical Officers#	4
2.	Nurse Mid-Wife(staff Nurse)	7
3.	Dresser	1
4.	Pharmacist/Compounder	1
5.	Laboratory Technician	1
6.	Radiographer	1
7.	Ward Boys	2
8.	Dhobi	1
9.	Sweepers	3
10.	Mali	1
11.	Chowkidar	1
12.	Aya	1
13.	Peon	1
14.	OPD Attendant	-
15.	Statistical Assistant/Data Entry Operator	-
16.	OT Attendant	-
17.	Registration clerk	-
18.	Ophthalmic Assistant	-
	Total	25
#Surgeon, Obstetrician, Physician, Pediatrician, Anesthetist, Public health programme manager, Eye Surgeon. Sr. No 11 and 14-17 total 5 flexibility rests with state for recruitment as per need.		

Source: s3.amazonaws.com/zanran_storage/whoindia.org/.../127626072.pdf. Retrieved on January 12, 2013

Buildings:

Firstly, there are no buildings for many CHCs. Even existing buildings of most of the CHCs are insufficient to accommodate all the activities essential for a CHC. Many buildings are ill-maintained, unclean, and lack basic facilities. Some do not have boundary walls. The surrounding environment is not clean and full of congress grass.

Equipment:

Specialists have identified the minimum essential requirements of equipment for Community Health Centres to provide 2nd tier of health services. We may mention here list of important categories as these would help us in assessing their availability and utilisation.

The equipment has been broadly classified under the following heads.

1. Imaging
2. Electro-medical
3. Pneumatic-hydraulic and sterilization
4. Laboratory
5. Air-conditioned and refrigeration
6. Hospital utility support systems
7. Administration
8. Minor equipment and furnishings
9. Surgical instruments and packs

The equipment mentioned here is not supplied to CHC resulting to unsatisfactory services. The state health department must ensure the availability of all equipment's in functional condition to the benefits of referral system.⁶

Facilities:

Following facilities should be provided in a CHC:

1. Radiological investigations
2. Laboratory investigations
3. Surgery
4. Trauma and life support
5. Chest
6. Surgery
7. Urogenital
8. Surgical conditions abscess
9. Ophthalmology
10. Gastro enterology
11. Thoracic
12. ENT
13. Obs. and gynae
14. Use of drugs causing Analgesis
15. Regional anesthesia.

NORMS OF SERVICES

Government has developed norms of services for CRC to avoid confusion. These norms help the health department and CRC Staff to maintain standards and ensure quality health care. These norms also help in policy-making and planning for the new CHCs to be established.

The CHC Staff should not restrict themselves only to the technical aspects of effectiveness but to such other aspects as well, like comparability of services and work environment, communication with patients and their relations and promotion of collective responsibility for Medicare and health of the community. The success of these norms depends upon the availability of facilities

in good condition.⁷

FUNCTIONS:

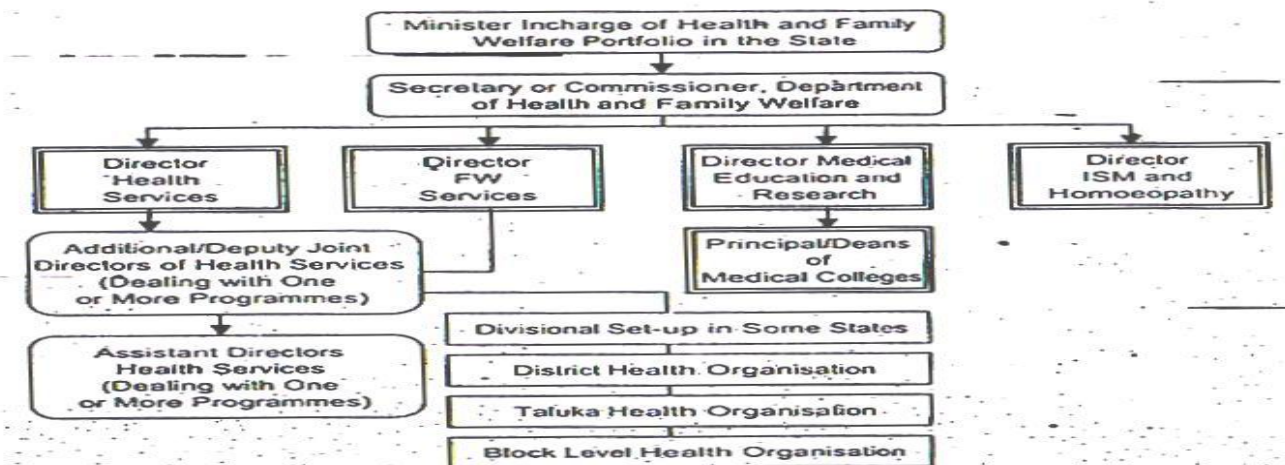
1. It acts as a referral centre. All those who are referred from PHC or Sub-Centre are attended here with more facilities and by qualified personnel. It provides good examination facilities or gets it done from district hospital at higher level.
2. It serves as a part of district health system, thereby getting the benefits of exchange of services.
3. It should be an integral part of the primary health centres and Sub-centres.
4. It should provide training to its staff to make them more and more professional and dynamic.
5. It should have intimate contact with the people, the communities and involve them in their own health promotion.

Thus, Community Health Centre should be looked at from a wider angle and not merely from curative aspect of a higher degree. It should encompass all aspects of health care and should promote and coordinate all health activities as a part of district health system to provide better health care to the people, however, when first referral level is not competent, the case may be referred to district hospital.⁸

HEALTH ADMINISTRATION IN PUNJAB:

Health, according to the constitution of India, is a state subject. The main responsibility for providing health services to all people lies with the state. Health Department with the assistance of local health organizations'. Wherever these exists, e.g. Corporation Municipalities, Panchayati Raj, ad-hoc statutory bodies like the Mines, Board of Health, Employees State Insurance Corporation and so on. The Organization of the State Health department has been discussed as below:

- a) **Political Head:** In the State of Punjab, a Minister of a Cabinet rank is the political head of the Health Department. He has to bear a heavy responsibility for formulating policies and monitoring the implementation of these policies and Programs.



The Health Minister has to perform both types of activities, viz, political as well as administrative. These can be broadly discussed as follows:

- i. As a member of the State Legislature, it is his duty to support and safeguard the total policies of the Government because of the collective responsibility of the cabinet.
- ii. As a member of the ministry, he brings all the bills pertaining to his Department for the approval of the legislature.
- iii. As political head of the Health Department, he acts as an executive and administrator. He has to see that the policies approved by the legislature are faithfully implemented.
- iv. He is the custodian of the interests of the people in general and of his constituency in particular.
- v. As a member of the Government, he performs ceremonial duties.

As far as the administrative functions of the Minister are concerned, we find that for the number of reasons these activities do not receive the time and attention they deserve. Being busy with political activities, the Minister does not find enough time for administrative works. Lack of professional knowledge and lack of aptitude are the other contributory factors.

It was also pointed out by the Administrative Reforms Commission that there was a growing feeling among the public that most of the ministers lacked interest in efficient discharge of their administrative duties and did not possess the aptitude required for the purpose. The Administrative Reform Commission in its report on State Administration recommended that, "the head of the Council of Ministers the chief Minister should, in selecting his colleagues, give special attention to considerations of political stature, personal integrity, intellectual ability and capacity for taking decisions and sustained application to work. Further, in assigning a portfolio, due regard should be paid to the aptitude and capacities of an incumbent."⁹ The suggestions of A.R.C must be accepted by the Chief Ministers to bring, about innovations in political leadership.

ADMINISTRATIVE HEAD:

In order to keep a record of the policies framed by the political heads and to watch over their implementation and execution, the state administration has to take the help of an office which is known as the state Secretariat. The word 'Secretariat' refers to the complex of department which vary from state to state.

The Secretariat organization of the State Health Department, Punjab, is presently headed by an IAS officer of the rank of Commissioner who functions as secretary to the Government in the Department of Health and Family Welfare. He is assisted by 3 joint Secretaries and one under-secretary along with other administrative staff.

The main duties and responsibilities of the health department are as under:

- i. Assisting the Minister in policy –making, in modifying policies from time to time and in the discharge of his legislative responsibilities.
- ii. Framing draft legislation and rules and regulation.
- iii. Coordination of policies and programmes, supervision and control over their executive and review of results.
- iv. Budgeting and control of expenditure:
- v. Maintaining contact with the Government of India and other state Government: and
- vi. Overseeing the smooth and efficient running of administrative machinery and initiating measures designed to develop greater personnel and organizational competence.

In the new millennium, State Health Department must change its emphasis from merely examining files sitting in the offices but should ensure implementation of the programmes through personal visits, monitoring, regular guidance. We have to discard the old method of paper approach to action approach in new millennium. In the 21st century, Health Departments must be guided by the motto, “words written or spoken are of no use unless but to action”.¹⁰

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THE DIALECTICS OF MARXISM AND ANCIENT INDIAN HISTORIOGRAPHY: A CRITICAL EVALUATION

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ABSTRACT

In the present research paper I have endeavored to dialectically unfold the origin, nature, extent and contradiction inherent in the Marxism and its impact on the ancient Indian historiography. A journey of "History" is itself a history. To know trends, tendencies and historical interpretations in the "proper manner" one should glanced back and analyzed the distance travelled by history before it arrived at the door of the twentieth century. The "Spirit" that moved the Greek historians (Herodotus, Thucydides, etc.) was rational, analytical, organic, cyclic, pragmatic and humanistic; the Hellenistic historian (Polybius) was universal and practical; the Roman historian (Livy) was descriptive; the Graeco-Roman historians (Fronto, Plutarch) was humanistic and substantiality which was different from the Christian historians (St. Paul & St. Augustine) who inspired by universal, periodized, providential, apocalyptic and eschatological history. The Renaissance represents a harsh reaction to religious influence and reached its climax in the Enlightenment historians (Voltaire, Gibbon, & Hume) which was the result of the Scientific Revolution (Bacon, Descartes, Vico, etc.). The 19th Century historical outlook was greatly influenced by the French Revolution; the Rationalism (Hegel); the Romanticism (Rousseau, Herder, etc.); the Scientific Revolution (Darwin); the Berlin Revolution (Niebuhr and Ranke); the Positivism (Comte); the Economic Determinism (Karl Marx) and Weber's Socialistic Perception. In the light and spirit of the above background the dialectical unfolding of Marxism and Marxist historiography has been attempted while its implication to the ancient Indian history (only D.D. Kosambi's contribution in brief) is the subject matter of the present research paper.

KEYWORDS: Historical Materialism, Dialectical Materialism, Class-Struggle, Communism, Economic Determinism, Holistic Approach, Etc.

INTRODUCTION

In order to study and analyze Marxism in totality we have to trace the background of social and political conditions in which it originated. There was a famous slogan in the French Revolution- “Liberty, Equality and Fraternity” which is the root of two great modern political systems- one is Democracy and another is Socialism.¹ The basic difference between the two in their origin was that Democracy believed that “Liberty” is the basic human value and Socialism believed that “Equality” is basic human value. But actually Socialism was not a political system in its origination rather it was a movement and France seems to be the nursery of socialist ideas. For the convenience of study Socialism is divided into three stages:

1. Pre-Marx Socialism (Utopian).
2. Socialism of Karl Marx (scientific).
3. Post-Marx Socialism.

The Pre-Marx Socialism was evolutionary type and most of the thinkers were of the view that Socialism was the result of evolution of the society. The socialist society evolved due to certain method- through co-operative system. The great socialist of modern India, Acharye Narendra Dev, in his book “Towards Socialist Society” says that “The chief characteristic of Indian Socialism is co-operative.”² Therefore, we find that the opinion of Narendra Dev and Pre-Marx Socialists are one and the same. Although, Proudhon did not believe in evolution or co-operation rather in revolution and his impact we later found on Karl Marx. The important thinkers of Pre-Marx Socialism were Saint Simon, Charles Fourier and Robert Owen whose observations of co-operative evolution of society should be re-analyzed before the study and understanding of scientific Socialism of Marx. Because many core question regarding the origin, nature and development of Hindu social organization could not be answered satisfactorily by blindly following the Marxist theory of class struggle.

Friedrich Engels divided Socialism in two types: utopian socialism and scientific socialism. He called Pre-Marx socialism utopian because socialist wish to have a socialist society but they did not have any set pattern or methodology. The socialism propounded by Marx and Engels was scientific because it was based on the methodology of science i.e. logical hypothetical method. Secondly, like science of 19th century they believed that matter is the first substance and consciousness is the bio-product of matter. On the basis of which Karl Marx analyzed the capital society and pointed out certain facts:

1. Class- It is group of persons with a common interest and it has class-consciousness.
2. Exploitation- It is economic exploitation. The ruling class or rich class exploits the poor class.
3. Surplus Value- This concept was borrowed by Marx from Ricardo and Adam Smith. This surplus value is always with rich class.

The other super structures in the capital society as pointed by Marx were:

1. Religion- It is opium according to Marx, perhaps, because it wipes out the discontent and reaction against man made pathetic conditions in the name of God.
2. Morality- Marx says that this is “moralic acid.” But this was the morality of capitalist society not of socialist society.
3. State- This social institution helps the rich and powerful in exploitation of poor class, so it should be abolished.

4. Art, Culture and Philosophy- These all are the super structures of capitalist society. Philosophy of the capitalist society was poor philosophy. Marx propounded the philosophy which he named “The Philosophy of Action.” He asserted that we have to first destroy— private ownership— then religion— then morality— then culture and so on.
5. Elimination- In capitalist society money becomes end and man becomes end.

Marx concluded that it is “capital” which is the real substance and the whole history of mankind actually moves around “capital” and this “capital” is “matter.” So, material substance is the real substance. He states that the development of capital and the development of human society are two parallel lines. And there are five stages of development— Primitive Communism, Slavery, Feudalism, Capitalism and Communism.³

RESEARCH PAPER

The Dialectical Unfolding Of Marxism:

Marx was an ardent “follower” of Hegel and his greatest “opponent,” who raised “positivistic” approach in history to a high philosophical level. His friend Engels was the first to explain “Historical Materialism” and Plekhanov “Dialectical Materialism” from the materialistic standpoint. Not only Marx was greatly influenced by the “Industrial Revolution,” “French Revolution,” and “German-Intellectual Revolution” but also Hegel casts formidable effect on his thinking.³ Besides these factors Darwin, Bruno, etc. also inspired him. And as result he formed the “First International” in the year 1864. His major works which through light on his doctrine and philosophy are “The Holy Family” (1845), “The German Ideology” (1846), “The Communist Manifesto” (1848), “The Critique of Political Economy” (1859), “The Das Capital” (1867-94), “The Poverty of Philosophy” etc.

First of all Marx and Engels pointed out the existing demerit of the then prevalent Materialism or Socialism: (1) It was primarily “mechanical” and not had not paid attention towards the “progress” of natural sciences; (2) It was “unhistorical” and “non-dialectical” in nature and content and (3) It had the capability to explain the world but undermined the importance of “revolution” as the practical method of social change.

Unlike the Absolute Idealism of Hegel, Marx interpreted the history of mankind through Absolute Materialism. According to him, the fundamental substance of the creation is “Matter” not “Mind”. Marx believed that the Matter is the only “substratum” of creation and regulation, and finally the logical outcome was that he ruled out existence of any other reality (Mind or God) for the creation and progress of the world. This ultimately led him towards “Naturalism” and “Mechanisms.”⁴ The chief characteristics of Marxian Materialism:

1. Dynamic— Motion is the nature of Matter.
2. Transformation— There is motion, so there is change.
3. Co-relation— The nature is one synthetic-integrated whole.
4. Conjunction of opposites— Each material substance contains its opposite element.
5. Internal conflicts— It is the Hegelian concept of “Dialectic,” according to which there is “thesis”, “anti-thesis” and “synthesis of ideas through which the evolution occurred. Marx applied it to the material plane and thus changed it from the “Dialectic Idealism” to “Dialectic Materialism”. It is the “Principle of Evolution” in the Marxism. Unlike the Mediaeval Christian historians, who followed the “linear progression theory” Marx believed in the “spiral’ or “circular” evolution.

Following the dialectic they reached on the “Historical Materialism” and thus Marx defined history as the presentation, in chronological order, of successive development in the means and relation of production. According to Marx, the change in human-history is due to “economic causes” and “production” and “distribution” forms the basic “structure” of all political and social institutions. On this principle he further divided the whole human-history into five successive ages:

1. Primitive Communism- everyone had equal right on the means of production.
2. Slavery- two classes came into existence i.e. master and slave.
3. Feudal society- feudal controls means of production.
4. Capital society- result of the Industrial revolution, emergence of the bourgeois class (exploited) and the capital class (exploiter).
5. Communism- it would come after the end of the capitalist class. Once again egalitarian norms will prevail i.e. classless and stateless society. It is Marxist “utopia”.

The analyses of the above sequential order led us towards the "Economic Determinism" and point out two important results: (1) the ultimate victory of Socialism and (2) the subordination of individual against class. Like Hegel, Marx also believed that in the historical evolution "class" played the major role not "individual." In the light of the above fact when we study the declaration of "Communist Manifesto" we clearly understand its meaning that "the history of all hitherto existing society is the history of the class struggle." According to Marx, the "motive force" for the development from the stage to stage is the ever present "Class Struggle" or "Class War."⁵ Marx defined class as – "The group of people having same economic interest." On the basis of vocation society could be divided into two classes –exploiter and exploited. The former wants to earn more and more profit as he can and latter wants to pull maximum wages, therefore there is a conflict and which is natural. In the book "The Condition of the Working Class in England in 1844" Engels pointed out that the history of class struggle had reached at the point from where unless the proletariat class finished this exploitation and discrimination in the society, it could not liberate themselves from the shackles of capitalist society. The theory of “Surplus Value”, “Social Revolution” and “New Society” are the other chief features of Marxism.

Hegel and Marx are the two extremes of the historiography and the truth lies somewhere in between. Hegel gave birth to a new historical method which rests on the historical relativism of philosophical thought and ideological relativism of history. Marx established the new historical method which is based on socio-relativism of ideas and the historicity of socio-economic system.⁶

But Marx left greater influence on the historiography than Hegel. According to Marx, physical and social sciences are the only source of Knowledge while religion and philosophy are fiction and imagination. So on the one hand Marx expounded the Scientific Socialism and on the other hand he established Historical Materialism. According to G.C. Pandey, Marxism reflects a stagnant philosophy whose acceptance may ruin the social and cultural consciousness of the society. Rostovtzeff criticizes Marx and argued that the creative force is the chief cause of the historical evolution. Similarly, Weber gives the key in the hand of religion. Lenin also disagrees with Marx on the fact that revolution is not a natural process. Burkhart condemns Marx because of his concept of scientific history and according to him it is the most unscientific concept. Bertrand Russell also *criticized* Marx that his belief in progress as a universal law is unscientific. French historian Marroue also points out the short comings in the Marxism that it

divided history and philosophy of history in two parts and uses history to prove a philosophy. Reiner is of the opinion that material interpretation destroys independent identity of history making it a part of sociology. In nutshell we can conclude that the main charge is against the scientific ground of history because no single formula can be formed which is applicable to history, social sciences and science simultaneously.⁷

There is another dimension to study Marxism if we are able to perceive the three great revolutions in the history of mankind as following- the first "Secularism," a revolution against "Brahmanism" or "Priestdom"; the second "Democracy," a revolution against "Kshatriyavada" or "Monarchy" and the third "Communism," a revolution against "Vaishyavada" or "Capitalism."

The Analysis of Marxian Dialectic:

Marx believes that society develops in different stages through a method of "Dialectic." The Dialectic is a method of conflict between two opposites. Marx has acknowledged that he has borrowed the methodology from Hegelian philosophy. In Hegelian Dialectic there are three stages: thesis, anti-thesis and synthesis. Anti-thesis is opposite of thesis and the result of this conflict between thesis and anti-thesis is more evolved stage i.e. synthesis. And after some period this stage of synthesis itself becomes thesis and works its own anti-thesis and this process goes on. In Hegelian Dialectic this process goes on till the stage of Universal Spirit of the Universal Self is achieved. But Marx has adopted this doctrine with a certain modification. In the philosophy of Karl Marx thesis and anti-thesis are replaced by two classes. Thesis means one class, anti-thesis means other class and the relation between them is of necessary conflict. Therefore, this struggle is a natural struggle; by nature one class is opposed to other class. This struggle culminates into an evolved stage which is more perfect stage and this after some time gives birth to its anti-process and this process goes on till there are classes. Until we achieve classless society this development of struggle goes on. So sometime people asked-what happened after the ideal of classless society is achieved? Marx is silent. But one thing can be inferred that hence there exists no class, struggle will cease. The struggle is struggle between two classes; therefore classless society is the ultimate stage in Marxism and development after classless society is not thought by Karl Marx.

But the reality is that this stage was never achieved although there were revolutions in Russia, China etc. and there has been communist states formed. But the stage of classless society was never achieved. Actually these revolutions were established in states where the society was divided into more than two classes. Particularly in Russia there were three classes; class of party men, class of bureaucrats and the class of soldiers. Instead of two classes this system established three classes of society. This was against Hegelian dialectic established by Marx. That is why some people say that the decay of Russian Communism was not the decay of real Marxism. This is the downfall of Russian Communism not the downfall of communism as such.

Because in Marxism there is no mention what will happen after revolution. There were two views in 2nd Communist International held in 1888. In which Communism was divided in two groups: one was of the opinion that just after revolution we would establish the system which is classless and stateless. State must be abolished just after the revolution. This view was known as the anarchist view whose leaders were dispersed from the party. Anarchism is a system in which state has no place. We define anarchism as system-less-ness. But actually as an "ism" it is a system in which there is no place for state.

Other group or the larger group of communist workers believed that after revolution in transitional period we should have state which should be dictatorship of proletariat. So after the revolution two experiments were seen first in Soviet Union and second in China. And actually, after Soviet Union in many other parts of Europe and the world the dictatorship of proletariat was established. Russian society tried to achieve the ideal of Marxist philosophy at least for more than 70 years and eventually failed. But in reality we find that the direction was not proper by which Russian Communism was moving. It was not the direction preferred by Karl Marx. They did not try for classless society rather they tried to become military power, super power, nuclear power, space power and a world power. So one such question is often asked-gone the days of Communism? But we must comment impartially that the days of the Communism have not gone because the real Marxist philosophy was not practiced.

On the whole in Marxist system there were two major defects-(1) the abolition of private property—the people opposed this theory because it is against human nature. It is not based upon the proper study of human nature because whenever private ownership is denied man become irresponsible. Responsibility is closely associated with ownership. If we deny the private ownership of property we create a new type of man which is more irresponsible; (2) Compulsion of class struggle— only class struggle can enhance development. This view is not accepted. Class struggle is necessary for some development but it is not only necessity for every development.

Marxism and the study of Ancient Indian History:

In the post-independence India, the Marxist school of historiography became one of the most influential and dominating school, which was deeply rooted in the writings of the national historians with an interest in the systematic study of social organization and political and economic institutions. Adopting the fundamental concept of Marx such as historical materialism, dialectical materialism, class-conflict, theory of surplus value, etc. they differ from Marx conclusions on Indian history. Indian Marxist scholars also questioned Marx's model for India i.e. Asiatic Mode of Production and also argued that the ancient history of Indian sub-continent can best be studied within the framework of social sciences.⁸

No single writer after James mill and Vincent Smith has so deeply influenced the writing of Indian history as DamodarDharmanandKosambi, the first among the pioneer of the school of the Indian Marxist. Like Marx, Kosambi states in his revolutionized work "Introduction to the study of Indian History" (1956), that he saw the mean of production as the key to historical events i.e. the means of production determines the structure of society and state. He offers his definition of history as "the production, in chronological order, of successive development in the means and relation of production." He employed the combined method or the comparative method and interdisciplinary techniques of investigation to rewrite ancient Indian history. For Kosambi dynastic history was meaningless so he moved away from dynastic history to the dynamics of economy and society in various phase of ancient Indian history. He underlined the significance of "living pre-history" and "cultural survivals" that helps us to reconstruct archaeological and historical cultures with greater empathy. The importance of his works lies in the pioneer ideas and questions which he raised.⁹

His essays in "Myth and Reality" are even more innovative analysis of the social structure of ideological concept and study of a range of themes from primitive terracotta figures to Bhagvadgita. Kosambi thought that the story of Pururava and Urvasi reflected the institution of sacred marriages in prehistoric society. He points out that the clue to understand Indian past is

the factor of the transition from tribe to cast that occurred in the Indus Valley. He also attributes the decline of the Indus Valley Civilization to the Aryans and believes that plough was brought by the Aryans which changed the agriculture technology. But the most significant fact which he acknowledges is that the Indian tradition from the earliest Vedic text is already an amalgam of Aryan and non-Aryan. It is the same truth which Ananda Kentish Coomaraswamy delineated about the evolution of the Indian culture decades before Kosambi.¹⁰ Plough agriculture and the iron technology when introduced into the Ganga Valley resulted in urban Centers as well as the recognizable form of the caste. He also points out the economic factor as the real cause behind the rise of Buddhism and Jainism. The structural economic changes led to the formation of two classes: land-owning peasants (grihapatis) and wealthy traders (shreshtis) in the Ganga Valley, who desired peace above all, which could be established only by a universal monarchy seconded by a universal religion. Both Jainism and Buddhism fulfilled their need and this was the economic basis of "ahimsa" (non-violence). This rise of these propertied classes signified the institution of private property.

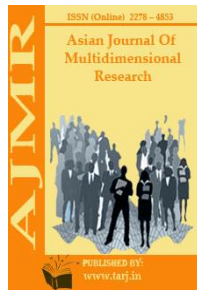
In an assessment we can conclude that Kosambi's perception of ancient Indian history sought answer to the fundamental questions of how and why Indian society is what it is today from the materialistic or Marxist approach. Such as: Was the economy in fact the base to the superstructure of other forces in Indian society? Can religious activities in India be studied in either Marxist or Weberian terms? What are the variables in Indian tradition which distinguish it from other traditions? etc. Although the inconsistencies in Marx concept of the Asiatic Mode of Production were observed by him so he was unable to follow it in toto. And for the Feudal Mode of production he made his own qualification; what he called feudalism from above and feudalism from below.

In the recent decades archaeological excavations has surfaced new sets of fact on the basis of which R.S. Sharma¹¹ and Romila Thapar¹² (his successors Marxist historians of ancient Indian history) have surfaced many shortcomings in his writings for instance: the use of plough in pre-Harappan period. But even then Kosambi's contribution in the field of ancient Indian history is remarkable as he laid the firm foundation of Marxist school of Indian historiography. Now in the age of holistic and integrated approach to the study of historiography the Marxist methods and methodologies are important tools to understand Indian history but it must not be considered as the best or the only tool to study Indian history because materialistic interpretation of History is a "Partial Truth" and it undermines the significance of other non-economic factors in the history. The non-economic factors like ethical, ideological, religious, cultural and the political conditions also greatly influence the history.

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HISTORY OF THE GROWTH OF EDUCATION IN INDIA

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ABSTRACT

Education is the greatest need of the world. Without it no men and the countries can get growth. From the ancient time period to modern Indian education has faced numerous ups and downs. From the very beginning the education was free, subjects were limited, it emphasized on oral education. With the passage of time the education system of India had changed. Various new subjects were added. Number of schools, colleges and universities increased day by day. After independence of India many commissions were appointed for the development of Indian education system. New policies were made to educate each and every person of the country. Besides it, education in medieval India also experienced a new perspective. After establishing permanent empire in India, Muslim rulers introduced a new system of education. Consequently the ancient system of education was greatly changed. No regular fee had charged from the students. Thus the history of the development of education in India is not a result of an overnight or a one or two years time. It has a long time behind this development. It was the educations which make Indians broadminded and help them to fight against Britishers and evil of the Indian society too.

KEYWORDS: *Compulsory, Education, Subject, System.*

INTRODUCTION

What is education?

Today we are living in the age of science and technology in which education is a great necessity. Without education progress of any country is impossible. *Education is the process of facilitating learning or acquisition of knowledge, skills, values, beliefs and habits.* Education frequently takes place under the guidance of educators, but learner may also educate themselves.

A right of education has been recognized by some governments, including at the global level. Article 13 of the United Nations 1966 International covenant on economics, social and cultural Rights recognizes a universal right to education. In most regions education is compulsory upto a certain age. In India free and compulsory education is provided as a fundamental right to children between the ages of 6 and 14.

Indian education in ancient times

In ancient times the education system of India was totally different from today's education. In ancient India a child followed the occupation of his father, either religious or professional. Over a period of time two system of education was developed, the Vedic and the Buddhist. Both offered vocational education apart from religious education of their respective faiths. The state and the society did not interfered with the curriculum of studies or regulating the payment of fees. The educational system was residential. Education was absolute free and the teacher looked after the primary needs of the students e.g. food and clothing. Education in ancient India was more of seminar type where student used to learn through discussions and debates. Method of learning was *memorization, critical analysis, introspection, storytelling, question and answer method, practical method, seminars* etc.

Acharya, Upadhyaya, Charakas, Guru, Yaujanasatika, Sikshaka was the teachers at that time. *Taxila, Nalanda, Vikramsila, Ujjain, Banaras, Salotgi, Tamilnadu, Srigeri, Kanchi* was the centres' of education in India in ancient time.

Indian education in medieval time period

Medieval period in India witnessed a radical transformation in the Indian subcontinent. The country was invaded by various foreign rulers and several traders. They brought with them their own culture religion and society. Besides it, education in medieval India also experienced a new perspective. After establishing permanent empire in India, Muslim rulers introduced a new system of education. Consequently the ancient system of education was greatly changed. No regular fee had charged from the students.

Muslim rulers promoted urban education by bestowing libraries and literary societies. They found **maktabs** (primary schools) and **madrassahs** (secondary schools). In maktabs students learned reading, writing and basic prayers and in madrasahs they learned advanced languages. Iltutmish was the first to establish a madrasah at Delhi 'Madrasah-i-Muizzi '. In medieval India the education was given in Sufi centres also. During the time of Sikandar Lodhi some changes were brought by Sikandar in the system of education. Apart from religious educations, rational educations were also included. The progress of philosophy took place.

There was no state control over educational institutions. The rulers patronized education. Adequate stress was laid on well defined norms of behaviour discipline. Provision was also made for vocational and technical education. At the age of 4 years, 4 months and 4days ceremony of

Bismillah was performed to indicate the beginning the education of child. *Delhi, Agra, Jaunpur, Bidar, Ajmer* was main centres of education in medieval India. During this time period aim of education was to develop love for Muslims culture and religion, prepare individuals for running administrations and also prepare individuals for the next world.

Indian education in modern time period

During the eighteenth century the British East India Company became a ruling power in Bengal in 1765. The court of directors refused to take on itself the responsibility for the education of the people of India. In 1781 Warren Hastings set up Calcutta madrasah and Jonathan Duncan opened a Sanskrit college at Banarasin 1791. The Christian missionaries made efforts to revive an out of date system of education advocated the teaching of western literature and Christian religion through the medium of English. The charter act of 1813 provided for an annual expenditure of one lakh of rupees for the revival and promotion of literature and the encouragement of the learned natives of India.

British Government made a proposal to strengthen the Calcutta, Madras and Banaras Sanskrit colleges. But Raja Ram Mohan Roy protested against this proposal. He was in favour the spread of English education and western learning. Sir Charles woods' Despatch which considered as the Megna Catra of English education, recommended the teaching of western education in India. It declared that for higher education English language would be medium of education and also emphasised the importance of vernacular language and teachers training institution.

Various committees and commissions were appointed for the improvement and development of education in India. These were the hunter education commission, The Indian Universities act, Government resolution of education policy, The Sadler University commission, Hartog committee, Wardha scheme of education, Sargeant scheme of education, Radhakrishan commission, Kotharieducation commission etc. All these committees and commissions made efforts and arrangements to the development of education in India.

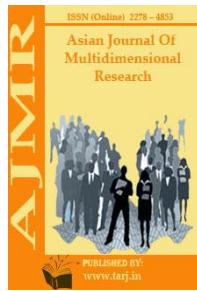
Number of schools, colleges and universities were increased during this time. *Bombay, Banaras, Calcutta, Madras, Delhi, Lahore* was the famous centres of education. Western education brought a major change in education system of India.

CONCLUSION

Thus the history of the development of education in India is not a result of an overnight or a one or two years time. It has a long time behind this development. It was the educations which make Indians broadminded and help them to fight against Britishers and evil of the Indian society too. At present time education becomes a business. The need of the hour is to take steps to improve Indian education.

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TEENAGERS' ATTITUDE TOWARDS LUXURY APPARELS: GENDER PERSPECTIVE

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ABSTRACT

The main objective of this research is to examine the importance of adolescents' demographics which affect their buying decision for branded apparels and to study consumer awareness for different apparel brands from gender perspective and also to analyse the expenditure made by both males and females o branded apparels. Hence, in this research teens' decision making style for luxury brands is investigated using a sample of 346 participants in Delhi and Gurgaon. This research examines the factors affecting purchase decision taking gender as its base. To fulfil the objectives survey technique and chi-square analysis is used. The results showcases that there is no difference in buying frequency, buying expenditure and brand awareness between males and females.

KEYWORDS: *Buying Behaviour, Branded Apparels, Luxury Brands, Adolescents, Gender Discrimination*

1. INTRODUCTION

India with the new globalised market strategies and the open globalisation platform has been able to provide a good exposure to the people in accordance to the international clothing brands. We have seen that before the 1990's there were very few clothing brands which were also internationally acclaimed, but with the Indian economy opening to globalisation in the early 1990's the market has opened in a very wide scale for the multinational brands. That has also led to the production of branded clothes in India with fine quality and decreased prices.

Fashion industry is the fastest upcoming industry in the world. Apparel industry is witnessing a major shift in consumer preferences from non-branded to branded and to luxury branded. According to a survey it was investigated that the current fashion retail market worth US \$46 billion, and will grow at a promising CAGR of 9.7% to reach US \$115 billion by 2026. India's teen population is becoming fashion conscious due to social media and mass media penetration. In apparel market, men's wear is the largest segment and is expected to grow at a CAGR of 9% for next 10 years to reach US \$45.5 billion by 2026. In India, women's wear market contributes 38% of the total apparel industry and is estimated to be worth US \$17.5 billion in 2016 and is expected to grow at a CAGR of 9.9% to reach US \$44 billion in 2026

And as a result of the above circumstances, the consumers have a sense of affection towards the brand and every person is tending to have affection towards the brand he/she wears very regularly. Branding in fashion wear has become a very important aspect in the life of a person. Speaking in a gender perspective whether male or female with the growth in the economy of the person and the rise in the standards of the present living scenario, we can say that status symbol is an aspect which each and every person keeps in mind. That includes a peer pressure within itself to go for the branded way rather than anything which is not internationally acclaimed or has made a name out of itself.

When it comes to fashion wear, Indian population and specially the teenagers irrespective of their gender is moving towards luxury market. To find out the differences in the buying behaviour, gender perspective can be used for building individuality and recognition for fashion conscious teens. The objective of the study is to examine the buying behaviour which constitutes expenditure, frequency and independence. Gender plays a vital role in the study of consumer behaviour, and since the teenagers have a good access to brands in India, it becomes easier and very obvious for the teenagers to lean towards the luxury apparel market in India. This study can help the companies to formulate the strategies according to the customer needs which will be profitable to the company embedding gender perspective.

2. REVIEW OF LITERATURE

In accordance with past researches, a brand can be defined as, a distinguished name and or a symbol which intended to identify the goods, services of either one seller or group of sellers and to differentiate those goods or services from those of competitors" (Aaker, 1991). According to Styles & Ambler 1995, a brand is more than a product. This signifies that a brand is a promise of the bundles of attributes which provides satisfaction and make up a brand for consumer" (Ambler, 1992). According to Murphy, 1990, brand not only a product, but also the unique property of a specific consumer. To non-verbally communicate and enact the social encounter, clothing is an integral part (Noesjirwan & Crawford, 1982). Auty & Elliott 1998, within a product category brand users have different opinions for identical brands. Clothing is also used as code which creates selective understanding. Brand awareness is created by acquaintance of the

brand through exposure and consumption cues (Keller, 2003). Information about the brand stored in a consumer's memory is known as brand knowledge and it can be categorized into two aspects- brand awareness and brand image (Keller, 2004). Brand awareness can be defined as the strength of the brand which can be reflected by its identification under several conditions. Consumer's perception about the brand is known as brand image. Lingle et al., 1979; Riskey & Dwight, 1979; Holbrook & Kim, 1985; Zeithaml, 1988; Veeck & Burns, 1995; McEnally et al., 1999 and Suri & Monroe, 2001 focused on the same issue. To decide among the brands, consumer depends on the brand knowledge which determines their thinking about a particular brand (O'Cass, 2000 and O'Cass & Lim, 2002). Reham Abdelbaset Sanad (2016) reviewed various factors which affect purchasing decision of a consumer and proposed in their research that studies on consumer behaviour should be increased taking fit, comfort and performance into view in apparel and textile industry. Quality, comfort and brand are the main criteria which affect the buying behaviour for luxury apparels. According to Deepali Saluja (2016), age, gender, education and occupation do not have impact on buying behaviour of consumers.

Decision of a consumer to buy a product is the outcome of many forces or stimuli (Kotler & Armstrong, 2006). Other studies on consumer behaviour were done by Lichtenstein et al., 1993; Auty & Elliott, 1998; Robertson, 2000; Kim et al., 2002; Grundey, 2006 and Jairam, 2009. But only few considered gender issue in respect of consumer attitude and branded apparels, (Taylor & Cosenza, 2002; Alexander, 2005 and Nam et al., 2007) and these studies are not enough. Therefore, the current study enlightens gender concept.

Luxury Brands

Many researchers have attempted to define luxury: for example, taking in view classification ranges from the highly exclusive and unaffordable (Alleres, 2003), or on the other hand based on the items' shortage or limited availability (Brun and Castelli, 2013; Catry, 2003; Vigneron and Johnson, 2004; Kapferer and Bastien, 2009). For example, design houses, for example, Dior and Chanel have both haute couture (fashion design) lines and prêt à porter (prepared to-wear) garments. Luxury brands are compared with heritage aspect again and again. Thus, heritage brands develop a thought of brands value on the basis of its past (Urde et al., 2007; Wiedmann et al., 2011).

This quality of the luxury sector is noticeable as far as research is done on retailing strategies. For instance, Dion and Arnould (2011) stress on the idea that luxury retail strategy is diverse because it stands or falls on the authenticity of a charismatic creative director. Another example: Joy et al., 2014 demonstrates that luxury stores are becoming hybrid, epitomizing characteristics of both art galleries and museums. Therefore, luxury retailing is different from other retail strategies in many ways. When it comes to youngsters section of the luxury market, researchers have begun to develop work in other product categories.

Luxury Brand Purchase Decision and Gender

According to Lee and Hwang 2011, both male and female have different perception towards a luxury fashion brand, as they process information in different ways (Dube and Morgan, 1996; Maheswaran and Meyers-Levy, 1990). Mattila, 1999 in her study, spotted that men and women had contradictory attitude towards luxury brands. Men were more desirous to have a lavish life than women Gardyn (2002). According to a study by Beaudoin, Lachance and Robitaille, 2003, women consumers and invention in luxury fashion are closely related. Samit Chakraborty et al. 2016, in their study showed that in India male consumers consumes more luxury products than

female consumers as to confirm their social status and luxurious lifestyle. As in many studies it is argued that gender do not possess any impact on luxury consumption (Srinivasan, Srivastava and Bhanot, 2014).

3. RESEARCH OBJECTIVES

The objectives of the research are:

1. To examine the importance of teens' demographic profile affecting the buying decision for branded apparels
2. To study consumer awareness for different apparel brands from gender perspective
3. To find the relationship between the expenditure made by both males and females on branded apparels.

Following hypotheses are formed:

H01: There is no significant difference in brand awareness between males and females.

H02: Males and females are not equally interested to go for shopping.

H03: Males and females do not spend equal amount on buying of luxury brands.

4. RESEARCH METHODOLOGY

This research is undertaken to examine the factors affecting buying decision of teens, taking gender as its base. For this, having a combination of open-ended and close-ended questions, 400 questionnaires were floated to teenager, out of which only 346 were duly filled. Participants included 43.06% males and 56.93% females from Delhi and Gurgaon. Secondary data is collected from websites, journals and books. This is a descriptive research and random within quota sampling by age and gender is used. To have clarity of the results descriptive statistics is used and Chi-square analysis is done.

5. RESULT AND ANALYSIS

TABLE 1. DEMOGRAPHICS OF THE SAMPLE

Characteristics	Frequency	Percentage
Gender		
Male	149	43.06
Female	197	56.93
Age		
13 – 15	94	27.16
15+ - 17	113	32.65
17+ - 19	139	40.17
Monthly Income		
Below 50,000	56	16.18
50,000-1,00,000	84	24.27
1,00,000-2,00,000	99	28.61
Above 2,00,000	107	30.92

H₀₁: There is no significant difference in brand awareness between males and females.

TABLE 2. GENDER VS. BRAND AWARENESS

S. No.	Luxury Brands	No. of males knowing the brand	No. of females knowing the brand
1	Ralph Lauren	132	160
2	Burberry	140	192
3	Hermes	119	182
4	Louis Vuitton	124	169
5	Chanel	144	197
6	Giorgio Armani	102	179
7	Hugo Boss	110	129
8	Versace	139	178
9	Prada	149	184
10	Gucci	140	191

Note: Total No. of males = 149 & females =197 out of 346 respondents

TABLE 3. CHI-SQUARE TESTS FOR ALL LUXURY BRANDS

	Ralph Lauren	Burberry	Hermes	Louis Vuitton	Chanel	Giorgio Armani	Hugo Boss	Versace	Prada	Gucci
Chi-Square	48.396	11.035	39.124	47.337	3.837	60.535	117.161	23.941	10.216	11.859
Df	1	1	1	1	1	1	1	1	1	1
P-Value	.001	.001	.001	.001	.053	.001	.001	.001	.001	.001

Sig. value of *Ralph Lauren* is less than 0.05. The minimum expected count is 23.25.

Sig. value of *Burberry* is less than 0.05. The minimum expected count is 6.03.

Sig. value of *Hermes* is less than 0.05. The minimum expected count is 19.38.

Sig. value of *Louis Vuitton* is less than 0.05. The minimum expected count is 22.82.

Sig. value of *Chanel* is more than 0.05. The minimum expected count is 2.15.

Sig. value of *Giorgio Armani* is less than 0.05. The minimum expected count is 27.99.

Sig. value of *HugoBoss* is less than 0.05. The minimum expected count is 46.08.

Sig. value of *Versace* is less than 0.05. The minimum expected count is 12.49.

Sig. value of *Prada is* less than 0.05. The minimum expected count is 5.60.

Sig. value of *Gucci* is less than 0.05. The minimum expected count is 6.46.

The results of the above analysis shows on a whole that males and females are carrying differences in their luxury brand awareness as in majority of the cases the p-value is less than

the significance level ($\alpha = 0.05$). Hence, null hypothesis is rejected showing that there is a significant difference in brand awareness between males and females.

H₀₂: Males and females are not equally interested in buying luxury brands.

TABLE 4. CASE PROCESSING SUMMARY

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Buying Frequency * Gender	346	100.0%	0	0.0%	346	100.0%

Table 5. Buying Frequency * Gender Crosstabulation

			Gender		Total
			Male	Female	
Buying Frequency	Fortnightly	Count	29	65	94
		Expected Count	42.4	51.6	94.0
	Monthly	Count	64	68	132
		Expected Count	59.5	72.5	132.0
	Occasionally	Count	63	57	120
		Expected Count	54.1	65.9	120.0
Total	Count	156	190	346	
	Expected Count	156.0	190.0	346.0	

Table 6. Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.973 ^a	2	.004
Likelihood Ratio	11.221	2	.004
Linear-by-Linear Association	9.426	1	.002
N of Valid Cases	346		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 42.38.

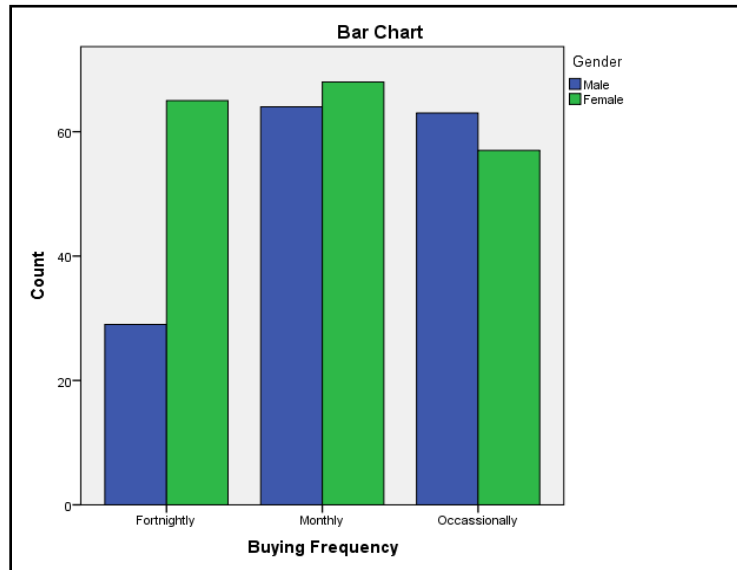


Fig 1. Gender Vs Buying Frequency

Chi – Square calculated value is 10.973, **P-value** is .004, 5 per cent Level of significance with Degrees of Freedom (2)

INFERENCE: P-value (.004) is less than the chosen significance level ($\alpha = 0.05$). Hence, the Null hypothesis is rejected.

This finding provide evidence that male and females are equally interested in buying luxury brands ($X^2(2) >= 10.973, p = 0.004$).

H₀₃: Males and females do not spend equal amount on buying of luxury brands.

TABLE 7. CASE PROCESSING SUMMARY

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Buying Expenditure * Gender	346	100.0%	0	0.0%	346	100.0%

TABLE 8. BUYING EXPENDITURE * GENDER CROSSTABULATION

			Gender		Total
			Male	Female	
Buying Expenditure	Below 10,000	Count	29	30	59
		Expected Count	25.4	33.6	59.0
	10,001 - 20,000	Count	33	43	76
		Expected Count	32.7	43.3	76.0

20,001 - 30,000	Count	38	61	99
	Expected Count	42.6	56.4	99.0
Above 30,000	Count	49	63	112
	Expected Count	48.2	63.8	112.0
Total	Count	149	197	346
	Expected Count	149.0	197.0	346.0

TABLE 9. CHI-SQUARE TESTS

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1.802 ^a	3	.615
Likelihood Ratio	1.803	3	.614
Linear-by-Linear Association	.450	1	.503
N of Valid Cases	346		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 25.41.

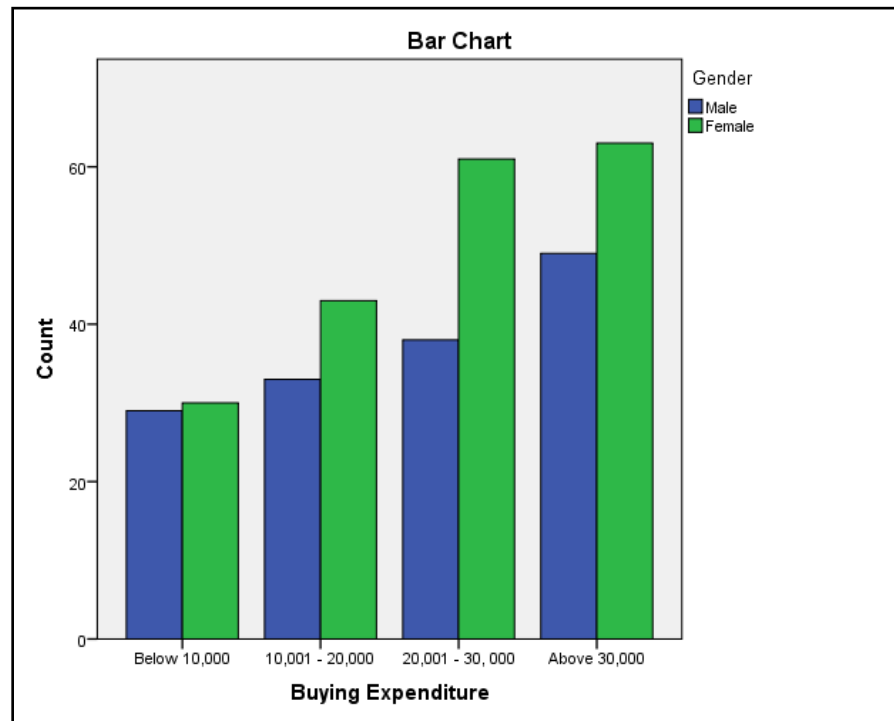


Fig 2. Gender Vs Buying Expenditure

Chi – Square calculated value is 1.802, P-value is 0.615, 5 per cent Level of significance with Degrees of Freedom (3)

INFERENCE: P-value (.0615) is less than the chosen significance level ($\alpha = 0.05$). Hence, the Null hypothesis is accepted.

This finding provide evidence that male and females do not spend equal amount on buying luxury brands ($X^2(3) > 1.802, p = 0.0615$).

6. CONCLUSION

Due to globalization and transparent media, preferences of upcoming generation of the country are also changing. The shift from only apparels to luxury branded apparels is because of the creation of status and personality with comfort and quality. With the rise of family's income teenagers are too utilizing the opportunity. The results of the study shows that teenagers have become highly brand conscious. There are specific factors that influence the purchase decision of males and females. Analytically, brand awareness and buying frequency do exist between the two genders. From the study it is clear that, increase in income of the family and in age is affect the buying decision for luxury branded apparels. Prada and Chanel are the most favourite brand among teenager. From the study it is also concluded that males and females do not spend equal amount on the purchase of luxury apparels. Attitude of females towards clothing varies from that of males.

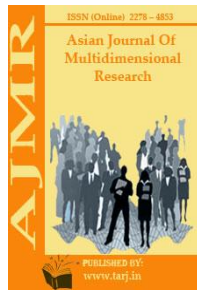
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REVIEW BASED STUDY ON IMPORTANCE OF LEADERSHIP AND ROLE OF FOLLOWERS IN ENABLING LEADERSHIP

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ABSTRACT

Leadership and management are often seen as management tasks but the role of leadership is apparent not only to management but also in other sectors as well. Management is the art of getting work done from others. Leadership means influencing the behavior of people by your leading act. Leadership means enabling the people to make a sustainable change. The main focus of this discussion is around addressing the issue of Importance of leadership in healthcare and role of followers in enabling effective leadership. Through this study the examples of healthcare sector will illustrate the importance and role of followership to implement the leadership. Leadership is about 'influential acts of organizing' to handle day-to-day happenings in the healthcare workplace. There are many theories of leadership but no theory is specific to healthcare. Through literature we will be able to draw the conclusion regarding the importance of leadership and followership in healthcare context. Many theories and models have justified that can be applied for healthcare context. The report is presented in three sections a literature based review on leadership in healthcare, Importance of leadership in healthcare organization and Role of followership in implementing effective leadership.

KEYWORDS: *Leadership in Healthcare, Followers In Healthcare*

INTRODUCTION

Role of leadership in healthcare is becoming perceptible in today's era. Earlier leadership was confined to companies and management. Leadership is defined as the art of motivating others to achieve a common goal (King fund, 2011) One cannot forget the role of leadership in healthcare sector. Leadership not only effects the financial management but also affect the quality of health care (Cozens, 2001).. The concept of leadership is not confined rather it is based on progressive thinking based on which leadership can be viewed as relation between leaders and the situation through relational and constructed approach (Edmonstone, 2015)

Leadership and management are often seen as management tasks but the role of leadership is apparent not only to management but also in other sectors as well. Management is the art of getting work done from others. Leadership means influencing the behavior of people by your leading act. Leadership means enabling the people to make a sustainable change (Clinical head). Leadership in healthcare will help to inspire the people to do things differently. Healthcare literature challenges that effective leadership practices are indispensable factor to improve healthcare workplace cultures, patient safety and quality of care(Gordon, 2015).

Followership is the forgotten part of leadership .Doctors are considered as leaders and starting stage of the profession of doctor is training as followers. Doctor need to act in a team and they need to follow their senior doctors. So at one stage doctor act as leader on the other hand they act as follower. (Gibbons, 2013). Main role of followers are to influence and mould the leader's views. Followers can substitute the leader. Followership styles play a very important role in group think. Many clinicians will have experienced group think in hospital practice. Mutual respect between follower and leader is the key for success (Bryant,2013)

Leadership is associated with optimal hospital performance. Acc. to government reports importance of effective clinical leadership is in ensuring a high quality health care system that consistently provides safe and efficient care (Garling,2014) Now a days hospitals are under pressure to scrutinize their activities to the outside parties. The scrutiny has made it mandatory for health professionals to monitor standards and develop better way of working in the organization. Without leadership practices the organizations can't perform their activities in defined manner. Health professionals should lead the team to get desired results.

Leadership is key to change. Through strong and capable leadership abilities one can take bold decision and can influence others to follow them (Dalton review 2014) . To understand the effect same leadership theories are being used to justify its effect on quality. Leadership not only affects the quality of healthcare but also ensures safety. Theories of leadership are dynamic and change over time. It depends on the situation to use the leadership theory and mould it as per the healthcare context. Theories are developed over time to recognize the needs of people, workers, situation etc. Major concern in leadership for healthcare is that all the theories are developed from perspective of business concern rather than specific to healthcare context. Role of leader can't be skipped in ever-changing healthcare environment leaders help in maintaining organizational progress (Sawai,2013)

Leadership in Healthcare Organizations

While defining leadership for healthcare, groups, tasks, teams and complexity can't be ignored. Keeping in view all this theories can be related to define the leadership for healthcare. Leadership helps in motivating performance by influencing the attitudes (Sawai, 2013)

Leadership is required at all the levels and involvement of everybody is of the prime focus as per the latest definition to leadership

Literature review for importance of leadership in Healthcare

Cadwell et al.(2008) studied the effect of strategy, leaders actions and group orientation on members of physical team to take action. The study proves that the successful strategic plan can change the behavior of individual toward a situation. Leaders can enhance their ability to react to the situation by using compromising, motivating, avoiding or other techniques. The importance of leadership can't be ignored based on reviewed study.

Ferlie(2001) identified the role of leadership on quality care. He emphasized on creating initiatives to achieve the objectives of the organization and proves that attention must be given to issues of leadership, culture, team development, and information technology at all levels. These factors influence the efforts to sustain the impetus for providing quality care in healthcare.

Saint et al.(2015) reported the role of leadership in preventing healthcare. As per the research conducted the hospital leadership plays a important role and change in behavior is seen by those leaders who are able to implement prevention practices. The study concluded that leadership helps in cultivating a culture of clinical excellence, inspire the employees, act rationally and focus on overcoming barriers.

Laschinger et al.(1999) tested the Impact of leader behavior on Staff Nurse Empowerment, Job Tension, and Work Effectiveness and prove the fact using the model that leader behavior do effect the job tension and work effectiveness. Leadership plays a significant role in working of the healthcare organizations. Results show that High empowerment of staff results in less tension and more work effectiveness.

Wikstrom et al. (2009) studied the contemporary leadership in healthcare by getting deeper insight on main contemporary challenges for healthcare leaders in their everyday work practice. The author also addressed the issue of the support required to master the experienced dilemmas. In the research two models are proposed for differentiating the needs of leaders in healthcare sector and explained that the healthcare sector can't work individually without the support of effective leaders.

Daly et al. (2014) reviewed the importance of clinical leadership in the hospital setting and proves that importance of effective clinical leadership helps in ensuring a high quality health care system. Through the clinical leadership system consistently provides quality care and initiate patients safety. The study concluded that strategies need to be framed to address the barriers to enhance the quality of health care.

Reasons supporting importance of leadership in healthcare organizations

Keeping in view the health care context certain points can be discussed which wil l justify the importance of leadership in healthcare:

- 1. Conflict management:** As healthcare is concerned with more group tasks or work in team so conflicting situation might occur. The healthcare leader should be good at handling conflicting situation by adopting suitable technique like compromise, avoiding, facilitating, mediation and effective communication etc.(Greig, 2012)
- 2. Distribution approach:** The era of globalization necessitates the origin of distribution which states using the distributed approach like sense making, relating, visioning and inventing.

The goal of leader is to identify the key strength and weakness of one another which will distribute the leadership in organizations (Sawai, 2013).

3. **Way of working of new organizations:** As per dynamic nature of healthcare it has been noted that healthcare leadership is characterized by culture of innovation. Leadership style adopted should match the constraints. (Thornton)
4. **Measuring the quality care:** Leadership is topical issue with more and more reviews and thoughts. Without effective leadership the leaders will find to secure services of a high standard and to retain high quality individuals to provide quality healthcare (Rose, 2015)
5. **Training of professionals:** Role of leadership can be seen in training and developing the individuals to meet the future complexities in healthcare sector. Training of professionals result in getting the consistency in the working style. As per the requirement of the healthcare sector where teaching will not bear much rather training will give more fruitful results. There must be central body to coordinate the efforts of training (NHS staff college)
6. **To meet the future service requirements:** Due to ever changing environment of health care it has become the need of the hour to meet the current challenges of health care and learn the new ways of doing and providing the services. Good management is required to accomplish this which will follow leadership (Heather A.)

A lack of unified leadership will result in making relations between staff and patients merely transactional, determinedly contractual, obsessed with data and lack in innovation and inspiration (Rose, 2015). To make the Leadership effective there is need of constant efforts of quality leaders in health care sector. The clinical leadership is widely recognized as effective means to patient outcomes.

Role of followers in enabling effective leadership

To apply the effective leadership role of followers can't be ignored. WE all are followers in one or other way and should know the things that can make us good follower. The relation of leader and follower is candid i.e. leaders lead while followers follow but effective leadership is incomplete with the role of followers in health care. Health care sector is good justice for effective leadership with followers. Good followers support and help the leader in every situation and guide him in doing the things in right way (Moran, 2014).

Skills of good follower

- **Make informed judgements:** Good followers invest time and energy in making informed judgments about who their leaders are and what they support. Then they take the appropriate action.(Barbara)
- **Logical thinking:** Being a follower to leader possession of logical thinking is must. Follower should see and analyse the things critically and guide the leader in the situation. Best follower will always direct and stop the leader when he is doing something wrong (Riggio, 2014)
- **Ability for teamwork:** In actual practice follower is the one who do the creative thinking innovative tasks Leaders are not known by their creativity but by the quality of team they have with them as Microsoft owner has not created windows rather it's the creative brains that are working behind him (Moran,2014)
- **Audacity :** Follower should be responsive and should have courage to speak in front of leader if leader is not going on right path. Same is true in leadership of healthcare. Where the leaders make the drugs and provide the treatment to patient if follower feels that things are

not right he should interfere in the matter of leader and show him right path (Kellerman,2014)

- **Responsiveness:** Being a follower needs of the people should be focused. Good followers can read the people and understand them and then can direct the leader to react accordingly
- **Tactful:** Leader as well as follower need to be diplomatic it does not mean that they change with time but they should know how to manage the situation effectively. Leader and followers are not use to the attitudes of the people around the, (Kellerman, 2007)

Followers are treated as crucial root in health care sector. But acc. to Keller man followers have less power, authority, and influence than their superiors.

Types of Followers:

Kelley (2008) classified the follower into 4 categories

- Exemplary followers are more focused as they act with intelligence, independence, courage, and a strong sense of ethics.
- Diehards are rare as they are devoted to their leaders.
- Activist followers are those who can take up action in their hands if permitted by superiors.
- Isolates don't own the work. They are scarcely aware of what's going on.
- Pragmatist Followers are those move between the boxes in their followership style over the duration of the task.

Role of Followers in leadership – Literature review

Literature review on role of followers in enabling leadership proves that how different authors treat followership to leadership. The review supported that the role of follower can't be ignored with leadership. Both goes hand in hand. Leader needs the good followers who can consistently guide them to do quality care. In health care sector where Doctor(leader) are being supported by followers(nurses and other staff) the role of follower can't be compromised. effective followers demonstrate exemplary leader behaviors, which can facilitate their adoption of leader-like roles(Baker,2011)

Sharon (2004) identified the dynamic followership as the prerequisite for effective leadership. The competencies of follower help leaders focus the mentoring efforts. To fulfill the role and mission of companies followership plays indispensable role. He argued that in military service many members are followers rather than leaders.

Doul L et al. (2016) examined role of followers and their effect on leaders. Objective of the research work is to propose a model in which follower's implicit leadership theory and influence leader-member relationship. The result of the study proves that organizations who work on leader follower relationship have seen real results. As it is the real predictor of turnover intentions and Organization growth thus proves that followers plays important role in enabling effective leadership

Laura(2015) developed and tested a model of leader behavior at managing the negative emotions of follower the results shown that majority of the leaders are able to manage the emotions of the followers hence provides the justification to the effective leadership with followers.

Baker (2011) investigated leader and follower characteristics at US healthcare organizations. The results revealed that followers have the ability to share roles with leaders. The result of the study found that found that behavior of leader behaviors are positively associated with

desired characteristics in effective followers. If the followers are efficient leaders ought to be. The findings of the study supported the idea that effective followers prepare for leader roles.

Bartram (2007) studied the relationship between leadership and follower in-role performance and satisfaction with the leader. The study conforms to provide the examination of mediating effects of empowerment and trust. The findings of the result revealed that there is the effect of transformational leadership on follower's performance which is mediated by trust in leader.

Anderson, CEO of Best buy shared that in his organization he encouraged bottom up approach and examined that some activist followers are encouraged to take matters into their own hands and create policies that best meet their needs. The above studies supported the role of followers in effective leadership in health care sector.

CONCLUSION

Leadership plays very important role in healthcare organization and for effective leadership followers plays an important role. Follower guides the leader but leaders need to watch the follower to pay close attention to whether their subordinates are for or against them. Follower leader relationship is related to many extents. In this article we have reviewed the literature on importance of leadership in healthcare sector and the role of followers in leadership the review justifies the both topics taken into consideration. The literature supported the role of follower in enabling effective leadership. More research or conclusions can be drawn to explore the extent to which leader and follower behaviors are related. For effective learning, Leadership training in health services should take into account the complex and distinctive factors involved in providing higher quality care. The governing body in healthcare organizations have the greater responsibility to provide not only the services but the higher ended services to the patients when they need. Many challenges are being faced to make this effort a real success. Leadership is not confined to CEO of the company in case of healthcare organizations rather medical practitioners, staff are also accountable for the care provided to the patient. Huge burden is on the medical staff and doctor who get in touch with the patients directly. The members of healthcare organization often faces challenges as well as get rewards if the patient get desired services. Senior leaders will be attracted to use their expertise to raise the poor trusts up to their level. Followers help the leadership to grow in the organizations. The good follower can take the healthcare centre to the heights. More research is required to justify how follower are indispensable for a leader as it is not the leader who develops the creative ideas but the team of followers who gives idea to the leader and implements the same. There is no leader who has seen growth without effective follower but modern researches does not support it. Leader-follower relations are very relevant in health care organizations. Role of followership should be acknowledged for effective leadership. Many models and test have supported this but still much more is to be done in this field. In health care organizations Doctors act as leaders and as a followers as by using these roles they can make better and effective decisions. current leadership strategies are influenced by many theories, cases, and models have influenced the that can be applied to the healthcare situation. Effective leadership should focus on the dynamic relationships between leadership values, culture, capabilities and the organizational context

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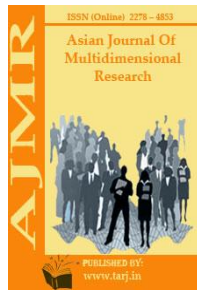
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COMPETENCY MAPPING PRACTICES – EMPLOYERS PROSPECTIVE OF FOUNDRY INDUSTRIES AT BELGAUM DISTRICT, KARNATAKA

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ABSTRACT

Employers of foundry industries are constantly encountered with impediments with regards to employee turnover and formulation of structured behavioural process at work place. The study focuses on formulating parameters pertaining to competency mapping and employee engagement. Further the competency mapping parameters relationship with employee engagement is assessed through formulation of research model. It was found that competency mapping practices influence in efficient employee engagement at foundry industries but at Belgaum foundry industries employers need to focus on knowledge and skills development. The proposed model holds good and has therelevant scope of inference provided all the elements constituting construct are inculcated amidst day today work environment of the employers. Knowledge and skills are what the employers of foundry industries at Belgaum are lagging bases the study and the sustainable growth and performance can be enhanced through these parameters.

KEYWORDS: *Competency Mapping, Motives, Traits, Knowledge And Skills, Employee Engagement.*

INTRODUCTION

The business environment in the current scenario is highly competitive which demands the managers to excel on their efficiency and effectiveness in order to perform accurate business operations. Efficiency and effectiveness are surrounded by multiple influencing factors, which make the managers cater all related aspects. Managers have to integrate all the related factors as proper synergy enables in attaining required performance roles. For instance, knowledge on aspects of TQM, TPM, BPR and other related aspect facilitates direction towards upscaling in business operations. Managers with competent and good traits are aware of different qualities need to be depicted by a person in order to perform their job roles efficiently. Managers often make the best use of their knowledge and skills in performing key activities of selecting, placing and training their subordinates. As competency mapping deals with enhancing employee throughput and formulation of the structured process in an organization, it also facilitates in helping managers to lay process pertaining to recruitment, selection, placement, performance appraisal, training, and development in order to create an integrated environment(V.N.STEFFY, 2013).

The future of organization dependency will be predominantly on the competent employee force than their dependency on any other resources. Hence the success of organization will be determined by these key factors. In a given situation, it is the key competency characteristics of individuals which are related to job performance that acts as major drives. Human capital is the major asset of any organization which has to be nurtured and further this will act as a major source in a situation of recession. The applications of competency mapping are, defining the factors for success in jobs and work roles within the organization, assessing the current performance and future development needs of persons holding jobs and roles, mapping succession possibilities for employees within the organization, assigning compensation grades and levels to particular job and roles, selecting applicants for open positions, using competency-based interviewing techniques as well as aptitude, skill and knowledge(District, Suguna, & Selvi, 2013).

Measuring organization performance is very crucial and in today's scenario organizations don't assess the material resources but consider the performance of human resources and their competency. So, the key priorities of the organization have become to develop the competencies of the organization. In this context, organizations are continuously in search of competent employees and to develop the competencies existing staff. Business environment and economic environment are changing which has forced the organization to strive for professional and competent employees in order to attain desired performance. It should be noted that there is a wide range of competency definitions in management research publications, which differ in terms of constituent parts/elements of competency and their acquisition or manifestation(Balyan, Shah, & Logojar, 2016).

Chanakya's Arthashastra, is probably the first book on Competency Mapping. It is perhaps the oldest management book which is still proving to be an excellent leader for management professionals and practitioners. The book contains competency mapping models, the thesis and theories of human aptitude, intelligence quotient and emotional quotient. In general, it has everything related to human behavior regarding work, logic, and emotions. Competency is "an underlying characteristic of a person in that it may be a motive, trait or skill aspect of one's self – image or social role or body of knowledge." The competency approach encourages employees to develop competencies which can be used in diverse work situations rather than being boxed into

the job. Employee Development also focuses on enhancing employee competencies which help them to cope up with organizational change. Competency may take the form of Knowledge, Attitude, Skill, and Values. Besides these, it may also include characteristics of an individual, motives, and self-conception. Katz in a classic article published in Harvard business review in 1994, grouped competencies into 3 categories which were later extended to four including 1. Technical i.e. relating to technology/ know-how. It is associated with function, role or task and hence, termed as a functional category. 2. Managerial/ Organizational- It deals with managerial aspects including planning, resource mobilizing, organizing, monitoring etc. 3. Human/ Behavioural- These competencies deals with personal, interpersonal and group matters. 4. Conceptual- They include visualization, model building and so on (Jain, 2013).

The competency approach focuses on linking business strategies to individual performance efforts. It also encourages employees to develop competencies which can be used in diverse work situations rather than being boxed into the job. Development of employees focuses on enhancing their competencies rather than preparing them for moving to jobs. In this way, they can develop capabilities useful throughout the organization as it changes and evolves (R. Yuvaraj, 2011).

Competency mapping is a strategic HR framework for monitoring the performance and development of human resource in organizations. Competency mapping is a process of identifying key competencies for a particular position in an organization and then using it for training and development, performance management, and succession planning. No two jobs are congruent with each other. In other words, each and every job demands different skills. A person having competencies to do a particular job may not be able to do another job equally well. A person performing outstandingly in a particular job may not perform equally efficiently in another job. The present paper focuses on the competencies required in the tourism sector (Murtaza, 2015).

A Human Resource Information System, highlighting basic qualifications, skill sets, and experience of all employees of the organization. The HRIS will help in monitoring manpower planning, recruitment, identification of training needs and other HRD interventions. To design a Role Directory containing job-descriptions, responsibility, authority etc. details. Such a directory aims at helping the organization clarify roles, fix accountabilities and form a basis for performance appraisal. Inputs from competency mapping can be used to design a performance appraisal system by incorporating the competencies needed for various categories of jobs. To develop a system of identifying training and development needs and a training and development plan that could be used annually. As one of the tools for succession planning (Assessment and Development Centers can be used as a tool for this). It can also be used for Leadership Development by designing a 360 Degree Feedback tool using the competencies generated by the competency mapping exercise (Chandekar & Khatod, 2015).

STATEMENT OF PROBLEM

Attrition rate is universally accepted at 4% and the average rate of employee turnover is way beyond the global standard. Some of the major reasons for attrition are salary, superior-subordinate relationship, growth opportunities, facilities, policies and procedures, recognition, appreciation, suggestions, co-workers (Lavanya Latha, 2013). These factors may be the outcome of issues in training, development opportunities in terms of skills, work-life balance etc, that cause low morale and absenteeism (Mathi & Professor, 2016). Thus employers are head winded

of multiple challenges relating employees which result in revenue, productivity, and quality of output and the overall process of organization. So, need for competency mapping is inevitable.

OBJECTIVES

- To Identify the Dimensions of Competency Mapping with Focus on the Motives, Traits, Knowledge, and Skills of Employers of Foundry Industries at Belgaum City
- To Assess the Key Attributes of Competency Mapping within Employers and its Influence on Employee Engagement.
- To ascertain the association between Demographic Factors of Employers at Foundry Industries at Belgaum City and Competency Mapping Parameters.

Hypothesis

- **H2:** There is an association between Competency Mapping of employers and employees engagement at the organization.
 - **H2a:** There is a positive relation between Motives of employers and employees engagement at the organization.
 - **H2b:** There is a positive relation between Traits of employers and employees engagement at the organization.
 - **H2c:** There is a positive relation between Knowledge/Skills of employers and employees engagement at the organization.
- **H3a:** There is an association between education qualification and competency mapping factors of employers at foundry industries at Belgaum city.
 - **H3a1:** There is an association between education qualification and Motives.
 - **H3a2:** There is association between education qualification and Traits
 - **H3a3:** There is association between education qualification and Knowledge/Skills
- **H3b:** There is an association between Income and competency mapping factors of employers at foundry industries at Belgaum city.
 - **H3b1:** There is an association between the income of employers and Motives.
 - **H3b2:** There is an association between income of employers and Traits
 - **H3b3:** There is an association between income of employers and Knowledge/Skills

RESEARCH METHODOLOGY

The current study is carried out using the nonprobability snowball sampling technique for data collection. Data is collected through a structured questionnaire which is divided into six major heads from sample unit of 100 employers from foundry industries. Employers of foundry industries act as enablers for industries of Auto, Tractor, Railways, Machine tools, Sanitary, Pipe Fittings, Defence, Aerospace, Earth Moving, Textile, Cement, Electrical, Power machinery, Pumps / Valves, Wind turbine generators etc. they perform role of monitoring the works of Pouring, Shakeout, Degating, Heat treating, Surface cleaning and grinding. Through the

questionnaire firstly demographic factors like Name of the organization, Employers Name, Education Qualification of Employer and Average Monthly Income of Employer in Rupees are collected. Followed by parameters of motives, traits knowledge/skills which are independent variables for the study and lastly employee engagement parameters are collected which is dependent variable for the study. A conceptual framework and research model is built and correlation technique is used to assess the relationship between an independent variable being competency mapping parameters and dependent variable being employee engagement. ANOVA is used to assess the differences in means of demographic factors and competency mapping parameters.

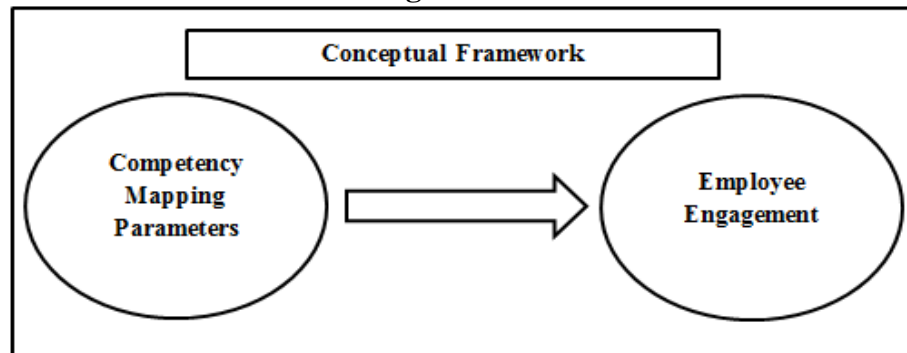
Dimensions of Competency Mapping

Competency mapping enables the structured flow of organization and thorough review of literature it was found that there were various elements which contribute to Competency Mapping. Such factors in the study were been computed and 19 key items were taken for the study bases its relevance. Further to collect information pertaining to employee engagement five items were determined.

Research Framework

As per the figure below, the study majorly makes an attempt at assessing the relationship between competency mapping parameter being independent variable and its influence on employee engagement being the dependent variable.

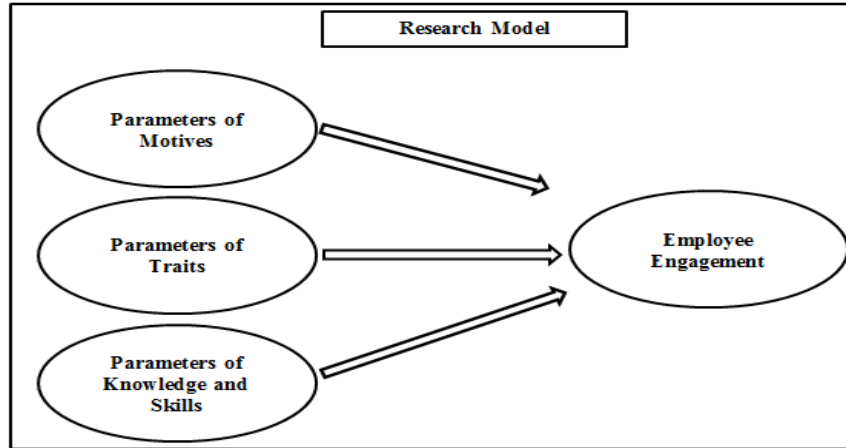
Figure 1



Source: Conceptual Framework framed through Review of Literature

Competency mapping parameters are been further classified into three constructs being Motives, Traits and Knowledge/ Skills. Each constricts weights or influence on employee engagement parameters is to be assessed.

Figure 2



Source: Research Model framed through Review of Literature

DATA ANALYSIS

Table 1

Correlation		Motives	Trait	Knowledge and Skills	Employee Engagement
Motives	Pearson Correlation	1	.266**	-.001	.717**
	Sig. (2-tailed)		.007	.991	.000
Trait	Pearson Correlation	.266**	1	-.117	.604*
	Sig. (2-tailed)	.007		.245	.042
Knowledge and Skills	Pearson Correlation	-.001	-.117	1	.101
	Sig. (2-tailed)	.991	.245		.318
Employee Engagement	Pearson Correlation	.717**	.604*	.101	1
	Sig. (2-tailed)	.000	.042	.318	

Source: Data computed through analysis

Interpretation

The correlation analysis reflects that there is a positive correlation between competency mapping parameters (being Trait, Motives and Knowledge/Skills) with Employee Engagement. There is no strong correlation between independent variables and it can be stated that they are not homogeneous. Motives and Traits have a strong relationship and statistically significant with employee engagement. Where in Knowledge/Skills are not strongly correlated and is also statistically not significant. The alternate hypothesis in these cases are accepted that is there is an association between Competency Mapping of employers and employees engagement at the organization.

Table 2
Chi Square Test Statistics

	Income	Motives
Chi-Square	40.900 ^a	91.280 ^b
Df	4	2
Asymp. Sig.	0	0

Source: Data computed through analysis

Table 3
Chi Square Test Statistics

	Income	Knowledge and Skills
Chi-Square	40.900 ^a	49.460 ^b
Df	4	2
Asymp. Sig.	0	0

Source: Data computed through analysis

Table 4
Chi Square Test Statistics

	Income	Trait
Chi-Square	40.900 ^a	98.480 ^b
Df	4	3
Asymp. Sig.	0	0

Source: Data computed through analysis

Interpretation

In order to assess the association between the income of employers at foundry industries and competency mapping parameters, nonparametric test chi-square is used. The above table 2, 3 and 4 reflect significant outcomes the p-value is $<.05$ hence we reject null hypothesis and accept alternate hypothesis being H3b1: There is association between income of employers and Motives, H3b2: There is association between income of employers and Traits, and H3b3: There is association between income of employers and Knowledge/Skills.

Table 5
Chi Square Test Statistics

	Education	Knowledge and Skills
Chi-Square	80.160 ^a	49.460 ^b
df	3	2
Asymp. Sig.	0	0

Source: Data computed through analysis

Table 6
Chi Square Test Statistics

	Education	Trait
Chi-Square	80.160 ^a	98.480 ^a
df	3	3
Asymp. Sig.	0	0

Source: Data computed through analysis

Table 7
Chi Square Test Statistics

	Education	Motives
Chi-Square	80.160 ^a	91.280 ^b
df	3	2
Asymp. Sig.	0	0

Source: Data computed through analysis

Interpretation

Chi-square test is used in order to assess the association between the demographic factors and Competency mapping parameters. In figure 5, 6, and 7 the association between education of employers at foundry industries is assessed with Motives, Traits and Knowledge/Skills wherein the result is significant as p-value is <.05. Therefore we reject the null hypothesis and accept alternate hypothesis ieH3a1: There is an association between education qualification and Motives, H3a2: There is an association between education qualification and Traits andH3a3: There is an association between education qualification and Knowledge/Skills.

FINDINGS AND SUGGESTIONS

- Competency mapping parameters were collated through an extensive review of the literature and were bifurcated into three major heads. The first bifurcation was employer motives and it covers parameters like responsibility to all the happenings at the organization, challenging goals, accepting feedback from front level employees, possessing leadership behavior and setting benchmarks, possessing good working environment, practice proper career management practices. These parameters have strong relation with employee engagement parameters being employees complete their tasks in time, employees possess self-initiation, employees respond positively for change, employees give feedback regularly and employees adhere to decisions taken by Employers. So, we can suggest that competency mapping practice by the employers result in good employee engagement practices which will enhance the overall sustainable growth of the organization.
- The employer's opinions on the competency mapping parameters are very much acceptable, irrespective of their varied demographic factors like income and education qualification. By this, we can infer to the foundry industries that competency mapping has a significant contribution towards organization wellbeing.

- Employer traits are one of the key components of competency mapping and they are employee productivity is monitored closely, Voluntary Initiations are taken and cascaded to the frontline, quick response is showcased to uncertain situations, authorities are delegated uniformly and regular tracking is undertaken on the accomplishment of goals and performance. Even trait as a construct depict strong relationship with employee engagement and the employers at Belgaum foundry industries are faring well, also the response is falling within rejection limits in spite of the difference in their demographic factors. Hence the competency mapping parameters of a trait can be inferred to the industry and can also be assessed that they are having ample awareness and are practiced across.
- Knowledge and Skills for any industry are predominant factors as it is these factors which influence in performing structured practices resulting in uniform outputs. Elements like acquaintances with analytical Skills, possessing cause and effect relationship, sufficient accounting knowledge, production knowledge as per trend, knowledge of the market, structured practice on balance of performance and pay, quick and proper communication and sense of need for training and development constitute knowledge and skills. In the study, there is a weak relationship between competency mapping parameters and factors of employee engagement which reflects that these parameters are lagging and needs attention at foundry industries at Belgaum.

CONCLUSION

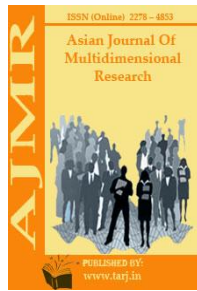
Belgaum foundry industries are head winded with multiple impediments but despite this, they have been successful in making their mark as effective industry cluster of Karnataka. The proposed model holds good and has the relevant scope of inference provided all the elements constituting construct are inculcated amidst day today work environment of the employers. Knowledge and skills are what the employers of foundry industries at Belgaum are lagging bases the study and the sustainable growth and performance can be enhanced through these parameters. These parameters also reflected in the reduction of attrition rate of employees of front level enhancing their engagement in the organization. The study is skewed towards competency mapping of employers giving scope for further study on employee's perspective or overall organization perspective on a large scale using the proposed model.

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ADVERTISING MEDIA AS PREDICTOR OF 'TOP OF THE MIND RECALL' OF FMCG BRANDS AMONG INDIAN YOUTH

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ABSTRACT

Top of the mind recall of brands is usually shaped by message, advertising media, exposure and frequency/recurrence. This study aims at exploring role of advertising media in augmenting top of the mind recall with special reference to Fast Moving Consumer Goods (FMCG) brands. Interestingly, media channels have multiplied manifold in recent years and at the same time the corporate houses have become quite wary of rising advertising costs. Hence it is imperative to know which advertising media drives optimum top of the mind recall so as to rationalise advertising costs with return on investment. The study is designed in manner that the respondents are able not only to recall brands but also associate source of their recollection viz. social media, electronic media, print, radio, out of home media, sponsorships, etc. through on the spot recall memory. The respondents recall brands without any cues during the experiment and associate the same with one or more advertising media. For the purpose of this study, respondents of have been drawn from among the students of higher educational institutions in Delhi NCR aged between 18 and 26. Number of respondents is 164. Memory test revolves around recalling brands in FMCG sector. Results of the study are likely to help the marketing/advertising managers engage in meticulous media planning so as to ensure return on investments on the media budgets. There are not many studies on top of the mind recall of

FMCG brands in Indian context. Hence this study is path-breaking in its own right and provides significant insights for marketing managers, brand managers/consultants, and media planners as well as academics and researchers interested in the theme.

KEYWORDS: *Brand Recall, Fmcg, Advertising Media*

INTRODUCTION

The image, sound, name, brand or attribute that comes to mind immediately when asked about products or brands in a category enjoys the highest 'top of the mind recall' with the consumer which implies that the consumer is more aware, and hopefully, buys more of the product than alternative products when faced with a vast array of similar products (Economic Times, n. d.). Top of the mind recall depends on top of the mind awareness (a term coined by Ellis Verdi, former president of the National Retail Advertisers Council in the US) which entails 'the first brand that comes to mind when a customer is asked an unprompted question about a category. The percentage of customers for whom a given brand is top of mind can be measured' (Farris, et al, 2010). Most of the buying decisions are influenced by top of the mind brand awareness and top of the mind brand recall. Most remembered brands are often the market leaders across communities of the consumers.

Wheeler (2013) observes that brands qualify under one of the following three conditions when it comes to top of mind awareness:

- **A Perennial Favourite.** Everyone has a favourite restaurant, clothing store, hair salon, etc. The only way to increase your chances of getting in under this condition is to consistently provide great products and customer service to all your customers. You will make the cut for some of them and become a perennial favourite.
- **A Lingering Bad Taste.** You've heard the phrase, "I don't know what I want, but I know what I *don't* want." Well this is it. This is top of mind, but not in a good way. These are not your potential customers as you are only coming to mind for negative reasons. This is Santa's naughty list and you don't want to be on it.
- **The Right Exposure.** This is the condition where you can drive the train. This is your chance for top of mind awareness, and it is within your control. The more frequently your customer is exposed to your brand, the more likely they are to do business with you. As you increase your exposure you build brand awareness.

Right exposure appears to be most important factor that shapes top of mind brand awareness and recall. Augmenting right exposure is not limited to quality or content of advertisement and choice of media. Blindell (2016) advocates a six-fold strategy to ensure top of the mind brand awareness and recall:

- **Make an emotional connection.** Today's consumers are less concerned with facts than with how a brand makes them feel. Emotional satisfaction (or the elimination of a negative emotion) is factored in whenever a customer calculates the net benefit of doing business with any brand. Know what emotional experience your ideal client is hoping to encounter or avoid, and then find ways to deliver that. This will open their hearts, which will in turn open their minds.

- **Remain present.** Rarely will a consumer make a purchase immediately after learning about a brand for the first time. In his 1885 book, *Successful Advertising*, Thomas Smith noted that a consumer will have to be exposed to a brand message 20 times before he or she makes a purchase. Although this was written more than a century ago, the logic still rings true. Know where your ideal client can be reached, and be there (with a good media mix) on a regular basis.
- **Be available.** After consumers become aware of your brand, they'll want to learn more about it. This can only be accomplished if your brand is accessible. Employ solid SEO (Search Engine Optimisation) tactics for internet search. Build a branded, informative and relevant website. Create social media pages on those channels that best serve your ideal client. Purchase the domain names that relate to your brand. Track analytics and make adjustments in order to acquire the greatest amount of traffic with the least effort. And always remember: The greatest brand is only great as long as it's available to the consumer; otherwise, the next brand becomes the greatest brand.
- **Consistently offer value.** Ideal clients, potential clients, new clients and old should all feel the value when they interact with (or simply observe) your brand. A regular blog that contains helpful information that is of interest to your ideal customers will accomplish this, as will your informative and expert engagement with them on social media
- **Be unique.** Too many brands think they can become top of mind by imitating their competitors. All this does is solidify the competition's top of mind status, by reminding people of that brand. Instead, find a gap, an unsolved problem or a new way of solving it. Attain top of mind status by being the one brand that's different from all the rest.
- **Create a buzz.** At its core, marketing is about getting attention. And the best way to get attention is to start people talking about your brand. What will make your target audience talk? And recommend your brand to their family and friends? Study their behaviour. Learn what's important to them. Find out what they like to talk about. Only then will you know how to get their attention, keep it...and put them to work for you, getting other people's attention.

While right exposure and a mix of such attributes as emotional connect, distinctiveness, consistency in value offerings and ability to stay afloat on word of mouth, help the brands enter the consciousness of the consumers leading to top of mind brand awareness, it is quite challenging for marketers to keep the consciousness about brands intact for a longer period. This is important because people do not buy things immediately after watching a TV commercial. 'According to a study, 34% or more than a third of consumers buy a product (a major purchase, such as a car or an expensive appliance) between seven and 12 months from the time they first considered buying it' (Chua, 2016).

Prolonged brand consciousness, a predictor of top of the mind recall, depends on careful media planning. It is important to craft right message (content), select appropriate media and run the campaign effectively (frequency and timings). In this paper an earnest effort has been made to explore which medium is apt for constantly reaching out to the people so as to create fitting brand awareness, prolonged brand consciousness and lasting top of the mind recall.

Traditionally, marketing campaigns largely revolved around TV, radio and print as instruments of mass communication. However, emergence of internet/social media in recent times has overshadowed the standard thrust on traditional media. Media managers, marketers and corporate leaders are a bit biased towards internet/social media. Online media is fascinating in

terms of speed, reach, cost and ease of advertising. At times, they allocate funds for online media campaigns overlooking the traditional media even at the risk of losing out the customers. However, the scenario warrants a reality check to find out effectiveness of traditional media versus the online media.

‘(Online media) is far less effective than traditional media in getting consumers to recall, that is, bring back to mind, an advertisement for a well-established fast-moving consumer goods product and may not be enough to increase their interest in purchasing the product’ (Govaers, Meacham and Brusselmans, 2017). Further, lower recallability in digital media may reflect the fact that the current format and content of online ads is not designed to be scalable (ibid). It is interesting to note that the recollected reach i.e. the percentage of total population reached who recall a campaign, is lowest for digital media (30%) as compared to TV (60%) (ibid). The present study also indicates that efficacy of traditional media to foster top of the mind recall as compared to online channels of advertising.

RESEARCH METHOD

We conducted this research in a bit unorthodox way. On the spot recall memory test was used to elicit responses from the participants of the study. 164 college-going youth of NCR Delhi in the age-group of 18-26 years volunteered for the experiment. They were instructed to recall FMCG brands without any cues and associate the same with one or more sources of advertising media such as TV, radio, print, online/social media, out of home, etc. On the spot recall memory test revolved around FMCG products.

RESULTS AND FINDINGS

Table 1 presents the demographic profile of the respondents. Equal number of male and female respondents participated in the study. Average age of respondents was 22 years although the age range was 18-26 years.

TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

	Male	Female	Overall
No. and % of Respondents	82 (50%)	82 (50%)	164 (100%)
Average Age of Respondents	23	21	22

Table 2 presents a list of top ten FMCG brands across categories having top of the mind recall. Dairy Milk tops the chart with overall recall frequency of 88% followed by Surf Excel (83%), Real and Vim Bar (73%), Parachute (69%), Colgate (65%), Nescafe (62%), and Axe (61%).

TABLE 2: TOP 10 FMCG BRANDS HAVING TOP OF THE MIND RECALL

Rank	FMCG Brands	% of Recall Frequency (Male)	% of Recall Frequency (Female)	% of Recall Frequency (overall)
1.	Dairy Milk	63	79	88
2.	Surf Excel	43	89	83
3.	Real	76	81	73
4.	Vim Bar	39	78	73
5.	Parachute	68	76	69
6.	Colgate	72	84	65
7.	Nescafe	65	53	62

8.	Axe	78	22	61
9.	Dove	38	66	59
10.	Dove	29	71	47

Table 3 presents category-wise top of the mind recall. This is in sync with recall across products. Colgate tops chart in toothpaste category while Dove is ahead of other brands in soap and shampoo categories. Surf Excel is leader among detergents while parachute has unparalleled recall among hair oil. When it comes to fruit juice people have Real at the top of their mind while Nescafe comes first when they look at coffee.

TABLE 3: CATEGORY-WISE FMCG BRANDS HAVING TOP OF THE MIND RECALL

Sl. No.	FMCG Category	Product	Product Having top of the mind recall by male (%) Approx	Product Having top of the mind recall by female (%) Approx	Product Having top of the mind recall (overall %) Approx
1.	Toothpaste	Colgate	65	35	59
2.	Soap	Dove	32	68	30
3.	Shampoo	Dove	37	63	11
4.	Detergent	Surf Excel	33	77	56
5.	Oil	Parachute	79	21	48
6.	Chocolate	Dairy Milk	42	58	81
7.	Fruit Juice	Real	56	44	68
8.	Coffee	Nescafe	66	34	89
9.	Deodorant	Axe	62	38	79
10.	Dish Cleaner	Vim Bar	32	68	81

Table 4 presents major sources of brand recall. Television tops the chart of preferred media when it comes to recalling brands across categories although the responses were overlapping as the respondents attributed more than one source during the on spot recall memory test. Radio claimed second spot as source for recalling brands in random recall memory test while internet (digital advertising/social media) came at the third position. Print and Out of Home media claimed similar reach in terms of their abilities to foster top of the mind recall.

TABLE 4: MAJOR SOURCES OF BRAND RECALL

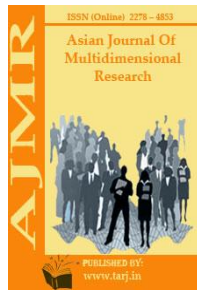
Sl. No.	Sources of Brand Recall as reported during experiment	% of Attribution (Approx)
1.	Television	73
2.	Radio	40
3.	Internet	27
4.	Print	22
5.	Out of Home	20

CONCLUSION

Results of the on the spot recall memory indicates that electronic media i.e. television and radio rule the roost so far as impact in term of top of the mind recall of brands is concerned. This is contrary to the popular perception about internet having greater impact than the electronic media. Interestingly, the respondents of the study belonged to an age-group which is apparently glued to the internet. But its ability to induce brand recall seems to be seriously limited. So writing on the wall is loud and clear: if the companies want their products to have top of the mind recall, they have to turn to electronic media without ignoring digital advertising. Advertising contents of television and radio have matured over time and they are aired frequently to capture the imagination of the consumers. On the other hand, power of ignoring the commercial advertisements are largely in the hands of the user who can skip the same to browse the content he/she is looking at. Hence, content, design, format and display in digital advertising needs constant innovations so as to fascinate the users to stop for a few seconds to appreciate the same. Internet is relatively new media and yet it has surged ahead of print and out of home. So probably future belongs to digital advertising, but cannot overlook what matters now.

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THE COST OF BEING A WELFARE STATE: A STUDY OF THE STATE OF TAMIL NADU

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ABSTRACT

The innate objective of any constitution or governing body lies in its ability to be pro-Welfare. The concept of this “Welfare State” has been long discussed by numerous philosophers and economists alike. Starting from Plato, to modern day Nobel laureate Amartya Sen, welfare has been an undisputable constituent in the general functioning of all economies. What we consider, if not ideally as welfare, seldom remains mutually exclusive from the basic economic requirement that drives the consumer society; need. Perhaps it isn't overstating if we could term welfare as a state where the government looks out for its citizens by attending to their needs. The constancy across perspectives is that the human instinct is conditioned to survive and it requires the basic necessities to do so; which are narrowed down to food, water, clothing and shelter. What is dealt with a non-existent third eye, is the welfare aspect of people in a State. A lot of schemes and policies are introduced for uplifting the living standards of the poor, but seldom have they been worked upon to enhance their lives starting from their basic needs. Over a course of 5 years, the Indian state of Tamil Nadu has come up with myriad ways to deal with the abundance of dread in their territory. The State government adopted strategies that could help in increasing accessibility to hygienic food, clean drinking water, quality inputs for infrastructural development, educational up gradation, etc. This research is an attempt to understand the various aspects of being a Welfare state, with Tamil Nadu as the sample, and the costs associated with it. The study is aimed at attempting to create an economically viable model that

could be used by all states in the country to slowly erode the deficiency of people to meet their basic needs.

KEYWORDS: *Welfare, Tamil Nadu, Philosophy, Education, Sen Jel Code: A10, A19, D60, H53, H75, I00*

1. INTRODUCTION

The development of the concept of a Welfare state has been overtly attributed to Karl Marx over the years. The reality of this condition is that, welfare as a concept has been evaluated and put into use by philosophers as early as Plato (400 B.C.). If traced on a chronological basis, the evolution of what a “Welfare State” is and what it is expected to perform has always been interconnected, yet drastically different. Plato (428 B.C.- 348 B.C.), was an ancient Greek philosopher. His disciples and followers were the architects of Platonism, a school of thought that is associated with the ways and ideas of Plato. He has always been revered as one among the greatest philosophers of that era, and has contributed in many aspects. In his book, *Republic*, Plato sketches a picture of how he perceives a Welfare State to function. This was constructed under two main assumptions; 1) the community would be constituted of just two categories of people; the ones who govern and the ones that are governed. This also carries with it, an unsaid clause that the latter category abides to the former’s decisions 2) there is a hereditary characteristic of human qualities, and that rulers must beget future rulers. The assumptions of Plato are themselves up for scrutiny. But it becomes pertinent to understand that he was of an aristocratic descent. Plato’s writings are all based on his views, which were in turn shaped by his upbringing, which didn’t always seem to be in for societal interest. He rationalized the Welfare state through a few functioning factors that would distinguish it from a monarchy. His proposition said that the key to capture the best out of a population is by containing them within predetermined limits. Infants from the time of their birth, will be left at public nurseries. The State would then allot a child to a family. This created a scenario where the family wouldn’t know who their progeny was, and neither would the child know of his/ her lineage. The children would then have to prove their abilities over the years. Based on how well they did, in a particular field, the State would provide them with an occupation. The selection procedure of who does what work is done by a council of “wise men”, who were once the best at the public schools. This system was proposed as it would conceal the identity of an individual, propelling their motivation to make themselves independent and economically speaking: efficient.

The elitist notion upheld by Plato was broken down to be well suited for the general public. The next era was dominated by works of a well-known Platonian philosopher; Aristotle. Aristotle (384 – 322 B.C.) was a disciple of Plato, who seemed to have variances in his views regarding Politics and Ethics. Two of the most indispensable works that were written by Aristotle are “*Nicomachaen Ethics*” and “*Politics*”. There exists a dichotomy in nature between human behavior and the values that they hold. Human beings are considered to be rational constituents of a society and they are governed by a class of people who are wisest among them. The government, in turn, is invested in providing for the State with the interest of citizenry kept in mind. When they act with morals as a backing, rather than their motives or objectives to stay in the State, there remains an indisputable presence of ethics. Ethics can be the component that people rely on when a situation of moral conflict arises, and Aristotle heavily drew from this concept. His books are an indication of what any democracy needs to hold true to sustain. He

uses the term “*Eudaimonia*”, which translates into happiness or welfare. This term is comprehensive and accommodative of welfare that is a resultant factor from various aspects of the city state, including governance and public policy decisions. Aristotle states that *Eudaimonia* is the highest good for all human beings, analogous to being on the highest indifference curve for any commodity and its respective composite good. There are many ways in which an individual can be at the point of *Eudaimon*, and he stated three characteristics that would classify this state of welfare: 1) Life of pleasure, where people could satisfy their basic necessities 2) Life of political activity, which would indicate that the people would need to sense democracy around them and be able to participate in it 3) Philosophical life, where one isn't just motivated by materialism but also by the abundant knowledge yet to be gathered. Discourses and debates become a source of attaining the right balance to a philosophical life.

The ancient Greek philosophers gave the world an idea of a Welfare state on which accommodations could be made with respect to changing circumstances. Drawing heavily from their ideas, a new class of thinkers emerged substantially over all the years. The most capturing works came from authors at the advent of 14th century. Sir Thomas More's novel, *Utopia*, is a clear standing take on the necessity of every country to adopt the Welfare state. More, through the eyes of a traveler, explains of a land called Utopia where the just and kind thrive. Utopia as derived from Greek, essentially connotes “No Place, or Nowhere”. It is an ideal state of things in which the government, regulations, social and moral conditions are immaculate and they operate seamlessly. In his novel, Sir Thomas More highlights this idea as an intellectual dialogue between three people; More, Giles and Hythloday. Hythloday, a philosopher and a world traveler, is engaged in deep conversation with More, when Giles joins them. The rest of the story is a descriptive monologue by Hythloday about Utopia, a land where the constitution defends people's rights. He sketches a picture of Utopia as a state functioning on rational thought, establishing communal property, remarkable productivity, lack of materialistic outlook towards gold or precious metals and stone, absence of class distinctions, no poverty, low crime and poverty levels, religious tolerance, and little or no inclination towards war.

Sir Francis Bacon's unfinished novel, *New Atlantis*, was based on a utopian set up in a land called Bensalem. This novel saw an increasing emphasis on the need for equality, although left in dire need for a more solidified interpretation. The island of Bensalem had all qualities of a welfare state, although it has not been interpreted in terms of its characteristics but more as a statement that disclosed the nature of Bacon himself. A fast forward in history would lead us to the celebrated personality that is Karl Marx. He wrote specifically on the welfare of labor class. His division of the proletariat and the bourgeoisie, was a realistic understanding of how the society works around us. The most prolific writer of his time, Marx paved way for the concept of labor unions to develop into a state of existence. The idea of common laborers being the foundation of the great structure supporting the proletariats, Marx remarked that this very foundation could bring down the entire system. Adequate and just compensation to workers coupled with a less sinister system would increase the chances for the industry to be successful as compared to a state where the laborers are subject to less than subsistence wage rate and unruly behavior from the managerial class. The threat associated with an authoritarian rule that didn't serve the needs of the labor class was very high and profound after the publication of Marx's works. Deriving from the ideas of Engels, Marx remained one among the few scholars whose ideas revolutionized the strategy of an economy. In less than a century, there were formations of labor unions and people raised their voices for what they perceived as a right

inherited with the acceptance of a work profile. Marx and his work laid the foundation for an era where Welfare was no longer a luxury, but a stark and lucid necessity.

The two scholars who institutionalized and brought prominence to the idea of a Welfare state were Kenneth Arrow and Amartya Sen. The Impossibility theorem of Arrow led to an increased interest of scholars in understanding Welfare Economics. The statement of impossibility theorem is that;

"If we exclude the possibility of interpersonal comparisons of utility, then the only methods of passing from individual tastes to social preferences which will be satisfactory and which will be defined for a wide range of sets of individual orderings are either imposed or dictatorial" (Arrow, 1951). This theorem will be later explained in the coming chapter as a theoretical framework of the study, along with Amartya Sen's concept of welfare and Sen's paradox (Liberal Paradox).

This research would focus on the state of Tamil Nadu over the past five years, and the changes that have come about in the tenure of governance at that time. Facing a constantly growing population, the passing governments faced a trade-off between higher growth and poverty alleviation with development of living standards. For many years, the government remained as oblivious to the issues at hand as possible, while welcoming foreign investments and Multi-national corporations into their land. The necessity of the situation to change was extremely high by 2012. Poverty was looming around the city corners, and there was a growing pressure on the political party of AIADMK, to solve these issues. The DMK government, despite their efforts to propel the growth of their state, chose the former condition of the trade-off. Whilst swooping in to save the state, the then CM Jayalalithaa, turned towards the latter of the trade-off. Turning a blind eye to the depleting treasury of her government, she started a regime of programs and initiatives that turned Tamil Nadu into the Welfare State, as construed among liberals. The public authorities started funding programs that would fight poverty at ground level. Primary education, when unaffordable in any household, was taken up the government. The infrastructure of government run schools, colleges and offices were improved. There were quality checks on all provisions and new ordinances were passed to fund SHG's, who would in turn run government hotel outlets, with low-cost food provided to all. Water was to be sold at subsidized rate, and produced at a factory run on Thiruvallur district. These schemes have been successful in providing for the needy and were a direct attack on poverty.

2. REVIEW OF LITERATURE

Goodin (1985), writes his paper on *"Defending the welfare state"*, where he discusses various aspects of childcare and state intervention. He emphasizes that the duty of social welfare lies in the hands of people. Citizens are seldom bothered about what happens around their households. The characteristic of human nature is such that it becomes self-sustenance before others. Goodin draws parallel to Plato's *Republic*, where children are at the custody of the State, and the State takes charge of the upbringing of every child in their country. He emphasizes on the reciprocity that we hold amongst one another, and that creates a vulnerability. This gap leads to altruism and acts of kindness in the society. Goodin was accurate in stating the reciprocity involved in any transaction. The moral component of any transaction enables a system of continuous effects that strive towards reaching societal equality of some sorts. This, when extended to a national level scenario, it would imply that the government has more to do than just it's lawful duties of

preventing misdoings. It comes down to solving issues of inequalities through a well justified breach induced damage reimbursement system.

Gilbert, N. (1986), spoke invariably about the different transitions that the notion of welfare experienced, before reaching clarity in terms of policy making. Whilst being a staunch believer of the neo-liberal welfare philosophy, Gilbert gives an overview of how there was a consistent resistance from opposition in the American parliament regarding what was considered adept for the people of the country by the ruling party. He reinstated that the neither the liberal doctrine of the 1960s that sought to build a defense against threats to social welfare, nor the perspectives of privatization, offered a social philosophy that could clarify the whole purpose of a welfare state. It was about this thought that Gilbert enforced the concept of a shift required from public to private responsibility. There is a greater risk of appropriation of public funds and delay in commencement of any activity/ initiative, if there is a procedure involving the government (state and central legislature alike). Sourcing help from individuals, and promoting an idea of social welfare by being mindful of the fact that individuals act faster and more efficiently when seeking to satisfy their own wants, is the best solution forward. There has not been a greater emphasis made than at the end of this article, where Gilbert, the Dean of Social Sciences at University of California, Berkeley, rejects the need for a liberal doctrine to be embedded within any constitution, and to rely on private responsibilities put to good use.

Sen (1999) in his book *Development as Freedom*, writes on capability of human being is his ability of functioning in different capacities in a society such as to enable him to achieve the components or the constitutions of his well-being. Such functioning ability concretely implies access to adequate and nutritious food. Some measures are general and probably technical education, medical and health care facilities and a measure of security regarding the availability of the above. Sen has helped to induct indicators regarding the above in the human development index. A separate capability index for different countries has also been developed. Capability includes also an environment of freedom of choice and ability to make use of the various freedoms. Hence capability is prior to the attainment of the desired welfare states of individuals. Sen has argued that poverty is a result of capability failures. Sen has a wide-ranging critique of conventional welfare economics on account of neglect of the capability dimension.

Pierson (1996), in his article on the *New politics of welfare state*, brings about a statement that there have been fundamental shifts in the society because economic, political and social factors that are coexisting in the environment have put welfare under siege. Various attempts at achieving this status by different countries have resulted in cases of radical retrenchments. He takes a view point that states that political parties will adopt measures that assure them of being re-elected into posts, and it wouldn't necessarily be a welfare state as much as a political agenda. He reinstates that radical entrenchment would be a case only when there is a very strong presence of an electoral slack. He believed that for any government to provide for people unconditionally as they are deemed to do, there will have to occur a revolution in political system around the world. There can be no more increments in the elevation of objectives of government, but rather a well-thought agenda that would crunch possibilities of Non-Welfare probabilities.

Atehrton (1989), in his article, talks about who the beneficiaries of the welfare state are supposed to be. Indicating that the Welfare state will largely accommodate for the lower middle class and the working class, he validates his statement by stating the trap of these two classes when it comes to any obligations towards the government. The working class is always torn

between choosing what is rewarding to their well-being versus what they would require to sustain themselves in an environment that is driven by several layers of taxes and increasing prices for basic amenities. The beneficiaries are hence prioritized in both programmatic or redistributive methods. His argument is also backed by historical record, where writers and philosophers never explicitly mentioned the upper middle class or the upper class as intended target groups in their writings.

The literature on what has been construed or misconstrued as an ideal welfare state has been excessive and exhaustive in nature. The few works on it that concentrated on developing a realistic aspect to these thoughts have been reviewed for this research.

2.1 Statement of Research Problem

There have been continuous changes in the policies of every country over the years. Taking a specific example of India, there is a huge gap in addressing the needs of the population, mainly because of its magnitude. There can never be a one size fits all policy, unless the characteristic of the population remains homogenous. Keeping this in mind, the branch of Welfare Economics has contributed immensely to the development of public policies around the world, and the State of Tamil Nadu adopted a few measures that works successfully to date. There have seldom been any studies that attempt at recreating a model following Tamil Nadu's approach, with betterments in the methods adopted. The research problem statement would hence be;

To critically evaluate the welfare measures adopted by the state of Tamil Nadu in the past five years; to understand the costs associated with the new schemes versus their benefits and scrutinize the outcome of the schemes.

2.2 Objectives

- (1) To understand the ideology and methodology behind every scheme.
- (2) To review the development arising out of the welfare schemes of Tamil Nadu.
- (3) To create a uniform welfare model that is economically and socially efficient.

2.3 Theoretical Framework

The main theoretical framework revolves around Sen's liberal paradox. This logical paradox purports that under no circumstance shall the societal system allow space for the following three situations to ever take place simultaneously:

- (a) Commitment to a minimum sense of freedom
- (b) Result in the economic efficiency known as Pareto efficiency
- (c) Be capable of working/ functioning in any other society whatsoever

This is a strategic understanding of how to choose the point of efficiency and how well the policy will work under each scenario. It involves a certain level of assessment into who gains at what loss of another. Amartya Sen cites his examples of two people, who have one resource book to read. Person A enjoys reading the book whilst Person B detests the book. Person A's satisfaction is maximized at the point where Person B is forced to read the book. If Person B's choice is taken into consideration, he would prefer that he reads the book, although it repels him, rather than have someone enjoy the reading process of such a book. The social planner, in this case, is required to choose between three options

1. Person A reads the book.
2. Person B reads the book.

3. No one reads the book.

The most efficient point would be the case where Person A reads the book, based on a ranking of preferences. The three conditions will act as a prevention against each other, and this will mean that the efficient point is when either one of them happens.

In this study, the conditions of the study are held true. The part of Sen's proposal that Pareto efficiency will occur at the absence of two conditions where the society holds a minimal sense of freedom or that they would be able to function in another society this way is a claim that will be evaluated in tandem to Tamil Nadu's schemes.

3 METHODOLOGY

This study is an understanding of how Tamil Nadu successfully implemented schemes that made them a Welfare state. Hence, the study would be qualitative in nature. The data collected for the years' post implementation of Welfare schemes, are compared to the ones before the scheme to trace the development pattern.

3.1 Primary data

The primary data used in this study is a survey conducted among citizens of Tamil Nadu, who filled an online questionnaire regarding the impact of these welfare schemes on their lives. People from different income backgrounds have filled in the survey, allowing room to judge the degree of influence the schemes have had on people. The survey was circulated online, and also used as a schedule while recording answers of those who didn't have technology at their disposal. Apart from the income category, students and workers alike have been compared with their responses. The record of people working for Amma Unavagam scheme and Amma Kudineer scheme, were obtained through interviews at their respective outlets and offices. Data regarding the functioning of these outlets were received from the workers at the SHG's in the area.

Secondary data

Data regarding the unemployment rate, primary education and the number of outlets for these schemes were obtained from the Secretariat at Chennai, Tamil Nadu.

3.2 Time Period of the Study

The time period of the study is taken as 6 years. The schemes were introduced in 2013, and are still in existence. To provide for a comparison, three years before the introduction of schemes are also taken into consideration. The time period is relatively short due to the nature of the schemes. Proven to be successful in the first year at solving people's despair, it is vital to trace the necessity of the schemes as the years' progress.

4. DISCUSSION

4.1 Development of Schemes

There have been myriad schemes that were implemented during the period of 2013-16 in the state of Tamil Nadu, which aimed at improving the lives of those who were below poverty line. There were also schemes that aimed at general welfare of the state which would benefit all. This research is specifically targeted at a few schemes that deal with basic requirements of food, water and structural improvement of livable spaces. The following schemes are taken into consideration while developing a hypothetical model that could function as a proxy to the

existing one, whilst fixing a few loopholes that lay unattended. The schemes that would be studied are as under:

- 1) Amma Unavagam
- 2) Amma Kudineer
- 3) Educational schemes

Each of these schemes and the aspects that are taken into consideration in analyzing their effectiveness are explained in detail below.

4.1.1 Amma Unavagam

Amma Unavagam is a chain of hotels across various districts of Tamil Nadu. Amma Unavagam literally translates to Amma's hotel, where Amma is a term referring to the late Chief Minister Jayalalithaa who initiated the scheme. This chain of restaurants has a few well-defined objectives which ensure that all of Tamil Nadu's citizenry have access to affordable, hygienic and nutritional food (3 times a day). The establishments are managed by women, who are part of self-help groups in their respective areas. This scheme was introduced to cater to the lower and lower-middle class of the society.

Considering the expanse covered by the scheme, the capital city of Chennai is the sample of this study. There are 407 Amma Unavagam outlets in Chennai alone. These are distributed as 2 per ward, and there are 200 wards in the city. Remaining 7 are at seven major government hospitals in Chennai. The outlets are run by self-help groups segregated by area, so that women do not have to travel far to reach work. The controlling authorities are the municipal corporations of the respective states, which makes the Greater Chennai Corporation in-charge of the outlets in Chennai. It is headed by Mrs. M Vijayalakshmi, a senior IAS official who is the Deputy Commissioner of Health.

The outlets offer idly's for Rs.1/idly, Pongal for Rs.5, 2 chappathis for Rs.3 and meals for Rs.5. The standard pricings are attached in the annexure. The low-cost pricing strategies have resulted in high accessibility to basic requirements for everyone in the city. People from all walks of life currently avail these services.

4.1.2 Amma Kudineer

This scheme was a way to solve the issue of inadequate standards of pricing and quality of drinking water in the state. Kudineer, when translated from Tamil, means drinking water. This scheme provides 1 liter of water at the rate of INR 10 per bottle. This is run by the Tamil Nadu State Transport Corporation, where the main production process happens at a factory outlet in Thiruvallur district. The plant has a production capacity of 3 lakh litres per day. This would indicate that about 1080 lakh litres a year. Introduced in 2013, this scheme should have produced about 3200 lakh litres of purified water till date.

4.1.3 Education Schemes

The state government has provided the maximum for education in Tamil Nadu. A comprehensive list of all the schemes has been attached at the annexure. The provisions of education scheme caused an increase in the enrollment of students for primary, secondary and higher education. To battle the unemployment of graduates, the government started providing with internships that would enable them to get on-the-job training with stipends, and hence increase their employability chances.

5. FINDINGS

These schemes have been a huge success as far as the idea of a Welfare state is concerned. But a closer look at the cost that the government has incurred in funding these schemes, would lead us to the decision that in a developing country like India, where the population that needs catering to is too high, it needs to have an alternate funding mechanism to work on the developmental aspect of the states. The following findings of the **study** are used to create a more comprehensive model that could generate a better result.

- (1) The public debt of the government rose by 92% in 5 years. There has been little or no attempt at reducing the amount of loan burden.
- (2) There is a fluctuation in the rates of graduate enrollments, which highlights the instability of the programs. Many cases are filled with appropriation of funds and lack a monitoring system.
- (3) The SHG's are effective in their scheme, but there is a loss of Rs.2.64/idly, Rs.9.73/meal and Rs.4.44/curd rice sold, to the government. The overall loss to the government annually would hence be around 15 to 17 crores state wide.
- (4) These subsidized schemes are a threat to the livelihoods of pushcart kitchens, which dominate low-price eateries in Tamil Nadu.
- (5) The impact on unemployment is evident and there is a drop in the rates.

Although Tamil Nadu attempted at achieving the status of a Welfare state, there are a few loopholes that have caused a reduction in satisfaction among people.

In tandem to this study, a survey was conducted among 50 residents of Tamil Nadu by circulating an online Google form. The result for the online survey was as follows:

- 88.4% said they were aware of the schemes like Amma Unavagam and Amma Kudineer, where as 11.6% were unaware of the scheme. It is important to know that of the 11.6% who were unaware of these schemes, around 2 people were no currently residents of Tamil Nadu and have been constantly juggling between countries.
- 44.2% said they had availed of these services, whilst 55.8% said they hadn't yet availed these services. Of the 19 people who had availed services, 4 were students who get a monthly allowance of 2000 or less, 12 were working people earning above 2.5 lakhs and annum, 2 earning above 4 lakhs an annum and 1 person earning 23 lakhs an annum. This shows the diversity among the people who avail these services.

The accessibility of the scheme has been lauded by many social scientists, especially the ones at Universities concentrated around the capital city of Chennai. Although there is an increasing population of the state, the need to reinforce the schemes has never been more pertinent. The population statistics are as follows, according to census:

TABLE 1: POPULATION OF TAMIL NADU

YEAR	POPULATION	% Increase
2001	62,406,000	-
2011	72,147,030	15.6

Source: <http://www.tn.gov.in/population/>

The census data shows a consistent increase in the population of Tamil Nadu, and along with it various measures to battle unemployment, the most successful of which began in the current government's tenure from 2013.

- When questioned on how they would rate these schemes, there were well-judged answers from the participants that included suggestions as to what they think a government pursuing the objective to become a welfare state should be doing.
They participants were asked to rate the schemes in terms of their efficiency on a scale of 5, where 1 meant it was very poor and 5 indicated a really good functioning.
- The opinions of the participants regarding what they expect out of a government demonstrated their inclination towards a democracy that is by nature Welfare oriented in their needs. The following are the opinions taken from the survey:
 1. Focus on the upliftment of the needy; ground level eradication of poverty.
 2. Provide basic amenities like food, healthcare and education.
 3. Transparency in administration.
 4. Infrastructural development and maintenance.
 5. Adopt eco-friendly measures and control the pollution; improving the standard of stock of wealth in the State.
 6. Improve the agricultural sector of the economy by directing more funds towards their development.
 7. Increase employment in the state.
 8. To form a stable government this leads to a stable state.
 9. Avoid corruption and appropriation of public funds.
 10. Ease in accessibility to government initiated schemes.

5.1 Trends in Education

There has been an increasing rate of students enrolled in various levels of education.

TABLE 2: PRIMARY SCHOOLING ENROLLMENT

Year	Enrollment	% Increase
2011-12	25,26,878	-
2012-13	11,97,975	-52.59
2013-14	27,69,730	131.2

Source: Secretariat (Chennai)

TABLE 3: SECONDARY SCHOOLING ENROLLMENT

Year	Enrollment	% Increase
2011-12	10,57,109	-
2012-13	17,24,389	63.12
2013-14	31,06,486	80.149

Source: Secretariat (Chennai)

The data obtained shows that there is an increase in both the primary and secondary schooling enrollment rates in the state post implementation of schemes.

There was an increase in the rate of graduate level enrollments. These could be owing to the fact that there was a better surety in the chance of landing up in an internship or work immediately after graduation, given the policy of the new government.

But, there was also an increase in the debt of the state. If the two years of 2010 and 2015 are taken into consideration, there has been a 92% increase in the debt obtained by the state government of Tamil Nadu. The most obvious reason could be that the schemes introduced by the government needed more funding. Apart from needing and exorbitant balance in their treasury, the government also shuffled around with the income they received from other sources in the state leading to a result that is almost analogous to being knee-deep in fiscal deficit.

6. Implication of the Study

The study evaluated three schemes of the Tamil Nadu government and the following were the findings regarding their efficiency:

1. The Amma Unavagam scheme is addressing people's needs, but also it faces issues of losses due to the low pricing strategy.
2. The pricing strategies of these outlets are driving pushcart kitchens out of business.
3. The Amma Kudineer scheme is most effective and remains to be as it is.
4. The education schemes in the state have increased in the enrollment rate, but quality of education and the results of these children are not monitored. This results in an inefficient outcome which is not favorable in a welfare state.
5. Increasing borrowing tendencies of the government to facilitate their programs need to be addressed more seriously.

There are a few ways in which the schemes could be made more efficient and the model could be reconstructed the following way:

- I. The pricing at Amma Unavagam outlets will be done in a manner where the outlets cover the cost of production. The loss made per idly was 2.64 and the price was Rs.1, this indicates that the prices could be increased to Rs. 4 per idly, which is comparatively not very high and would still be affordable to all. This pricing strategy can be followed for all products sold.
- II. The pricing strategy followed thus will drive the pushcart kitchens to reduce their price till about Rs5 per idly, where their overall profit is still greater than that of the outlets, and the pricing strategies make them very close substitutes.
- III. The Amma Kudineer program remains unaltered and at its place. The one option to increase efficiency would be to open more factories and take purified water distribution to a state where only the Government sold water bottles are available in the state.
- IV. The students sponsored by the government in various levels of education, need to be constantly monitored for their progress in their classes. The objective of the government should be to have a strong human capital and not just increased literacy rate. This could be done through monthly evaluation by the school authorities of the children, and provide psychological support through counselling sessions when any external issues are detected.
- V. The funding of these schemes need to be made transparent, which allows for the central government and the public to appraise the performance of the government. This will also reduce appropriation of funds drastically.

7. CONCLUSION

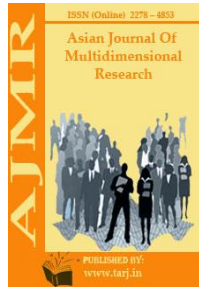
The government of Tamil Nadu has made the most effort of reaching a state where Aristotle, Plato, Marx, Sen and Arrow would all have reached if their works were combined into a unified model. This model could be employed in all states, and the study's suggestions could improvise the model's efficiency, if incorporated. Nobel causes like these are testimony to what people expect out of a democracy. Lubricating the system with welfare schemes would cause all governments to encounter Sen's paradox inevitably.

- The society is constituted by diverse groups of people. This will mean that the society will not be able to determine its minimal sense of freedom. It encounters a situation where it will have to choose a midpoint among the freedom levels, which will prove to be disadvantageous towards those who fall below the mean value. The second case is where the lowest standard of a minimal freedom is adopted and everyone in the society benefits, but unequally. Some enjoy way too more and it would increase inequality.
- These societies are territory specific and if their welfare notions are set, it will not change in other societies due to mere habituation.
- This means the paradox holds true where Pareto efficiency is the norm. The government will face a trade-off in terms of fiscal deficit for increasing their welfare schemes.

The state of Tamil Nadu has been partially evident and will definitely develop soon because of their welfare schemes.

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EFFECTS OF MINOR IRRIGATION SCHEMES IN TELANGANA- A STUDY

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ABSTRACT

The range of reforms and the measures unfolding in AP in recent years incorporates this concern and aims to usher in targeted productivity improvement. The formal relationships based on the membership of LICs are not asymmetrical. Therefore, it can be said that there is no discrimination on the basis of ascriptive criteria such as caste or religion and in this sense they are promoting socially sustainable development. As the data reveal, majority of the members of lift irrigation co-operatives does not feel that there is discrimination in water distribution and they get water in sufficient quantity when it is required. Therefore, it can be said that, the lift irrigation Co-operatives are promoting socially sustainable development. Irrigation through major and medium canal systems was a key component of green revolution that transformed India and made the specter of famines in India history. Moreover, the Integrated Water Resources Management – guiding and spearheading the reforms agenda in the state focuses on using irrigation as a pro-poor anti-poverty mechanism. In general irrigation is seen to be affecting poverty by increasing returns to the physical, human and social capital; integrating the poor with factor, product and information markets and improving the overall national growth rates. Water co-operatives should be encouraged to grow very fast and in great number with a view to optimize the benefits of the irrigation projects and there by increase the rate of overall status of social life and economic prospects from good to better and best in days to come.

KEYWORDS: *Discrimination, Productivity, Majority, Incorporates,*

INTRODUCTION

Indian food security was built on the remarkable agricultural productivity enhancement that the country witnessed in the 'Green Revolution' era. Irrigation through major and medium canal systems was a key component of green revolution that transformed India and made the specter of famines in India history. Irrigated agriculture is thus responsible for the rapid improvement in the agriculture productivity in the 1960's, 70s, and 80's. There is a marked difference in the levels of contribution from agriculture in the rain-fed and the irrigated areas.

Irrigation projects are viewed as the mechanisms providing opportunities for reducing poverty. It is well accepted that irrigation reduces poverty substantially. It is estimated that poverty in irrigated areas is about half of the incidence of poverty in non-irrigated areas. Moreover, the Integrated Water Resources Management – guiding and spearheading the reforms agenda in the state focuses on using irrigation as a pro-poor anti-poverty mechanism. In general irrigation is seen to be affecting poverty by increasing returns to the physical, human and social capital; integrating the poor with factor, product and information markets and improving the overall national growth rates. The range of reforms and the measures unfolding in AP in recent years incorporates this concern and aims to usher in targeted productivity improvement. Decentralization of irrigation – Participatory Irrigation Management (PIM), financial reforms, infusion of integrated and multi-departmental interventions, focusing on water use efficiency and the decision to initiate targeted agricultural productivity improvements in recent years have all been focused upon enhancing agricultural productivity.

REVIEW OF LITERATURE

Sarjerao Salunkhe (2006)¹ has concluded that the co-operative lift irrigation schemes are contributing to change the traditional asymmetrical relationships between groups based on ascriptive criteria such as caste or religion. The formal relationships based on the membership of LICs are not asymmetrical. Therefore, it can be said that there is no discrimination on the basis of ascriptive criteria such as caste or religion and in this sense they are promoting socially sustainable development. Secondly, the lift irrigation co-operatives are promoting non-exploitative relationships or relationships based on equality among their members. As mentioned, equality in the context of lift irrigation co-operatives refers to the distributive aspects of goods produced, i.e., equality in distribution of water resources made available and a shift from private ownership of the water resources towards collective ownership of these resources. In the present context, the extent of freedom from exploitation refers to the degree of access to available water resources to the individual members of the LICs based on their rights in land. As the data reveal, majority of the members of lift irrigation co-operatives does not feel that there is discrimination in water distribution and they get water in sufficient quantity when it is required. Therefore, it can be said that, the lift irrigation Co-operatives are promoting socially sustainable development.

G. Sheshagiri and Subash S (2002)² have opined that water co-operative societies have got promising future in the command area of irrigation projects of all kinds. It offers ideal solution of the rather complex problem as distribution of irrigation water on the basis of equity. It also makes easy introduction as the discipline of rotational water distribution and sale of water in bulk on volumetric basis. Water co-operatives should be encouraged to grow very fast and in great number with a view to optimize the benefits of the irrigation projects and thereby increase

the rate of overall status of social life and economic prospects from good to better and best in days to come.

OBJECTIVES OF THE STUDY

1. To estimate the irrigation costs attributable to minor irrigation schemes.
2. To assess the direct benefits attributable to minor irrigation scheme.
3. To analyze the derived benefits due to minor irrigation schemes in the study area.
4. To suggest measures to augment the efficiency of water use in agriculture.

HYPOTHESES OF THE STUDY

1. The impact of minor irrigation on farm income is insignificant.
2. The impact of minor irrigation on crop management is insignificant.
3. The impact of minor irrigation on farm size is neutral.

SAMPLE DESIGN

Towards the end of the objectives and hypotheses mentioned above, 80 farmers covered under minor lift irrigation will be selected from the two districts namely Mahboob Nagar and Nalgonda (40 from each district) will be selected mostly by adhering to the principles of stratified random sampling. The criteria of stratification will be size of the Ayacut is up to 10000 of each MLIS, size of the farmer and social status of each MLIS.

RESULTS AND ANALYSIS

Table-1
Size of the farmer

Category	Frequency	Percent	Cumulative Percent
Marginal	43	53.8	53.8
Small	21	26.3	80.0
Medium	11	13.8	93.8
Big	5	6.3	100.0
Total	80	100.0	

Table-1 deals with the distribution of the sample farmers of minor irrigation mode by their size. It is observed that 53.8 percent of the sample farmers are marginal, 26.3 percent are small, 13.8 percent are medium and 6.3 percent are big.

Table-2

Social status	Frequency	Percent	Cumulative Percent
OC	17	21.3	21.3
BC	42	52.5	73.8
SC	13	16.3	90.0
ST	8	10.0	100.0
Total	80	100.0	

Table-2 deals with the distribution of the sample farmers of minor irrigation mode by their social status. It is observed that 21.3 percent of the sample farmers are drawn from socially advanced castes, 52.5 percent are from backward castes, 16.3 percent are from scheduled castes and 10 percent are from scheduled tribes.

Table-3**Benefits of minor irrigation-Area sown**

Area sown	Frequency	Percent	Cumulative Percent
Increased	66	82.5	82.5
Constant	14	17.5	100.0
Total	80	100.0	

Table-3 deals with the distribution of the sample farmers of minor lift irrigation mode by their response about the benefits accrued to them due to minor irrigation with a focus on area sown. It is observed that 82.5 percent of the sample farmers have stated that minor irrigation has resulted in an increase in area sown and the same remains to be constant which is endorsed by 17.5 percent of the sample farmer.

Table-4**Benefits of minor irrigation-Irrigated area as percent of sown area**

	Frequency	Percent	Cumulative Percent
Increased	68	85.0	85.0
Constant	12	15.0	100.0
Total	80	100.0	

Source: primary data

Table-4 deals with the distribution of the sample farmers of minor lift irrigation mode by their response about the benefits accrued to them due to minor irrigation with a focus on irrigated area as percent of sown area. It is observed that 85 percent of the sample farmers have stated that minor irrigation has resulted in an increase in irrigated area as percent of sown area and the same remains to be constant which is endorsed by 15 percent of the sample farmers.

Table-5
Benefits of minor irrigation-Productivity

Productivity		Frequency	Percent	Cumulative Percent
	Increased	65	81.3	81.3
	Decreased	12	15.0	96.3
	Constant	3	3.8	100.0
	Total	80	100.0	

Source: primary data

Table-5 deals with the distribution of the sample farmers of minor irrigation mode by their response about the benefits accrued to them due to minor irrigation with a focus on productivity. It is observed that 81.3 percent of the sample farmers have stated that minor irrigation has resulted in an increase in productivity and the same remains to be constant which is endorsed by 3.8 percent of the sample farmers and decreased as endorsed by 15 percent of the sample farmers.

Table-6
Benefits of minor irrigation-Equity in water distribution

Response		Frequency	Percent	Cumulative Percent
	Yes	68	85.0	85.0
	No	12	15.0	100.0
	Total	80	100.0	

Source: primary data

Table-6 deals with the distribution of the sample farmers of minor irrigation mode by their response about the benefits accrued to them due to minor irrigation with a focus on equity in water distribution. It is observed that 85 percent of the sample farmers have stated that minor irrigation has resulted in an equity in water distribution and 15 percent of the sample farmers did not agree with it.

Table-7
Benefits of minor irrigation-Improvement in accessibility to water

Response		Frequency	Percent	Cumulative Percent
	Yes	64	80.0	80.0
	No	16	20.0	100.0
	Total	80	100.0	

Source: primary data

Table-7 deals with the distribution of the sample farmers of minor irrigation mode by their response about the benefits accrued to them due to minor irrigation with a focus on improvement

in accessibility to water. It is observed that 80 percent of the sample farmers have stated that minor irrigation has resulted in an improvement in accessibility to water and 20 percent of the sample farmers did not agree with it

Table-8
Benefits of minor irrigation-Efficient water utilization

Response		Frequency	Percent	Cumulative Percent
	Yes	66	82.5	82.5
	No	14	17.5	100.0
	Total	80	100.0	

Source: primary data

Table-8 deals with the distribution of the sample farmers of minor irrigation mode by their response about the benefits accrued to them due to minor irrigation with a focus on efficient water utilization. It is observed that 82.5 percent of the sample farmers have stated that minor irrigation has resulted in efficient water utilization and 17.5 percent of the sample farmers did not agree with it.

Table-9
Benefits of minor irrigation-Increase in intensity of cropping

Response		Frequency	Percent	Cumulative Percent
	Yes	60	75.0	75.0
	No	20	25.0	100.0
	Total	80	100.0	

Source: primary data

Table-9 deals with the distribution of the sample farmers of minor irrigation mode by their response about the benefits accrued to them due to minor irrigation with a focus on increase in cropping intensity. It is observed that 75 percent of the sample farmers have stated that minor irrigation has resulted in increase in cropping intensity and 25 percent of the sample farmers did not agree with it.

Table-10
Size of the farmer and Area sown

Size of the farmer		Area sown		Total
		Increased	Constant	
Marginal		36	7	43
		83.7%	16.3%	100.0%
		54.5%	50.0%	53.8%
Small		16	5	21

		76.2%	23.8%	100.0%
		24.2%	35.7%	26.3%
		9	2	11
	Medium	81.8%	18.2%	100.0%
		13.6%	14.3%	13.8%
		5		5
	Big	100.0%		100.0%
		7.6%		6.3%
		66	14	80
Total	82.5%	17.5%	100.0%	
	100.0%	100.0%	100.0%	

Chi-Square=1.69,df=3, $\rho=0.640$, $r=-0.005$

Source: primary data

Table-10 deals with the distribution of the sample farmers of minor irrigation mode by their size and by their response about the benefits accrued to them due to minor irrigation with a focus on area sown. The correlation between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on area sown is found to be negative ($r=-0.005$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 which implies that the relationship between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on area sown is found to be statistically independent.

Table-11
Size of the farmer and Irrigated area as percent of sown area

Size of the farmer		Irrigated area as percent of sown area		Total
		Increased	constant	
Marginal		37	6	43
		86.0%	14.0%	100.0%
		54.4%	50.0%	53.8%
Small		18	3	21
		85.7%	14.3%	100.0%
		26.5%	25.0%	26.3%
Medium		9	2	11

	Big	81.8%	18.2%	100.0%
		13.2%	16.7%	13.8%
		4	1	5
		80.0%	20.0%	100.0%
		5.9%	8.3%	6.3%
Total		68	12	80
		85.0%	15.0%	100.0%
		100.0%	100.0%	100.0%

Chi-Square=0.231,df=3, $\rho=0.972$, $r=0.043$ Source: primary data

Table-11 deals with the distribution of the sample farmers of minor irrigation mode by their size and by their response about the benefits accrued to them due to minor irrigation with a focus on irrigation area as percent of sown area. The correlation between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on irrigation area as percent of sown area is found to be positive ($r=0.043$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 which implies that the relationship between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on irrigation area as percent of sown area is found to be statistically independent.

Table-12
Size of the farmer and Productivity

Size of the farmer		Productivity			Total
		Increased	Decreased	Constant	
Marginal		30	10	3	43
		69.8%	23.3%	7.0%	100.0%
		46.2%	83.3%	100.0%	53.8%
Small		20	1		21
		95.2%	4.8%		100.0%
		30.8%	8.3%		26.3%
Medium		11			11
		100.0%			100.0%
		16.9%			13.8%

	Big	4	1		5
		80.0%	20.0%		100.0%
		6.2%	8.3%		6.3%
Total		65	12	3	80
		81.3%	15.0%	3.8%	100.0%
		100.0%	100.0%	100.0%	100.0%

Chi-Square=9.42,df=6, $\rho=0.151$, $r=-0.294$ Source: primary data

Table-12 deals with the distribution of the sample farmers of minor irrigation mode by their size and by their response about the benefits accrued to them due to minor irrigation with a focus on productivity. The correlation between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on productivity is found to be negative ($r=-0.294$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=6 which implies that the relationship between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on productivity is found to be statistically independent.

Table-13
Size of the farmer and Equity in water distribution

Size of the farmer		Equity in water distribution		Total
		Yes	No	
Marginal		36	7	43
		83.7%	16.3%	100.0%
		52.9%	58.3%	53.8%
Small		19	2	21
		90.5%	9.5%	100.0%
		27.9%	16.7%	26.3%
Medium		10	1	11
		90.9%	9.1%	100.0%
		14.7%	8.3%	13.8%
Big		3	2	5
		60.0%	40.0%	100.0%
		4.4%	16.7%	6.3%

Total	68	12	80
	85.0%	15.0%	100.0%
	100.0%	100.0%	100.0%

Chi-Square=3.30, DF=3, $\rho=0.347$, $r=0.003$ Source: primary data

Table-13 deals with the distribution of the sample farmers of minor irrigation mode by their size and by their response about the benefits accrued to them due to minor irrigation with a focus on equity in water distribution. The correlation between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on equity in water distribution is found to be positive ($r=0.003$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 which implies that the relationship between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on equity in water distribution is found to be statistically independent.

Table-14
Size of the farmer and Improvement in accessibility to water

Size of the farmer		Improvement in accessibility to water		Total
		Yes	No	
	Marginal	32	11	43
		74.4%	25.6%	100.0%
		50.0%	68.8%	53.8%
	Small	19	2	21
		90.5%	9.5%	100.0%
		29.7%	12.5%	26.3%
	Medium	8	3	11
		72.7%	27.3%	100.0%
		12.5%	18.8%	13.8%
Big	5		5	
	100.0%		100.0%	
	7.8%		6.3%	
Total		64	16	80
		80.0%	20.0%	100.0%
		100.0%	100.0%	100.0%

Chi-Square=3.89,df=3, $\rho=0.273$, $r=-0.131$ Source: primary data

Table-14 deals with the distribution of the sample farmers of minor irrigation mode by their size and by their response about the benefits accrued to them due to minor irrigation with a focus on improvement in accessibility to water. The correlation between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on improvement in accessibility to water is found to be negative ($r=-0.131$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 which implies that the relationship between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on improvement in accessibility to water is found to be statistically independent.

Table-15
Size of the farmer and efficient water utilization

Size of the farmer		Efficient water utilization		Total
		Yes	No	
	Marginal	37	6	43
		86.0%	14.0%	100.0%
		56.1%	42.9%	53.8%
	Small	17	4	21
		81.0%	19.0%	100.0%
		25.8%	28.6%	26.3%
	Medium	9	2	11
		81.8%	18.2%	100.0%
		13.6%	14.3%	13.8%
Big	3	2	5	
	60.0%	40.0%	100.0%	
	4.5%	14.3%	6.3%	
Total	66	14	80	
	82.5%	17.5%	100.0%	
	100.0%	100.0%	100.0%	

Chi-Square=2.12, df=3, $\rho=0.539$, $r=0.121$ Source: primary data

Table-15 deals with the distribution of the sample farmers of minor irrigation mode by their size and by their response about the benefits accrued to them due to minor irrigation with a focus on efficient water utilization. The correlation between the size of the sample farmers and their

response about the benefits accrued to them due to minor irrigation with a focus on efficient water utilization is found to be positive ($r=0.121$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 which implies that the relationship between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on efficient water utilization is found to be statistically independent.

Table-16
Size of the farmer and Increase in intensity of cropping

Size of the farmer		Increase in intensity of cropping		Total
		Yes	No	
	Marginal	32	11	43
		74.4%	25.6%	100.0%
		53.3%	55.0%	53.8%
	Small	15	6	21
		71.4%	28.6%	100.0%
		25.0%	30.0%	26.3%
	Medium	8	3	11
		72.7%	27.3%	100.0%
		13.3%	15.0%	13.8%
Big	5		5	
	100.0%		100.0%	
	8.3%		6.3%	
Total		60	20	80
		75.0%	25.0%	100.0%
		100.0%	100.0%	100.0%

Chi-Square=1.85,df=3, $p=0.605$, $r=-0.047$

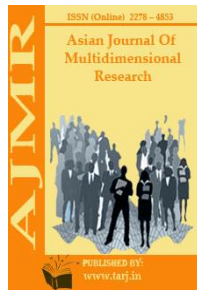
Source: primary data

Table-16 deals with the distribution of the sample farmers of minor irrigation mode by their size and by their response about the benefits accrued to them due to minor irrigation with a focus on increase in intensity of cropping. The correlation between the size of the sample farmers and their response about the benefits accrued to them due to minor irrigation with a focus on increase in intensity of cropping is found to be negative ($r=-0.047$). The acceptance of the null hypothesis with level of significance=0.05 and degree of freedom=3 which implies that the relationship between the size of the sample farmers and their response about the benefits accrued to them due

to minor irrigation with a focus on increase in intensity of cropping is found to be statistically independent.

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EXCHANGE RATE IN THE LIBERALIZED ECONOMIC ENVIRONMENT IN INDIA: A CRITICAL STUDY.

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ABSTRACT

Foreign exchange market is one of the largest traded markets across the world. This market plays a significant role in the international trade, thus, determining the strength of an economy and its growth. The market is of great significance for international finance. The growth of foreign exchange rate is enormous in India which could be gauged from the rise in the average daily foreign exchange market turnover from approximately US\$ 16 billion in 2005-06 to nearly US\$ 56 billion in 2015-16 so far. Foreign Exchange Market operations are governed under the Foreign Exchange Management Act (FEMA), 1999 of Government of India. This paper attempts to conceptually understand the role foreign exchange market in Indian economy with an eye on the actors that are the strong players in the scenario.

KEYWORDS: *Foreign Exchange Markets; Macroeconomic Variables; Exchange Rate*

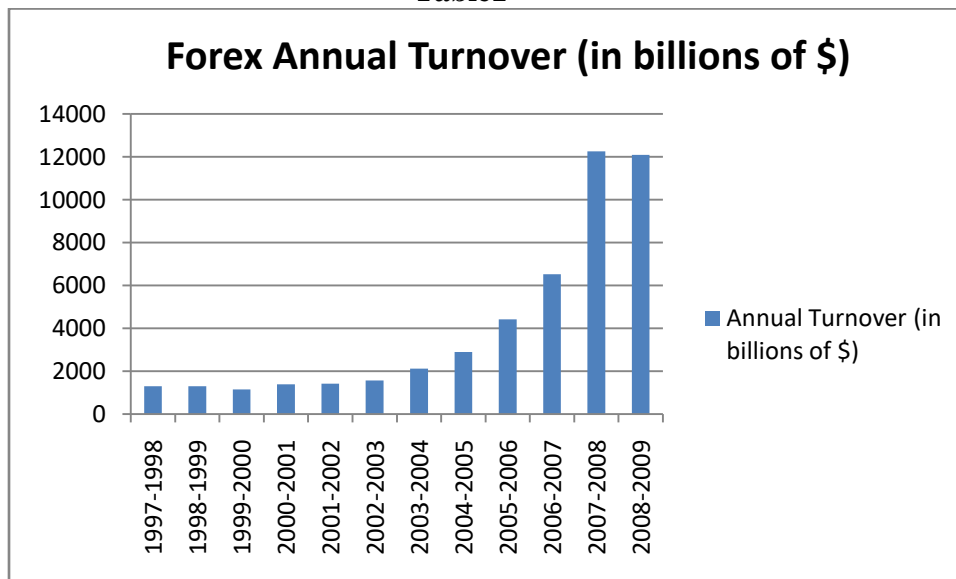
1. INTRODUCTION

Foreign Exchange Market (ForexM hereafter) is a global market that deals with purchase and sale of foreign currencies. The buying and selling activities are carried out by individuals, firms, brokers and banks.. The market, by and large, performs the transfer, credit and hedging functions through spot and forward markets governed by national regulatory frameworks by different countries. The market, being a global market, operates round the clock to cover the different time zones per region. Also, the market normally deals with stable, convertible and strong currencies.

Naturally the exchange rate in the foreign exchange market is the trade rate used to measure the price of one currency with another. This is used as an instrument by the world currencies in order to determine the rate of a currency in terms of other currency.

Turning to Indian ForexM scenario there is no denying the fact that it had made great strides in recent times after witnessing heavy restrictions on transactions, use of instruments and on those who participated in it up to the nineties of the past century.. However, drastic economic liberalization was initiated in 1991 by the then Prime Minister P V Narisimha Rao and the then Finance Minister Dr. Manmohan Singh through a host of regulatory and institutional reforms brushing aside the barriers that restricted foreign investments and the related legal issues to launch a liberalized economy. The later regimes also took measures to boost liberal economy. The following bar chart covering period 1997 to 2009 demonstrates this growth in economy in recent times.

Table1



Source: Reserve Bank of India ⁽¹⁾

2. Economics of Exchange rate determination

Let us now delve into the determination of the exchange rate in a floating rate regime. A key factor in the determination is the interplay between the demand and supply of the respective currencies. Individuals or firms who trade in the foreign exchange market are involved in the import of goods, services and the like. For this, they need to make the payments in the form of foreign currency, thus opening up a demand base for the respective currency. In a similar way,

the supply of foreign exchange is through the receipt of foreign currency. This is generally in the form of payments received for export or sale of financial securities.

2.1.(a) Quotation of exchange rate:

Exchange rates are quoted on a regular basis in newspapers, periodicals and financial and economic websites.

There are different ways of quoting exchange rates.

- a) Direct Quote: This is when a home currency price is given for a certain amount of foreign currency, usually one or a hundred units. If India quotes exchange rate between the rupee and the US dollar in a direct quote, the quotation will be written as Rs.35/US\$.
- b) Indirect Quote: The value of home currency is presented in the foreign currency. The quotation will be written as US \$0.02857/Re.

2.1(b) Buying And Selling Rate:

Generally there are two rates that are published, one is the buying rate and other is the selling rate. The buying rate is also called the “Bid Rate” and the selling rate is called “Ask Rate” or “Offer Rate”. The difference between the buying rate and the selling rate is called the “SPREAD”. As the bank needs to make some profit the selling rate will always be higher than the buying rate. The bid-ask spread is often expressed in percentage terms and it can be computed as follows:

$$\text{Spread} = (\text{Ask price} - \text{Bid Price}) / \text{Ask price} * 100$$

2.1(c) Quotation in forward market:

In a forward market the quotes can be expressed as outright quotes and swap quotes. The outright quotes for different time intervals in case of US Dollar with INR can be expressed as:

Spot-Rs40.00-40.30 One Month-Rs39.80-40.20 Three Months-Rs39.60-40.10

While as the swap quote can be written by showing the difference between the spot quote and the forward quote.

Spot-Rs.40.00-30 One Month- Rs.(20)-(10) Three months Rs.(40)-(20)

Forward Premium and Discount:

In forward contract there is an uncertainty in the future with the span of the maturity. The change can either be upward or downward. If the forward rate is lower than the spot rate it is called the forward discount. If the forward rate is higher than the spot rate it is called the forward premium.

2.1(d) Types of Exchange Rate:

- i) Nominal Exchange Rate: The rate at which units of domestic currency can be purchased for the unit of given foreign currency.
- ii) Real Exchange Rate: It is the price adjusted (inflation adjusted) nominal exchange rate.
- iii) Effective exchange rate: This on other hand is the measure of the average value of a currency relative to two or more other currencies usually shown in the form of index.

2.2 Theories of Exchange Rate :

Professionally speaking there are four broad theories for foreign exchange market behavior

A) Balance of payments theory: This approach (Allen And Kennen, 1978) states higher the inflation rate differential at home, greater will be the imports thus pushing the greater demand for foreign currency. This will lead to depreciation of domestic currency and lowering of exports. Similarly, if there is an increase in the income, the imports will increase, again causing the depreciation in the domestic currency. On contrary if the interest rate at home increases, inflow of foreign capital will increase, meaning greater supply of foreign currency, thereby causing an appreciation in the domestic currency.⁽²⁾

B) Monetary Approach (flexible-price version): This version of theory (Frenkel, 1976) emphasizes on the role of demand and supply forces in determination of the exchange rate. Any increase in the money supply will lead to the higher price level, consequently depreciating of the domestic currency. Also, money supply being less than real domestic output, will create an excess of demand for money balances, lowering the domestic prices and the appreciation the domestic currency. Monetary theory approach is contrary to balance of payment approach in a way that former explains that a rise in domestic interest rate lowers the demand for money in the domestic economy relative to its supply and causes the depreciation in the domestic currency.⁽³⁾

C) Monetary Approach (sticky-price version): Dornbusch (1976), the proponent of sticky price version, makes a more detailed study of interest rate differentials. It is based on three components: One denotes that when interest rate rises, the money balances held by the public comes to the money market which increases the money supply leading to depreciation of currency. The next denotes that if interest rate ups, financial institutions release more funds into the money market resulting in depreciation of domestic currency. Finally, in the third instance, rise in interest rate stimulates the capital flow into the country that, as in the balance of payments approach, causes appreciation in the value of domestic currency.⁽⁴⁾

D) Portfolio Balance Approach: The portfolio balance approach (McKinnon, 1969) suggests that it is not only the monetary factor that influences the exchange rate but also the holding of financial assets, like domestic and foreign bond influences the exchange rate. As foreign financial assets being more risky, the demand for them decreases, leading to appreciation of the domestic currency. This approach further states if the domestic wealth increases, the demand for foreign assets will increase impacting domestic currency by depreciating it.⁽⁵⁾

3. Indian Forex Market: Participants

The foreign exchange market includes four levels of participants. The first level of participants includes the tourists, exporters, and investors. The second level of participants includes commercial banks, that serve as a clearing house between the consumers and the earners of the foreign exchange. Moving further, the third level of participants are the foreign exchange brokers engaged in brokerage between the banks and customers. The last, and the highest level, is the nation's central bank that regulate foreign exchange earnings and their use.

Naturally there are different participants in foreign exchange market. Those that are actively engaged in the market are further discussed here for further clarification.

Commercial Banks:

One of the major players in the foreign exchange market are the large Commercial banks that form the core of the market. The banks serve their retail clients and the bank customers in conducting foreign trade or making international investment in financial assets that require foreign exchange.

These banks operate in the foreign exchange market at two levels. At the retail level, they deal with their customers-corporations, exporters and so forth. At the wholesale level, banks maintain an inter-bank market in foreign exchange either directly or through specialized foreign exchange brokers.

b) Foreign Exchange Brokers:

The broker's participation is very active in the international currency market. They serve as agents that facilitate trading between dealers. Unlike the banks, brokers merely act as matchmakers and do not put their own money at risk.

They constantly monitor exchange rates offered by the major international banks through computerized systems and are able to find quickly an opposite party for a client without revealing the identity of either party until a transaction has been agreed upon. This is why inter-bank traders use a broker primarily to disseminate as quickly as possible a currency quote to many other dealers.

c) Central banks:

Another very important player in the foreign market is the Central bank that exists in different countries. Central banks intervene in order to maintain the smooth exchange rate and minimize the volatility of the currencies. The level of the bank's intervention depends upon the exchange rate regime followed in the country's Central bank.

d) MNCs:

Multi National Corporations are often involved in off shore multinational operations or services, thus making them major non-banking participants in the forward market. Contracts usually require either paying or receiving specific amounts in foreign currencies sometime in the future. This renders MNCs vulnerable to foreign currency fluctuations. To hedge these future transactions, MNCs engage with the inter-bank forward exchange market.

e) Individuals and Small Businesses:

In addition to these agencies individuals and smaller businesses also play an important role in the foreign exchange market by facilitating commercial or investment transactions. As the foreign exchange needs of the aforesaid individuals/businesses are generally quite small their transactions make up just a fraction of the total foreign exchange transactions. Still, their importance cannot be sidelined. There are instances wherein some of these players use the market to hedge foreign exchange risk.

4. Factors Influencing Exchange Rate

Besides the primary powers of demand and supply, the Indian exchange rate, as elsewhere, is affected by the following factors from time to time:

a) **RBI Intervention:** When there is too much volatility in the rupee-dollar rates, the RBI prevents rates going out of control to protect the domestic economy. The RBI does this by buying dollars when the rupee appreciates too much and by selling dollars when the rupee depreciates too much.

b) **Inflation:** When inflation increases there will be less demand of domestic goods and more demand of foreign goods i.e. increases demand for foreign currency), thus value of foreign

currency increases and home currency depreciates thus negatively affecting exchange rate of home currency.

c) **Imports and Exports:** Importing foreign goods requires us to make payment in foreign currency thus strengthening the foreign currency's demand. Increase in demand increases the value of foreign currency and exports do the reverse.

d) **Interest rates:** The interest rates on Government bonds in emerging countries such as India attract foreign capital to India. If the rates are high enough to cover foreign market risk, money would start pouring in India and thus would provide a push to rupee demand thus appreciating rupee value for exchange.

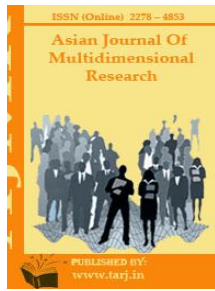
e) **Operations:** The major sources of supply of foreign exchange in the Indian foreign exchange market are receipts on account of exports and invisibles in the current account, drafts, travelers cheque and inflows in the capital account such as foreign direct investment (FDI), portfolio investment, external commercial borrowings (ECB) and non-resident deposits. On the other hand, the demand for foreign exchange rises from imports and invisible payments in the current account, amortization of ECB (including short-term trade credits) and external aid, redemption of NRI deposits and outflows on account of direct and portfolio investment.

5. CONCLUSION

As depicted in the Table 1 the turnover of foreign exchange market has seen an increasing trend and is one of the most liquid markets. But there is a further scope for the progress of foreign exchange market by taking certain parameters into consideration. One of them would be to extemporize the regulations in the risk management system. Second, an improvisation in customer service is needed. Third, there should be an expansion in the participant's base. Also, introduction of more instruments in the market and liquidity in the long term hedging products is required. By improving the liquidity in the long term products, the effect of it would be reduction of risk in the market. Therefore, maintaining a good balance between the minimization of risk and strengthening of foreign exchange market in India is desirable. Thus, the development of foreign exchange market is a continuous process which needs to be stabilized with ever growing macroeconomic environment.

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BETI BACHAO- BETI PADAO: AN INTROSPECTION

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ABSTRACT

Beti Bachao Beti Padhao scheme was started on January 22, 2015 as a cooperative scheme of the Ministry of Women and Child Development, Ministry of Health and Family Welfare and Ministry of Human Resource Development under synchronized and convergent efforts to give power to the girl child. First, it was initiated in 100 districts with low girl child sex ratio. The Olympic bronze medalist Sakshi Malik was made the brand ambassador for 'Beti Bachao, Beti Padhao' scheme in August 2016. According to Prime Minister Narendra Modi said that the son and daughter are equal. BBBP scheme is true to its words. The scheme intends to improve the efficiency of services for the welfare of women and to raise awareness regarding women's rights. The governments focus on low female sex ratio in almost 100 districts. When women are educated and aware, it leads to empowerment of women.

KEYWORDS: *Female Feticide, Beti-Bachao & Beti- Padhao.*

INTRODUCTION

India has got the prestigious heritage and history in every possible field such as technology, education, science, literature, politics, social work, and leadership. Many women leaders, scientists, sportspersons, actresses, have made India proud by their work. And in order to continue such heritage, we need to protect the girl child. Many initiatives are taken by Indian Government and NGOs to protect and save the girl child, and “Beti Bachao Beti Padhao” (बेटी बचाओ, बेटी पढ़ाओ) is one of them. The living is the fundamental right of any human being then why people take away this fundamental right of living in this world from the girl child.

The world celebrates 11 October is as International girl child day which focuses on problems faced by a girl child such as gender inequality, female foeticide, not able to get their basic human rights such as education, healthcare, legal rights and protection against discrimination. It also focuses on prevention of violence against women and child marriage. The Government of India began an initiative to save girl child, and it is called as “Beti Bachao, Beti Padhao Yojana.” “Beti Bachao” means save girl child and “Beti Padhao” means to educate the girl child. It is a social campaign that aims to create awareness and improve the efficiency of welfare services which are intended for girls.

What Is Beti Bachao Beti Padhao Scheme?

The venture of Beti Bachao Beti Padhao scheme is to turn down in girl child sex ratio and endorse women’s empowerment in order to get better the women status in the country. There are some efforts are given related to scheme

NEED OF THE SCHEME

The latest census of 2011 reveals a declining trend in CSR in the age group of 0 to 6 years, the figure for girls having gone down to 919 per 1,000 boys, from what it was in the 2001 census – 927. The practice of aborting female foetus has become more rampant with the availability of modern diagnostic tools for sex determination of the unborn. With the social biases favouring the male child on consideration of economic advantages and the deep-rooted attitude of labelling the girl child as more of a liability, the sex ratio in the country has been skewed.

The process of elimination continues even after birth in various forms of discrimination in matters of health, nutritional and educational needs of the girl child. The ‘Beti Bachao, Beti Padhao,’ campaign has been launched to achieve this objective, of bringing about the awareness and the change.

THE KEY FEATURES OF BETI BACHAO BETI PADHAO SCHEME

There are two major features of Beti Bachao Beti Padhao scheme:

Mass campaign:

The aim of the campaign is to make sure that the birth and upbringing of the girl child lead to their empowerment so that she becomes a proud citizen of the country without discrimination. The movement has been launch at the area level in 100 districts along with national, state and district levels with immediate effect. Multi sectoral action to cover all states and union territories in 100 selected districts with CSR.

The Ministry of Human Resource Development and Ministry of Health and Family Affairs have taken some steps to ensure the survival and protection of girl’s education. These involve multi

sectoral, united efforts for the management of BBBP by all departments at the level of district Collectors/Deputy Commissioners.

Steps by the Ministry of Women and Child Development:-

1. To promote the registration of pregnancies in the first trimester in Anganwadi centres;
2. Undertake training of new women entrepreneurs;
3. Community mobilization and sensitization;
4. The participation of gender support;
5. Award and recognition of front-running workers and institutions.

Steps by the Ministry of Health and Family Welfare:

Monitor the implementation of Preconception and Prenatal Diagnostic Techniques Act, 1994

1. Increase in institutional deliveries
2. Registration of births
3. Strengthening PNDT Cells
4. Establishment of monitoring committees

Steps by the Ministry of Human Resource Development:

1. Universal enrolment of girls
2. Reducing the dropout rate among girls
3. Friendly, amiable behavior with girls in schools

To enforce Right to Education Act:

Creating functional toilets for girls. The aim of this scheme is to explain to the people that girls' education and marriage is not a burden to parents. You can arrange for the marriage of your daughter through the money saved under this account. This scheme provides complete financial security to the girl child.

SCHEME IS BOON NOT ONLY FOR GIRLS BUT ALSO FOR SOCIETY

In this scheme, the Ministry of Women and Child Development is functioning in collaboration with various other Ministries like Education Ministry and Health Ministry.

It can be a boon not just for the girl children but also for the whole society. Moreover, 'Beti Bachao, Beti Padhao' yojana comes at a time when the nation is confronted with problems associated with women's safety like rape and other forms of assault.

The Union budget has also allocated to the Ministry of Road Transport and Highways Rs 50 crore for pilot schemes to safeguard the safety of women on public road transport. That may be a welcome step as this can facilitate to restore women's faith in the system.

Overall Goal-

“Celebrate the Girl Child & Enable her Education”

Districts Identified

The 100 districts have been identified on the basis of low Child Sex Ratio as per Census 2011 covering all States/UTs as a pilot with at least one district in each state. The three criteria for selection of districts namely are:-

- 1) Districts below the national average (87 districts/23 states);
- 2) Districts above national average but shown declining trend (8 districts/8 states)
- 3) Districts above national average and shown increasing trend (5 districts/5 states- selected so that these CSR levels can be maintained and other districts can emulate and learn from their experiences).

OBJECTIVES

The objectives of the Scheme are as under:

i) To prevent Gender biased sex selective elimination: Focussed intervention targeting enforcement of all existing Legislations and Acts, especially to

Strengthen the implementation of Pre-Conception & Pre-Natal Diagnostic Techniques (Prohibition of Sex Selection) Act, 1994 (PC&PNDT Act) with stringent punishments for violations of the law.

ii) To ensure survival& protection of the girl child: Article 21 of the Constitution defines „protection of life and liberty“ as a legitimate right of its citizens. The difference in mortality rates of girls and boys indicates the difference in access to various health care and nutrition services as well as the preferential care and treatment given to boys. The access to various entitlements, changes in patriarchal mind-set etc. are to be addressed in order to ensure equal value, care for and survival of the infant and young girl child. Further implementation of various legislative provisions for the protection of the girl child and women has to be ensured to create a nurturing and safe environment for the girl child.

iii) To ensure education & participation of the girl child: The access and availability of services and entitlements during the various phases of the life cycle of the Girl Child has a bearing on her development. Essential requirements related to Nutrition, Health Care, Education and Protection have to be fulfilled to enable every girl child to develop to her full potential- especially the right to quality early childhood care, elementary and secondary education. Right To Education (RTE) Act, 2010 provides children the right to free and compulsory education till completion of elementary education in a neighborhood school. Further, Sarva Shiksha Abhiyan (SSA) is a flagship programme for achievement of universalization of Elementary Education

(UEE) in a time bound manner, as mandated by 86th amendment to the Constitution of India making free and compulsory Education to the Children of 6-14 years age group, a Fundamental Right. Denial of these entitlements is a violation of children's rights, which will have a lasting lifelong negative impact. This will also adversely impact upon future human development.

Strategies

- 1) Implement a sustained Social Mobilization and Communication Campaign to create equal value for the girl child & promote her education.
- 2) Place the issue of decline in CSR/SRB in public discourse, improvement of which would be a indicator for good governance.

- 3) Focus on Gender Critical Districts and Cities low on CSR for intensive & integrated action.
- 4) Mobilize & Train Panchayati Raj Institutions/Urban local bodies/ Grassroot workers as catalysts for social change, in partnership with local community/women's/youth groups.
- 5) Ensure service delivery structures/schemes & programmes are sufficiently responsive to issues of gender and children's rights.
- 6) Enable Inter-sectoral and inter-institutional convergence at District/Block/Grassroot levels.

Scheme Implementation

The formidable project can embrace a number of the most effective practices for better initiation and implementation. For example, West Bengal has a system for enabling money transfers at periodic intervals for the child's education. In Punjab, pregnant girls are registered in their first trimester in order that the authorities may follow up and monitor cases of feticide. Another example is Tamil Nadu's Amma Baby Care Kit.

However, the initiative although sensible has been for the most part criticized by many people. It's not enough to allot funds and formulate schemes, it is said. There is need to amend the laws and penalize those who harm the girl children. There's also need to educate the grass roots about the rights of the girl child to exist.

The Ministry of Women and Child Development would be responsible for budgetary control and administration of the scheme from the Centre. At the State level, the Secretary, Department of Women and Child Development will be responsible for overall direction and implementation of the scheme. The Structure of the proposed Scheme may be seen as follows:

At the National level

A National Task Force for *Beti Bachao, Beti Padhao* headed by Secretary, WCD with representation from concerned ministries namely Ministry of Health & Family Welfare, Ministry of Human Resource Development, National Legal Services Authority, Department of Disability Affairs and Ministry of Information & Broadcasting; Gender Experts and Civil Society representatives. The Task Force will provide guidance and support; finalize training content; review state plans and monitor effective implementation.

At the State level

The States shall form a State Task Force (STF) with representation of concerned Departments (Health & Family Welfare; Education; Panchayati Raj/ Rural Development) including State Level Services Authority and Department of Disability Affairs for *Beti Bachao, Beti Padhao* to coordinate the implementation of the Scheme. As the issue requires convergence & coordination between Departments, the Task Force would be headed by the Chief Secretary. In UTs the Task Force would be headed by Administrator, UT Administration. Some States/UTs have their own mechanism at the State/UT level for Women's Empowerment, Gender and Child related issues which may be considered and/or strengthened as State/UT Task Force. Principal Secretary, WCD/Social Welfare will be the convener of this body. Department of Women & Child Development will have the responsibility of coordinating all the activities related to implementation of the Plan in the State/UTs through the Directorate of ICDS.

At the District level

A District Task Force (DTF) led by the District Collector/Deputy Commissioner with representation of concerned departments (Health & Family Welfare; Appropriate Authority (PC&PNDT); Education; Panchayati Raj/ Rural Development, Police) including District legal Services Authority (DLSA) will be responsible for effective implementation, monitoring & supervision of the District Action Plan. Technical support and guidance for the implementation of Action Plan in the district would be provided by District Programme Officer (DPO) in the District ICDS Office for formulation of District Action Plan using the Block level Action Plans. A Gender expert/CSO member may also be included in the task force.

At the Block level

A Block level Committee would be set up under the Chairpersonship of the Sub Divisional Magistrate/Sub Divisional Officer/Block Development Officer (as may be decided by the concerned State Governments) to provide support in effective implementation, monitoring & supervision of the Block Action Plan.

At the Gram Panchayat/Ward level

The respective Panchayat Samiti/Ward Samiti (as may be decided by concerned State Governments) having jurisdiction over the concerned Gram Panchayat/Ward would be responsible for the overall coordination & supervision for effectively carrying out activities under the Plan.

At Village level

Village Health Sanitation and Nutrition Committees, (recognized as sub committees of panchayats) will guide and support village level implementation and monitoring of the plan. Frontline workers (AWWs, ASHAs & ANMs) will catalyze action on ground by creating awareness on the issue of CSR, collecting data, dissemination of information about schemes/programmes related to girl child & their families etc. The plan shall be implemented under the overall guidance & leadership of Municipal Corporations.

Participation for implimentation of the scheme by Civil Society

This scheme is not only implimented by Govt Institutions but also Civil society plays a vital role for efficient implimentation this scheme as CBOs/NGOs and khap Panchayats.

NGOs: The NGOs have vital role for any scheme of social issues which is implemented by national & state Govt. As, many NGOs have been curicial role playing in 'Beti-Bachao-Beti Padhao' scheme & programme at national, state level & district level. In this programme, PM Modi has already invited not only govt. mechanism but also invited to civil society for implementation this scheme. As NGOs have been two part of this scheme but corosponding. One is to save girl as 'Beti- Bachao' like awarness of PNDT act, Govt. scheme & programme, role of girl in society, acheviments of women, reserativion of women & girl in govt. & private field. Not only help NGOs to Beti-Bachao but also empower & curicial role playing in the issue on 'Beti-Padhao' like awarness of school education to higher education, self school, skill deveploment & awarnessfor jobs & carriers. NGOs have already vital role regarding this scheme in case of 'Nirbha Scam' in New Delhi.

Khap Panchayats: PM Modi has implemented this scheme through Haryana state because there is lowest sex ration in india. Modi has called to all khap panchyat for implementaion of this

scheme. As, Haryana Chief Minister Manohar Lal Khattar has asserted that Khap Panchayats have been part of old traditions and playing & resolving social issues as 'Beti Bachao-Beti Padhao' government programme for the girl child. He thanked the Khap Panchayats for their cooperation and playing a leading role in the Beti Bachao-Beti Padhao programme. All Khap panchyat have crucial role playing in this scheme regarding femal-foticie, education of girls, safety & securty of girls in society & esteem of girls.

Media: Media have been boost role in this scheme regarding the awarensee of whole scheme like images of scheme, rule & regulation for save girl as PNDT act, editorial news, group discussion on the scheme at TV channel, scheme for education & any curicial event.

Social Media

A YouTube channel on BBBP has been launched for all to access relevant videos on the issue of declining child sex ratio. Videos are being uploaded continuously and shared through this platform for generating awareness and for easy access and dissemination.

Further, to engage with the nation, *Beti Bachao Beti Padhao* Group has been launched on my Gov platform in order to seek active participation, engagement and whole hearted support in making this initiative of the Government a grand success. We urge you to subscribe to this group and enrich it with your valuable suggestions, feedback and comments. To subscribe the BBBP Group on MyGov portal is please click on Image.

Budget

A budgetary allocation of 100 Cr. has been made under the budget announcement for *Beti Bachao, Beti Padhao* campaign and 100 Cr. will be mobilized from Plan Outlay of the Planned scheme 'Care and Protection of Girl Child - A Multi Sectoral Action Plan' for the 12th Plan. Additional resources can be mobilized through Corporate Social Responsibility at National & State levels. The estimated cost of the Scheme is 200 cr. Out of 200 cr., 115 cr. is proposed to be released during the current year i.e. 2014-15 (for six month). 45 Cr. and 40 cr. will be released during 2015-16 and 2016-17 respectively.

Monitoring Mechanisms

A Monitoring System will be put in place right from National, State, District, Block and Village levels to track progress on monitorable targets, outcomes and process indicators. At the national level, a National Task Force headed by Secretary MWCD will monitor quarterly progress on a regular basis. At state level, a State Task Force headed by the Chief Secretary will monitor progress. At the district level, the District Collectors (DC) will lead and coordinate action of all Departments through District-level officials. They shall also undertake monthly review of the progress on the activities listed in the Department Plans of action at the district level. DC will have the overall responsibility for validating the measurable changes in identified indicator related to CSR.

Evaluation

The Scheme would be evaluated at the end of the 12th Five Year Plan to assess its impact and take corrective measures. Mapping of ultra-sonography machines, baseline survey of concurrent assessment of age of births of male & female child, reporting of complaints under PC & PNDT act will also help in assessing the impact or outcome.

Why the daughter saves the campaign:

In society, a child should be saved for various reasons:

He is less capable than boys in any field and gives his best.

Female discrimination is an illegal offense since 1961 and has been banned to prevent abortion after the election of gender tests. People should strictly follow all the rules to save girls.

Girls have proved to be more obedient, less violent and arrogant than boys

He has proved to be more responsible for his family, job, society or country.

He is more concerned about his parents and his actions.

A woman is a mother, wife, daughter, sister etc. Everyone should think that his wife is the daughter of another person and in the future his daughter will be someone else's wife. That's why everyone should respect every kind of women.

A girl is loyal to her responsibilities as well as her professional responsibilities, which makes it more special than boys.

Girls are the ultimate cause of human existence

Steps taken by the government to save girls:

Several steps have been taken by the government to save and educate girls. The most recent initiative about this is BT Bachi Beti Techa, which is very actively supported by the government, NGOs, corporate groups and human rights activists and NGOs. With the construction of toilets in women's schools, many social organizations have helped in the campaign. Crime against girls and women in the way of development and development in India is a major obstacle. However, in government hospitals, the government has set up gender determination, scan testing, amnion, etc., to prevent people from imposing ultrasound in order to tell people that there is no crime in girls society, female feticide, major issues One of them, though God has given them a beautiful gift

Strategies Defined by the Government to Make “Beti Bachao, Beti Padhao Yojana” Successful:

To make this campaign successful, the governments have planned many strategies such as, Implementing a sustained social mobilization and communication campaign to create equal value for a girl child and promote education. Focusing on gender critical districts and cities low on child sex ratio for intense efforts

Ensuring that the service delivery structures and programs are efficient responsive to issues of gender and children's rights

Placing the issue of declining child sex ratio in public discourse and improving it would be an indicator of good governance.

CONCLUSION

This scheme will have inclusive & sustainable approach regarding girl to women like to save girl & to enable & educate girl-women. All previous programme of govt. was only concern to save girl, not related to enable & educate girl. This scheme will have vital & curical role playing in sex-ratio, femal-foticide, skill girl, empower girl & sustain women. Therefore scheme will have

present to long goals like women reservation in centre & state legislature. Its promote balance of men-women and again men society to women society in 21th centuray.

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HOME FORTIFICATION WITH MULTIPLE MICRONUTRIENT SPRINKLES AND POTENTIAL HEALTH BENEFITS

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ABSTRACT

Micronutrient deficiency disorders are wide spread in developing countries. Multiple Micronutrient Sprinkles (MMS) have emerged to tackle the widespread micronutrient deficiencies. Sprinkles can be added to prepared foods with little change to the food's taste or texture. MMS are designed to provide the recommended daily nutrient intake of two or more vitamins and minerals to their target populations. The present review provides a synopsis of intervention studies assessing the efficacy of Sprinkles on nutritional deficiency disorders, acceptability and adherence. Use of Sprinkles has been shown to be efficacious in anemiatreatment as evident from the intervention trials in children. At present there is only limited evidence of the usefulness of Sprinkles in other age groups such as school going children, adolescents and pregnant mothers. However, this dietary approach seems to be promising in developing countries like India but deserves further investigations on acceptability, sensory

perceptions and cost effectiveness, without changing the traditional food habits to be implemented as a preventive strategy in public health schemes.

KEYWORDS: *Multiple Micronutrients; Sprinkles; Anaemia; Intervention; Home Fortification; Compliance*

INTRODUCTION

Micronutrient deficiencies (MNDs) are a form of malnutrition caused by deficiencies of vitamins and minerals which are essential for growth, development and health of humans. MNDs are commonly known to affect an estimated 2 billion people worldwide [1]. Most of these populations are from developing countries where multiple micronutrient deficiencies co-exist in the same at risk individuals due to poor quality diets and recurring illnesses. It is now well recognized that micronutrient deficiencies occur not singly but in combination in many low and middle income countries. They may be caused by a range of shared factors including diets lacking in adequate nutritional quality in part related to poverty, seasonal variation in food availability and cultural food practices. Low bioavailability of micronutrients especially from plant sources or factors such as illness or infection; further exacerbate deficiency due to poor nutrient utilization [2]. MNDs such as vitamin A deficiency (VAD), iron deficiency anaemia (IDA) and iodine deficiency disorders (IDDs) are major nutritional problems in the developing countries [3] where the availability of diverse supply of food is limited. The consequences of micronutrient deficiencies are not limited to health parameters alone but have far reaching effects on economies through secondary physical and mental disabilities and altered work productivity[4], increasing the risk of early mortality, disease and disability. Micronutrient interventions are therefore justified in most poor environments and have the potential to positively affect multiple health and nutrition outcomes [5].

Over the time there has been increasing recognition that micronutrient deficiencies do not occur in isolation and that providing several micronutrients at the same would be beneficial and cost effective than single nutrient interventions[6]. Several strategies have been employed to alleviate micronutrient disorders which include supplementation, bio fortification, food fortification, food provision, dietary modification and nutrition education. Despite the consensus that food based approach is the recommended strategy for the prevention of micronutrient deficiency, literature provides the basis for the adoption of supplementation programmes in certain circumstances, such as in cases of severe deficiencies[7].

MULTIPLE MICRONUTRIENT SPRINKLES (MMS)

In the last decade, home fortification of maternal and child diet has emerged to tackle the wide spread micronutrient deficiencies. This innovative method involves the use of micronutrient sprinkles which are powdered encapsulated blend of vitamins and minerals that can be added to prepared foods with little change in food's taste and texture. They are packaged in single serving sachets that can be sprinkled over semi solid food, just before it is served, enabling families to improve the nutrient content of foods prepared at home[8,9]. Sprinkles or Micro Nutrient Powders are a food-based, rather than a medicinal approach, which is more in line with the long-term sustainable goal of a population-wide preventative approach.

Sprinkles improve the quality of a typical plant based diet in developing countries, acting as a vehicle to deliver iron and other vitamins and minerals. Research has shown improved

compliance and higher acceptability of Sprinkles compared with conventional supplements such as iron drops and syrups [10]. For the past 150 years or more oral ferrous sulphate syrups or drops have been the primary source of iron for the treatment and preventions of IDA. Long term ingestion of oral iron drops have poor adherence and is often unsupervised. Low compliance is often a result of the unpleasant metallic after taste from the drops, staining of the teeth and abdominal discomfort if the dose is high. Furthermore, other disadvantages of iron drops include cumbersome and expensive transportation costs due to the weight of the bottle [11]. The relative ease of use of MMS and few side-effects compared with other interventions such as iron drops and tablets have been shown to result in improved acceptability and compliance.

Although the general fortification of food is widely accepted as being an excellent way of adding micronutrients to the diet, it often cannot meet the needs of young children who ingest smaller amounts of foods and have higher micronutrient needs to support optimal growth and development. The 1 g sachets of MMS have been designed to be durable, with a minimum 12-month shelf-life in tropical conditions, and so offer the best possible protection against the often harsh climatic conditions in many countries. Each sachet contains a daily dose of micronutrients and they are easily packed 30 to a packet. In this way each targeted beneficiary can receive a single packet at the first distribution cycle of each month, ensuring a month's supply. As the daily dose of micronutrients contained in a sachet is well below the upper limit of intake for each individual micronutrient the risk of over-dosing is low.

COMPOSITION OF SPRINKLES

The micronutrient content of home fortification powders used in most recent studies included iron, zinc, folate, vitamins A, C & D. The formulation of MMS mixes, which are developed to complement diets that are inadequate in one or more micronutrients, should be in line with the joint statement of the World Health Organization/World Food Programme/UNICEF (WHO/WFP/UNICEF) on "Preventing and controlling micronutrient deficiencies in populations affected by an emergency," which lists 15 vitamins and minerals to be included in formulations. Table 1 lists the composition of various sprinkles that have been used in several intervention trails. There should be different formulations for children aged 6 to 59 months and for pregnant and lactating women. The finished product should have a minimum shelf life of 24 months after the date of manufacture under specific storage conditions (temperature below 30°C and relative humidity below 60%). It is recognized that in many circumstances, it is not possible to store MMS products under optimal conditions. When storage conditions are not optimal, the manufacturer should determine as best as possible the shelf life under prevailing conditions, adapt packaging where possible, and advise the customer and users on the expected shelf life [12].

TABLE.1. COMPOSITION OF MMS USED IN DIFFERENT STUDIES

S.No.	Reference	Composition of the sprinkles
1.	Zlotkin et al.2001[13]	12.5 mg elemental iron (as microencapsulated ferrous fumarate), 300 µg vitamin A (retinol acetate), 5 mg zinc (zinc gluconate), 30 mg vitamin C (ascorbic acid), and 160 µg folic acid
2	Zlotkin et al. 2003[11]	40 mg Iron, (600 mg retinol equivalents) vitamin A as retinol acetate.

3	F Haseen et al 2005[14]	12.5mg elemental iron (as microencapsulated ferrous fumarate), 300 µg vitamin A (retinol) acetate USP), 5 mg of zinc (zinc gluconate USP), 50 mg of vitamin C (ascorbic acid USPFCC) and 160 µg of folic acid (folic acid USP).
4	Sharieff et al 2006[15]	30mg iron as encapsulated ferrous fumarate, 5mg zinc gluconate, 50mg vitamin C, 300mg vitamin A, 7.5mg vitamin D3 and 150 mg folic acid
5	Christofides et al. 2006[16]	10 mg Iron (ferrous fumarate), 4.1 mg Zinc (gluconate), 150 µg Folic acid, 400 µg Vitamin A (RE),30 mg Vitamin C, 5µg Vitamin D3, 5 mg Vitamin E (TE), 0.5mg Vitamin B1,0.5mg Vitamin B2, 0.5mg Vitamin B6 0.9 µg Vitamin B12, 6 mg Niacin, 0.56mg Copper 90 µg, Iodine, 17µg Selenium
6	Adu Afarwuah et al. 2007[17]	300 µg RE Carotone,50mg Vitamin C ,7.5 µg Vitamin D3 , 150 µg Folic acid, 12.5mg Iron, (fumarate) ,5 mg Zin (gluconate)
7	M. E. D. Jefferds et al.2010[18]	375 µg Vitamin Vit A (acetate),0.5 mg Vitamin B1(Thiamine mononitrate), 0.5 mg Vitamin B2 (Riboflavin),0.5 mg Vitamin B6(Pyridoxine),0.9 µg VitaminB 12 (Cyanocoalbamin),35mg Vitamin C (Ascorbic acid),5 µg Vitamin D3 Cholecalciferol, 6.0 mg Vitamin E (Acetate), 0.15 µg Folic acid,6.0 mg Niacin,0.6 mg Copper (Copper sulphate),50 µg Iodine (Potassium iodide),12.5 mg Iron (Ferrous fumarate), 5 mg Zinc (Zinc gluconate),
8	Lundeen et al.2010[19]	12.5 mg of elemental iron (as microencapsulated ferrous fumarate),300 µg of vitamin A (retinol acetate), 5 mg of zinc (zinc gluconate), 30 mg of vitamin C (ascorbic acid), and 160 µg of folic acid
9	O Bilukha et al.2011[20]	100 µg Vitamin A,5.0µg Vitamin D,5.0 mg Vitamin E, 60mg Vitamin C, 0.5 mg Thiamine (vitamin B1), 0.5 mg Riboflavin (vitamin B2),6.0 mg Niacin (vitamin B3),0.5 mg,0.9 µg Pyridoxine (vitamin B6),Cobalamin (vitamin B12), 150.0 µg, Folic acid, 10 mg Iron, 4.1 mg Zinc,0.34 mg Copper, 17.0 µg Selenium, 3.0 µg Iodine, 30.0 µg Vitamin K .
10	Kounnavong et al. 2011[21]	400 µg Vitamin A (RE) , 5 µg Vitamin D3, (TE) 5 mg Vitamin E,0.5 mg Vitamin B1, B2, B6 each, 150 µg Folic acid, 6 mg Niacin,0.9 µg, Vitamin B12,30 mg Vitamin C, 10 mg Iron, 4.1

		mg Zinc, 17 µg Selenium, 0.56 mg Copper, 90 µg Iodine
11	S Jack et al.2012[22]	12.5 mg Iron, 10 mg Zinc gluconate, 300 µg Vitamin A, retinol acetate, 90 µg Iodine Vitamin B1 0.5 mg Vitamin B2 0.5 mg Vitamin B6 0.5 mg Vitamin B12 0.9 µg, Niacin 6 mg, Folate, folic acid 160 µg, Vitamin C, ascorbic acid 30 mg, Copper 0.3 mg Vitamin D 5 µg, 6 I U Vitamin E
12	Bilenko et al.2014[23]	12.5 mg of elemental iron as microencapsulated ferrous fumarate, 5 mg zinc, 300 µg vitamin A, 7.5 µg vitamin D, 150 µg folic acid, and 50 mg ascorbic acid
13	M A Cardoso et al 2016[24]	10mg Iron (ferrous fumarate), 4.1 mg ,Zinc (gluconate), 150 µg Folic acid ,400 µg Vitamin A (RE), 30 mg Vitamin C, 5 µg Vitamin D3, 5 mg Vitamin E (TE), 0.5 mg Vitamin B1, 0.5 mg Vitamin B2, 0.5 mg Vitamin B6, 0.9 µg Vitamin B12, 6 mg Niacin, 0.56 mg Copper, 90 µg Iodine, 17 µg Selenium
14	Nguyen M 2016[25]	400 µg Vitamin A (RE) , 5 µg Vitamin D3, (TE) 5 mg Vitamin E,0.5 mg Vitamin B1, B2, B6 each, 150 µg Folic acid, 6 mg Niacin,0.9 µg, Vitamin B12,30 mg Vitamin C, 10 mg Iron, 4.1 mg Zinc, 17 µg Selenium, 0.56 mg Copper, 90 µg Iodine
15	Teshome 2017[26]	300 Vitamin A(RE), 5 µg Vitamin D,5 mg Vitamin E,30 mg Vitamin C, 0.5 mg Thiamine (Vitamin B1), 0.5 mg Riboflavin (vitamin B2), 6 mg Niacin (vitamin B3), 0.5 mg Vitamin B6 (pyridoxine), 0.9 µg Vitamin B12 (cobalamin), 12.5 mg Iron either iron as encapsulated ferrous fumarate OR 3 mg iron as NaFeEDTA , 5 mg Zinc, 0.56 mg Copper, 17 µg Selenium, 90 µg Iodine

EFFECT OF MMS ON ANAEMIA

Globally, anaemia is a public health problem affecting people in both developed and developing countries with bad consequences of human health as well as social and economic development. An estimated 40 to 60% of anemia is due to iron deficiency, with other causes including nutritional deficiencies, inflammation, malaria, parasite infestation, and hemoglobinopathies. Iron-deficiency anemia adversely affects cognitive development, physical growth, immune status, morbidity from infectious disease and work performance. In most populations in developing Countries, there is a substantial gap between iron intake and iron requirements. Home fortification with micronutrient powder has been proposed in the past decade as one of the feasible options to alleviate anemia at the population level in developing countries. Home-fortification strategies have several advantages, the dose of iron can be tailored to the age of the infants regardless of the amount of food consumed, little change in dietary practices, allows families to continue to use local complementary foods and low cost of home-fortificants than commercial complementary foods(Dewey 2007)[27].The efficacy of Sprinkles in improving anaemia status of young children has been extensively evaluated over the past few years in several countries such as India, Bangladesh, Bhutan, Canada, Ghana, China and Mongolia etc and the results of these studies were encouraging.

In the first of its kind study[3], 557 anaemic children in Ghana were randomly assigned to receive either Sprinkles with 80 mg of iron plus 50 mg of ascorbic acid per day or 40 mg/day of ferrous sulfate drops (in three separate doses) for 2 months. At the end of the treatment, the median ferritin concentration was significantly higher in the drops group (107 vs. 71 µg/L in the Sprinkles group), but the mean hemoglobin values were similar and anemia was successfully treated in a similar percentage of children in the two groups (56% vs. 58%). The research team after confirming the positive effect of Sprinkles for treating anemia further evaluated whether continued use of Sprinkles for another 6 months after recovery would prevent recurrence of anemia. The authors concluded that in children previously treated for anemia, further supplementation was not needed, perhaps because iron needs decrease with age while iron intake increases, and the iron reserves following initial supplementation were adequate to prevent recurrence of iron deficiency [11]. This study clearly supports the fact that sprinkles supplementation not only prevents anemia in young children but also strengthens the iron reserves in the body.

Several investigators studied the efficacy of frequency of Sprinkle supplementation and found mixed results. The efficacy of crushable multiple micronutrient tablets, called “foodlets,” which can be added to complementary foods was evaluated in an IRIS (International Research on Infant Supplementation) trial in South Africa. A total of 265 infants 6 to 12 months of age from a rural area in Natal Province were randomized to four intervention groups which include daily multiple micronutrients (DMM), daily placebo, weekly multiple micronutrients plus placebo on the other 6 days each week (WMM) and daily iron (DI) followed for 6 months. Compliance was estimated to be more than 90%. At baseline, 40% of the infants had hemoglobin levels less than 110 g/L. At the end of the study, serum ferritin was significantly higher in the DMM and DI groups than the placebo group. Hemoglobin increased by 6.3 g/L in the DMM group, 2.5 g/L in the DI group, and 2.5 g/L in the WMM group, as compared with a decrease of 0.6 g/L in the placebo group. The difference in hemoglobin concentration compared with placebo was significant only in the DMM group. The authors concluded that daily multiple micronutrients were more effective than daily iron or weekly multiple micronutrients for improving anemia, as well as iron status [28].

A similar study was conducted in China among 415 children of 3 to 6 years age and they were randomly assigned to daily Sprinkles, weekly Sprinkles, or none for a period of 13 weeks. The Sprinkles contained the 30 mg of iron in both the groups. The mean consumption rates were 86% for the daily group and 87% for the weekly group. Median serum ferritin concentration was significantly higher in the daily group than in the control group, but there was no significant effect in the weekly group [15].

In Bangladesh, 136 anemic children (hemoglobin < 110 g/L) were randomly assigned to receive daily Sprinkles with 12.5 mg of iron or weekly Sprinkles with 30 mg of iron and placebo sachets on the remaining 6 days per week. After the 2-month intervention, the anemia cure rate was 54% in the daily group and 53% in the weekly group, but those receiving daily Sprinkles had a slightly greater increase in serum ferritin. The conclusion was that weekly use of Sprinkles was effective for improving iron status and reducing anemia[10]. The results of this study were in contrary to another study in Bangladesh. A total of 362 children aged 6-24 months with Hb > 70g/L were randomized by village to receive 60 sachets of Sprinkles (containing 12.5 mg elemental iron) in two months (one sachet per day), or flexibly over three or four months. Hb increased significantly from baseline to end of intervention by 11g/L, 13g/L and 17g/L in the

daily-2-month, flexible-3-month and flexible-4-month groups, respectively. This increment was higher in the flexible-4-month group as compared to the daily-2-month group ($P < 0.01$). Anaemia prevalence ($Hb < 110\text{g/L}$) was similar between groups at baseline and end, with an overall significant decrease from 77% to 39% ($P < 0.01$). Anaemia resolved in 65% of the children in flexible-4-month group compared to 51% in the daily-2-month and 54% in the flexible-3-month groups ($P = 0.04$). The percent of children who were successfully treated for anaemia and maintained a non-anaemic status at six-month post-intervention was significantly greater in the flexible-4-month (82%) and flexible-3-month (80%) groups compared to the daily-2-month group (53%) ($P < 0.01$)[14].

The next question addressed was the minimum dose of iron needed from Sprinkles. In trial, with 133 anemic children 6 to 18 months of age in Ghana were randomized to one of five groups: Sprinkles with 12.5, 20, or 30 mg of iron as ferrous fumarate; Sprinkles with 20 mg of iron as ferric pyrophosphate; or ferrous sulfate drops providing 12.5 mg of iron/day. Adherence was 84% in the Sprinkles groups, compared with 69% for the drops. After the 2-month treatment period, serum ferritin and hemoglobin increased in all five groups, and there were no significant differences in final values among groups. The percentage with iron-deficiency anemia at the end of treatment was 4% to 9% and did not differ among groups. The authors concluded that a dose of 12.5 mg of iron per day as ferrous fumarate in Sprinkles is sufficient to improve iron status within 2 months [16].

A double-blind, placebo-controlled trial using Sprinkles was conducted among 204 infants in Cambodia. At 6 months of age, infants were randomly assigned to receive either Sprinkles with 12.5 mg of iron plus zinc (5 mg), vitamin C, vitamin A, vitamin D, and folic acid (MMN); Sprinkles with iron and folic acid (FFA); or placebo sprinkles for a period of 12 months. At the start of the trial 13% of the infants were iron deficient (ferritin $< 12\ \mu\text{g/L}$). There was a highly significant impact on serum ferritin and hemoglobin concentrations in both of the Sprinkles groups, compared with placebo. The prevalence of low ferritin ($< 12\ \mu\text{g/L}$) at the end of the study was 13.8% in the MMN group, 7.8% in the FFA group, and 51.6% in the placebo group. The differences between the MMN and FFA groups in mean ferritin concentration or percentage with low ferritin were not significant. The percentages of children with hemoglobin $< 110\ \text{g/L}$ were 38.5%, 37.5%, and 71% in the MMN, FFA, and placebo groups, respectively. Thus, use of Sprinkles with or without other micronutrients for 12 months resulted in a 73% to 85% reduction in iron deficiency and a 46% to 47% reduction in anemia in this population[29].

The efficacy and acceptability of the three options for home fortification were directly compared in a randomized trial in Ghana. The Sprinkles [SP] used included 12.5 mg of iron as ferrous fumarate, plus zinc, vitamins A and C, and folic acid. The crushable tablets, called Nutritabs (NT) included all of the above nutrients but 9 mg of iron as ferrous sulfate instead, plus calcium, potassium, copper, selenium, and iodine; vitamins B1, B2, B3, B6, and B12; and pantothenic acid. The fat-based food, called Nutributter (NB), contained all of the nutrients listed for NT, plus phosphorus, magnesium, manganese, and energy (108 kcal/ day). Infants ($N = 313$) were randomly assigned to receive SP, NT, or NB daily from 6 to 12 months of age. Infants who were eligible but not randomly selected for the intervention groups were assessed at 12 months only (the nonintervention group [NI]; $N = 96$). All three supplements were well accepted. At 12 months, all intervention groups had significantly higher plasma ferritin and lower transferrin receptor concentrations than the NI group. The prevalence of anemia (32%; hemoglobin $< 100\ \text{g/L}$) and iron deficiency (28%; ferritin $< 12\ \mu\text{g/L}$) in the NI group at 12 months was significantly

higher than in the intervention groups (average of 15% and 10%, respectively). Thus, these products reduced anemia by about 53% and iron deficiency by about 69% [17].

In an intervention study in rural Haiti, $n = 254$, 9 to 24 months old children were supplemented with Sprinkles containing 12.5 mg iron and other micronutrients for a period of 7 months. Results revealed that anaemia prevalence was reduced from 54% at baseline to 14% post intervention and mean Hb increased by 10.9 g/L ($P, 0.001$)[30]. A Multiple micronutrient food supplement (MMFS) was developed containing chelated ferrous sulphate and microencapsulated vitamin A, B2, B6, B12, folic acid, niacin, calcium pantothenate, vitamin C, vitamin E, lysine and calcium and the efficacy of the MMFS was assessed in 7- 11 year old school children in Chennai, India by a pre-post test design. It was seen that there was a significant ($P < 0.05$) improvement in the experimental group in hemoglobin, hematocrit and red cell count than in the control group. In 5 tests out of the 7 memory tests and in the letter cancellation test for attention, the mean change in scores in the experimental group is significantly more ($P < 0.05$) than the control group [31].

In a cluster randomized study the prevalence of anemia in the intervention group decreased from 72 % at baseline to 52% at follow up whereas it increased from 72% to 75% in the control group. The intervention group comprising a total of 1,103 children aged 6 to 36 months received. One sachet of micronutrient sprinkle having 12.5 mg of elemental iron for 2 months. The control group of 1,090 children did not receive the supplementation. Compliance with the intervention was found to be high with children consuming an average 45 of the 60 sachets given [19].

An attempt was made to evaluate the effectiveness of a large-scale micronutrient powder distribution program in reducing anemia prevalence and promoting growth in Bhutanese refugee children aged 6 to 59 months. Four representative cross-sectional surveys were conducted 13 months before and 7, 14, and 26 months after initiation of the supplementation program. Data collected on children aged 6 to 59 months included hemoglobin concentration, anthropometric indicators, morbidity, feeding practices, and information on the micronutrient distribution program. The overall prevalence of anemia in children did not change significantly between baseline (43.3%) and endpoint (40.2%). The prevalence of moderate anemia decreased over the same period from 18.9% to 14.4% ($p < .05$)[20].

A randomized trial was conducted in six rural communities. Children aged 6 to 52 months ($n = 336$) were randomly assigned to a control group ($n = 110$) or to one of two intervention groups receiving either two sachets per week ($n = 115$) or a daily sachet ($n = 111$) of MMP for 24 weeks; 331 children completed the study. MMS supplementation resulted in significant improvements in haemoglobin concentration and in the reduction of anaemia prevalence in the two treatment groups compared with the control group ($p < 0.001$). Severe to moderately anaemic children ($Hb < 100$ g/L) on daily supplementation recovered faster than those on twice weekly supplementation [21]. A Cluster-randomized study evaluated the effectiveness of Sprinkles alongside infant and young child feeding (IYCF) education compared with IYCF education alone on anemia, deficiencies in iron, vitamin A, and zinc, and growth in Cambodian infants. Among 3112 infants aged 6 months, a random subsample ($n = 1350$) was surveyed at baseline and 6-month intervals to age 24 months. Anemia prevalence was reduced in the intervention arm compared with the control arm by 20.6% at 12 months (95% CI, 9.4-30.2; $P = .001$), and the prevalence of moderate anemia was reduced by 27.1% (95% CI, 21.0-31.8; $P = .001$). At 12 and 18 months, iron deficiency prevalence was reduced by 23.5% (95% CI, 15.6-29.1; $P = .001$) and 11.6% (95% CI, 2.6-17.9; $P = .02$), respectively [22].

A double-blind, randomized controlled, 2-month trial was conducted in Bangladesh. Infants were randomized to one of two MMS intervention groups containing Fe and other micronutrients, with or without Calcium, the results revealed that a significant increase in Hb g/l; was noted in infants from both groups. However, infants receiving MMS without Calcium had a significantly higher end-point Hb concentration and rate of anaemia recovery. Infants receiving MMS with Ca were more likely to remain anaemic. Although both groups showed significant improvement in Hb status, the nutrient–nutrient interaction between Fe and Ca may have diminished the Hb response in infants receiving the Ca-containing MMS [32].

Based on the above investigations the efficacy of MMS can be established in treatment of iron deficiency anaemia. Majority of research studies have shown increase in ferritin and haemoglobin concentration and decrease in anemia prevalence post intervention. The intervention of the studies ranged from a minimum of 2 months to a maximum of 12 months. The age group studied included children of 6 to 24 months while only two studies focussed on school children. Some investigators identified ferrous fumarate and chelated ferrous sulphate as better forms of iron in sprinkles. One study highlighted the negative impact of high dose of calcium in sprinkles on iron status indicating the mineral interactions.

EFFECT OF MMS ON ZN STATUS

Micronutrient deficiencies are particularly prevalent in resource constrained settings even when caloric intake may be sufficient [2]. An estimated 17% of the world's population is at risk of inadequate intake of zinc, which is an essential mineral that plays an important role in growth, immune function, reproduction and neurobehavioral development [33]. However, whether routine, preventative zinc supplementation can improve long-term child growth is less clear. Numerous studies have documented a small but significant effect of zinc supplementation on growth in children and adolescents; however there has been substantial heterogeneity in the impact of zinc supplements on growth on the basis of children's age, study setting, supplement dosage and duration and underlying zinc status [34, 35, 36]. Zinc is important in adolescence because of its role in growth and sexual maturation. Adolescents from developing countries such as India may be at high risk of zinc deficiency because of unwholesome food habits and poor bioavailability of zinc from plant-based diets. The WHO currently supports the home fortification of food with micronutrient powders that contain at least iron, vitamin A and zinc to improve iron status and reduce anemia in infants and children 6 to 23 months of age [37].

In a study, a total of 304 anemic children were randomly assigned to receive Sprinkles with iron and ascorbic acid with or without 10 mg of zinc (as zinc gluconate). Overall, 82% of children received Sprinkles at least 5 days per week. The authors concluded that both versions of Sprinkles were successful in treating anemia, but the addition of 10 mg of zinc did not improve zinc status or promote catch-up growth [11]. The authors subsequently evaluated the effect of two doses of zinc on the absorption of 30 mg of iron from Sprinkles in the same rural Ghanaian population, using staple isotope methods. They found that 10 mg of zinc reduced iron absorption, whereas 5 mg of zinc did not [38].

The efficacy of three interventions which include Sprinkles (SP), crushable Nutritabs (NT), and fat-based Nutributter were tested on zinc status in children of 6 months age. The three interventions provided 6, 16, and 19 vitamins and minerals, respectively with zinc being an important component. None of the 3 supplements were found to have significant effect on plasma zinc concentrations in the subsample of infants for whom this was assessed. Possible

reasons cited for this lack of response were, low rate of zinc absorption from maize-based complementary foods and diversion of absorbed zinc to non-plasma pools [17].

A Cluster-randomized study evaluated the effectiveness of Sprinkles alongside infant and young child feeding (IYCF) education compared with IYCF education alone on anemia, deficiencies in iron, vitamin A, and zinc, and growth in Cambodian infants. There was no statistically significant difference in the prevalence of zinc and vitamin A deficiencies or in growth at any time. The study concluded that Sprinkles reduced anemia and iron deficiency and increased the mean serum zinc concentration in Cambodian infants. Anemia and zinc effects did not persist beyond the intervention period [22].

The daily provision of micronutrients (including zinc) reduces the longitudinal prevalence of diarrhoea and thus may also reduce diarrhoea related mortality in young children. In a randomized trial in Pakistan 75 children 6 to 12 months age with a history of diarrhea in the previous 2 weeks were randomly assigned to receive either Sprinkles containing 30 mg of iron, 5 mg of zinc, 50 mg of vitamin C, 300 µg of vitamin A, 7.5 µg of vitamin D, and 150 µg of folic acid; the same Sprinkles but with heat-inactivated lactic acid bacteria (LAB); or placebo sprinkles. The duration of treatment was 2 months. The supplements were consumed on an average of 60% of study days in all three groups. The effects on serum ferritin and hemoglobin were not significant however; the longitudinal prevalence of diarrhea was significantly lower in children receiving Sprinkles (15%) than in those receiving Sprinkles plus LAB (26%) or placebo (26%). Similarly, the mean number of febrile days was lower in the Sprinkles group (1.2 days) than in the Sprinkles plus LAB (5.9 days) or placebo (3.2 days) groups. The authors concluded that provision of Sprinkles with multiple micronutrients reduces diarrhea and fever, but contrary to expectations, addition of heat inactivated LAB negates these effects [15].

Suchdeva et al.2016 [39], conducted a cluster-randomized trial in rural Western Kenya where 60 villages were randomly assigned to either intervention or control groups. MMSs (containing iron, vitamin A, zinc, and 11 other micronutrients) and other health products (e.g., insecticide-treated bed nets, soap, and water disinfectant) were marketed in 30 intervention villages. Mean MMS intake in intervention villages was 0.9 sachets/wk. Children in intervention villages, compared with children in control villages, had ~60% fewer hospitalizations for diarrhoea (0.9% compared with 2.4%, respectively; $P = 0.03$) and 70% fewer hospitalizations for fever.

Zn is an essential trace mineral providing immense health benefits and is an integral part of MMS. Very few studies on sprinkles focussed on MMS effects on zinc status and the results were not encouraging. Though some investigations have shown positive effect of sprinkles on reducing diarrhoea episodes in children, the specific role of zinc need to be further studied.

EFFECT OF MMS ON GROWTH

In a systematic review [27]; the authors identified six efficacy trials that evaluated the effects of micronutrient fortification of complementary foods on child growth. Two of these studies used micronutrient powder [29, 17] consisting of six micronutrients (iron, zinc, folate, and vitamins A, C, and D); the other studies used fortified cereals, milk, or micronutrient tablets. Only one of the six efficacy trials, a milk-fortification study in India [40], found a significant improvement in height for- age at the end of the 12-month supplementation period among children 12 to 36 months of age. None of the other five studies, including two efficacy trials that used micronutrient powder, showed an effect on linear growth. Similarly, a large multicenter study that tested the effects of daily and weekly micronutrient supplementation in the form of chewable

tablets (foodlets) in infants aged 6 to 11 months in Indonesia, Peru, South Africa, and Vietnam found no significant effect on height-for-age z-scores but found decrease in stunting[28]. Children in this study received tablets that included 15 micronutrients (similar in composition to Vita-Mix-It) for a period of 6 months. The meta-analysis of studies comparing the effects of supplementation with three or more micronutrients with the effects of supplementation with one or two micronutrients or with placebo found a small, albeit significant, positive effect on linear growth [41].

More studies are needed to confirm or disprove the possible beneficial effects of multi micronutrient powders on linear growth. The evidence is weak for any effect of MMS on growth, as there were very few studies pooled for each outcome. More research is needed and studies need to report the outcomes of stunting, wasting, morbidity and mortality consistently to strengthen the evidence and evaluate its actual impact on growth and morbidity. Further, most previous micronutrient supplementation studies did not find a substantial effect on growth.

COMPLIANCE TO MMS

Point-of-use fortification of complementary foods with iron-containing micronutrient powders is recommended by the World Health Organization (WHO) as a strategy to improve iron status and reduce anemia in infants and young children aged 6–23 months in populations where anemia is a public health problem [42]. The impact of iron supplementation in these forms was limited by poor adherence due to sprinkles available in single-dose sachets of dry powder containing lipid-encapsulated iron and other micronutrients, overcome most of these acceptability issues such as gastrointestinal side effects, unpleasant and strong metallic taste, staining of teeth, and difficulties with dosing and swallowing related to other forms of iron supplementation such drops and tablets, when prepared as instructed. One study showed that 92.9% of children had a strong dislike for the iron drops while only 6.5% objected to the consumption of sprinkles [11].

Acceptability and adherence was assessed mainly by the number of sachets used by the children, but in some studies the effectiveness of MMS interventions found high acceptability with variable adherence, indicating that high acceptability does not always translate into adherence [43]. The average consumption of sachets ranged from 50 % to 96 % of the recommended number [44]. A randomized case-control revealed that children who received sprinkles used an average 108 of 120 (90%) packets.. Rice, beans and soup were the foods most commonly mixed with the sprinkles. Sprinkles in food were not noticed by 54.1% of the children, 32.1% liked the food better, they were found easy to use in food preparation by 98.2% of the families [45].

It is widely accepted that MMS causes no or negligible changes to the organoleptic properties of foods to which they are added. Studies that report changes in the sensory properties of food with added MMS, including sourness, bitterness, acidity, and medicinal taste , attribute these changes either to improper preparation, such as use in addition to liquids such as soups, or beverages such as milk , or to poor quality of the MMS product . The lipid-encapsulation coating, which prevents iron and other nutrients from dissolving into the food, can melt when added to hot foods, or float and stick to the cup when added to liquids [44].

In general, MMS were well accepted by caregivers and by children. Among the mentioned factors that contributed to high acceptability were transportability, ease of preparation and use, perceived benefits to children's health (increased appetite and agility), and preservation of the organoleptic characteristics of the children's meals. Nevertheless, some studies reported that MMS caused changes in the colour or taste of food, including yellowing of rice, bitterness of

food after mixing with MMS, and the unpleasant taste of MMS itself. In most of these studies, the authors did not report whether the MMS had been consumed with liquids, such as broth soups or fruit juices. Other factors such as practicality of use, weight gain, and increased activity level contributed to the high acceptability of MMS. To date, parents have found the sachets are easy to use and more acceptable than drops. Children do not object to their use because they do not change the taste of the food to which they are added. Moreover, other than changes in the colour of a child's stool (all iron products contribute to a darkening of the stool); no major adverse effects have been associated with the use of Sprinkles [45].

Hirve et al.(2007)[46] found that the side effects such as diarrhea, vomiting, staining of teeth, and stool discoloration were all significantly higher in the iron drops group than compared to sprinkles. In a study conducted by Adu Afarwuah et al. [17], 96.9% of mothers thought it was easy to give the sprinkles supplement, 89.6% said that the child accepted the food well, 95.9% did not have any major problems feeding the sprinkles to the child and 100% had a good impression of the sprinkles supplement. The lack of knowledge and experience of professionals and caregivers in the use of MMS, the lack of availability of MMS, and its cost were also considered limitations in some studies. Issues related to Sprinkles preparation, use, and barriers required attention before implementation. Existing levels of Sprinkles awareness and knowledge should be considered when designing interventions [18]

Several systematic reviews suggest that home fortification of complementary feeding with MMS has good adherence and acceptability. However, both adherence and acceptability could be increased with adjustments in the distribution model, such as better guidance to caregivers, and in MMS administration frequency. Special attention is necessary when monitoring MMS use in malnourished populations with a high incidence of diarrhoea. Compliance studies are needed especially in Indian scenario. Indian traditional foods such as sambar is rich in spices, condiments and acidulates such as tamarind. Therefore, the interaction of MMS with these ingredients at their complexity need to be studied as it may impact the taste and colour of the food which might affect the acceptability. Additionally, more studies are needed examining the efficacy of MMS related to adherence and acceptability to compare the positive and negative aspects of various intervention models, for the success of future programs and public policies

CONCLUSION

The addition of Sprinkles to a healthy diet appears to be safe when used for the prevention of nutrient deficiencies especially anemia. There is sufficient evidence supporting risk reduction of micronutrient deficiencies due to MMS Sprinkles, particularly in younger children. The benefits of Sprinkles are not only limited to reduction in nutrient deficiencies but also in reducing infections and providing immunity but more studies are required.

Advantages of Sprinkles as home fortificants especially in Indian scenario include, the form of iron which is encapsulated in a thin lipid layer to prevent adverse reactions (taste, color and smell), traditional family food can be fortified after cooking in the home, and ease of potential distribution points such as community health posts or anganwadi Centers that are regularly used by mothers and care givers. But studies are warranted in sensory perceptions and interactions of Sprinkles with traditional foods which are generally spicy and consumed at high temperatures. A major research gap identified was that there were no studies evaluating the impact on children of other age groups and women as all the studies targeted only younger children. Effect of MMSs in children suggests benefit in reducing anemia and improving hemoglobin however there is lack of

impact on other nutrients and growth. Evidence of increased diarrhea requires careful consideration before recommending the intervention for implementation at scale. Multiple Micro Nutrient Sprinkles provide essential minerals and vitamins in one basket. Based on the demonstrative positive findings from research outcomes and reviews, use of sprinkles can be implemented as a better option than the existing strategies for prevention and alleviating the problem of micronutrient deficiencies in population.

Conflict of interest: The authors declare no conflict of interest

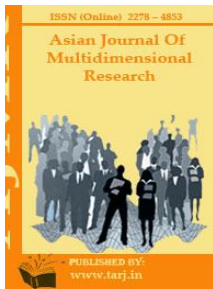
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IMPLEMENTATION OF J & K RTI Act.2009: PUBLIC AWARENESS

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ABSTRACT

In Britain, there was a trend to maintain secrecy from the very beginning, which was achieved through the Official Secrets Act, 1911. The credit of being the first country which guaranteed the Right to Information to its citizens goes to Sweden. The realization dawned that secrecy enabled corrupt officials to siphon off minimum wages and other entitlements of the poor. A movement demanding the right to information was thus born and its first champions were the disempowered rural workers in a remote rural area of Rajasthan. The RTI Act, 2009 will be completing 9 years of its enactment. The regime to information has been set up since needs to be examined and assessed in the context of awareness of public of the main provisions of the Act. The basic theory of democracy stands on the assumption that citizens would contribute their judgments over the performance of their rulers and decide on their policy choices with the help of information about policies and programs as well as the level of actual performance of the power-holders. A movement demanding the right to information was thus born and its first champions were the disempowered rural workers in a remote rural area of Rajasthan. As a result, to combat the corruption and to promote the Good Governance, the state responded in the form of Right to Information Act, 2005. The Right to Information is, again, enormously significant insofar as it is intrinsically related to some other civil rights which would lose their teeth and become impotent unless the appropriate information is available.

KEYWORDS: *Corrupt, Guaranteed, Appropriate, Disempowered, Provisions*

INTRODUCTION

RIGHT TO INFORMATION

The Right to Information is the cornerstone of the fundamental edifice of freedom and choice without which democratic governance loses all its charm and significance. The basic theory of democracy stands on the assumption that citizens would contribute their judgments over the performance of their rulers and decide on their policy choices with the help of information about policies and programs as well as the level of actual performance of the power-holders. Informed citizenry provides the strongest foundation of democratic governments. The Right to Information is, again, enormously significant insofar as it is intrinsically related to some other civil rights which would lose their teeth and become impotent unless the appropriate information is available¹.

Article 19 of the Universal Declaration of Human Rights 1948 reads, “Everyone has the Right to freedom of opinion and expression, this right includes freedom to hold opinions without interference and to seek, receive and impart information and ideas through any media and regardless of frontiers”². The credit of being the first country which guaranteed the Right to Information to its citizens goes to Sweden. The constitutional provision guaranteeing this freedom was adopted as far back as 1766, as part of the Freedom of the Press Act, one of the four basic constitutional laws. Subsequently, the provision was accepted as a part of the normal political life of Sweden³. In other countries, however, the developments in this regard have been far more recent. Finland enacted the Freedom of Information legislation in 1951. The United States enacted its Freedom of Information Act in 1966, exactly 200 years after Sweden, followed by Denmark and Norway in 1970. Austria, France and Netherlands passed this legislation during the 70s, while Australia, Canada and New Zealand enacted it in 1982-83⁴.

In Britain, there was a trend to maintain secrecy from the very beginning, which was achieved through the Official Secrets Act, 1911. However, in the changed scenario, the Freedom of Information Act was passed on November 30, 2000. It gives a general right of public access to all type of information held by public authorities. This Act has been modified in January, 2005⁵. In India, the Right to Information Bill was introduced in Lok Sabha on December 23, 2004. It was passed by both Houses of Parliament with major amendments in May, 2005. On June 15, 2005, the then President, Dr. A.P.J. AbdulKalam gave his assent to the Right to Information Act, 2005. It was notified in the Official Gazette on June 21, 2005. Some of the provisions of the Act (Section 4(1), 5(1) & (2), 12, 13, 15, 16, 24, 27 and 28) came into force at once and the remaining provisions came into force on October 12, 2005, i.e. 120 days after the notification⁶.

Past Initiatives: India

To intensify the process of paradigm shift from the state-centric to citizen-centric model of development, the Right to Information movement in India started in 1990s. The initial steps marked resolving a major contradiction between the Colonial Acts, which prevents access to information and the post-independent Indian constitution, which recognizes the seeking information as a fundamental right to promote transparent, accountable, responsible, participatory and decentralized democracy. In 1990, the MazdoorKisan Shakti Sangathan (MKSS), a collective of farmers and labourers, was formed in Devdungri village in Rajasthan. On being paid significantly less than guaranteed while working for a state employment generation scheme, upon protest, the official records did not reveal their having done the necessary work; information denied on the basis that it was a ‘state secret’. When a sympathetic

officer or two did give them access to some documents, they found serious anomalies. Entries and signatures were being faked to draw exaggerated wages, most of which were pocketed by officials. The MKSS also discovered some Panchayats documents in which exaggerated bills for rural projects had been submitted. This disclosed information was placed in the public domain through live wire village-based public hearings, and, as the establishment and the people lined up on two sides of the disclosure demand, it became clear that information access would require a strong legal backing. The realization dawned that secrecy enabled corrupt officials to siphon off minimum wages and other entitlements of the poor. A movement demanding the right to information was thus born and its first champions were the disempowered rural workers in a remote rural area of Rajasthan⁷. As a result, to combat the corruption and to promote the Good Governance, the state responded in the form of Right to Information Act, 2005. With the introduction of this Act, the Colonial Acts such as the official Secrets Act, Indian Evidence Act and the Civil Service Code of Conduct Rules, which contain provisions that restrict the Fundamental Right to Information as ensured to the citizens in the Constitution, have become irrelevant⁸?

Article 19(1) (a) of the Constitution of India contains freedom of speech and expression which echoes Article 19 of the Universal Declaration of Human Rights, 1948. Right to Information, as a part of freedom of speech and expression, has already been upheld and exhausted in various decided cases. But this right is not an absolute right. Under Article 19(2) of the Constitution of India, the State can impose reasonable restrictions on it. The Right to Information Act, 2005, has categorically exempted information related to certain public authorities from disclosure. The statutes like the Official Secrets Act and the Indian Evidence Act contain certain provisions according to which some information is immune from disclosure. Moreover, it is only the public sector where the Right to Information Act is applicable⁹.

The bureaucracy's real power is the citizen's urgency, the high opportunity cost of delay and the high transaction costs of repeated visits to the office. The RTI Act provides for an elaborate system of written application, acknowledgement, time limit, appeal, etc., thus, simplifying the rigid procedure. Before the passage of (Central) RTI Act 2005, several states also had state specific RTI Acts, for instance, Tamil Nadu (1997), Goa (1997), Rajasthan (2000), Karnataka (2000), Delhi (2001), Maharashtra (2002), Madhya Pradesh (2003), Assam (2002) and Jammu and Kashmir (2004)¹⁰.

J&K INFORMATION ACT, 2009

The Central Right to Information Act, 2005, applies to all states except the state of Jammu & Kashmir as per the provision of Art. 370. To set out a practical regime of right to information for the citizens of the state and to secure access to information under the control of public authorities and also to ensure transparency and accountability in the working of every public authority the Right to Information Act, 2009 was enacted by J&K State Assembly vide Act No. VIII of 2009 on 20th March, 2009 repealing and replacing the erstwhile J&K RTI Act, 2004 and the Amendment of RTI Act, 2008.

The RTI Act, 2009 will be completing 9 years of its enactment. The regime to information has been set up since needs to be examined and assessed in the context of awareness of public of the main provisions of the Act.

Objective: The Objective of the study is to assess the level of awareness among the people of the state about the main provisions of the Act.

RESEARCH METHODOLOGY:

An interview schedule was devised to assess the awareness level of respondents about the main provisions of the Act. A sample of 300 citizens was chosen randomly from the residents of Jammu district, selecting 150 respondents each from rural and urban areas to give fair representation to residents of both the segments. Universe of the Study: The study has been conducted in the Jammu District of J&K State.

TEMPLATE:

STATEMENTS	YES	NO	CAN'T SAY	
Awareness of the implementation of the J&K Right to Information Act, 2009.	231	69	0	300
	77.00%	23.00%	0.00%	100.00%
Awareness of the Main provisions of the Act.	89	198	13	300
	29.70%	66.00%	4.30%	100.00%
Awareness regarding filing of an application to seek information under RTI Act?	214	83	3	300
	71.30%	27.70%	1.00%	100.00%
Awareness of the authority to which RTI application has to be addressed?	158	134	8	300
	52.70%	44.70%	2.70%	100.00%
Awareness regarding the submission of fee along with the application seeking information.	159	136	5	300
	53.00%	45.30%	1.70%	100.00%
Awareness regarding the provision that no fee is charged from the Below Poverty Line (BPL) card holders for providing the information.	131	151	18	300
	43.70%	50.30%	6.00%	100.00%
Awareness regarding the provision that one can seek any information from Public Authority.	180	98	22	300
	60.00%	32.70%	7.30%	100.00%
Awareness regarding the provision that the information you seek can be refused?	104	138	58	300
	34.70%	46.00%	19.30%	100.00%
Awareness regarding the provision that one cannot seek information from private organization?	158	107	35	300
	52.70%	35.70%	11.70%	100.00%
Information relating to danger to life has to be provided within 48 hours.	72	189	39	300
	24.00%	63.00%	13.00%	100.00%

Source: Computed from Primary Data.

1. The responses against the statement (1) have assessed the awareness of the Public regarding the implementation of J&K Right to Information Act, 2009 in the state. The responses indicated that 77.0% of the respondents **were aware** of the implementation of the Act; however 23.0% of the respondents **were not aware** of the implementation of the J&K Right to Information Act.
2. The analysis of data presented against the statement (2) have reflected that the Public was not aware of the main provisions of the J&K RTI Act, 2009 as 66.0% of the respondents admitted that **they were not** aware of the main provisions of the Act whereas, 29.7% of the respondents opined that they **were aware** of the main provisions of the Act.
3. The trend of responses against the statement (3) has assessed the issue that that one has to file an application under his own identity & address to seek information under RTI Act. The responses reflected that 71.3% of the respondents **were aware** that that one has to file an application under one's own identity to seek information under RTI Act whereas, 27.7% of the respondents **were not aware** of the aspect.
4. The statement (4) has examined whether the information seekers were aware of the authority to which RTI application has to be addressed. It was established from the projected responses that 52.7% of the respondents expressed that they **aware of the authority** to which RTI application has to be addressed however, 44.7% of the respondents **were not aware** as to whom the RTI application has to be addressed.
5. The statement (5) has assessed whether the respondents were aware that the application seeking information has to be submitted with some prescribed fee. The trend of the responses indicated that 53.0% of respondents **were aware** of the aspect of submitting the application with fee whereas, 45.3% of the respondents **were not aware** of the fee aspect.
6. It is deciphered from the responses highlighted against the statement (6) that majority of the respondents were not aware of the provision that 'no fee' was charged from the BPL card holders as 50.3% of the respondents **were not aware** of the provision whereas, 43.7% of the respondents **were aware** of the provision that 'no fee' was charged from the BPL card holders.
7. The projection of the responses against the statement (7) assessed the Public awareness regarding the provision that one can seek any information, as prescribed in the act, from any Public Authority. It was found that majority of the respondents (60%) **were aware** about the provision of seeking any information from the public authority. whereas, 32.7% of the respondents **were not aware** that information can be sought from Public Authority.
8. The response against the statement (8) has examined whether the respondents knew that the **information they seek can be refused**. No clear trend of responses was seen as 34.7% of the respondents **knew** that information they seek can be refused. Further, 46.0% of the respondents said they **were not aware** of such provision whereas, 19.3% of the respondents **were unsure** about the issue.
9. The responses against the statement (9) has assessed whether information from private organization can be sought. It was found that majority of the respondents knew that information cannot be sought from private organization as 52.7% of the respondents confirmed the same whereas, 35.7% of the respondents **were not aware** of this facet. Further, 11.7% of the respondents **were doubtful** about the issue.

10. Analyzing the trend of responses against the statement (10), it was established that Public did not know that the information related to danger to life has to be provided within 48 hours as 63.0% of the respondents **were not aware** that information relating to danger to life has to be provided within 48 hours whereas, only 24.0% of the respondents **were aware** of this aspect somehow, 13.0% of the respondents remained doubtful.

FINDINGS:

- 1) + Majority of the respondents **were aware** of the implementation of J&K RTI Act, 2009 in the State.
- 2) - Majority of the respondent's **were not aware** of the main provisions of the J&K RTI Act, 2009.
- 3) + Majority of the respondents **were aware** that one has to file an application under one's identity & address to seek information under the RTI Act.
- 4) + Majority of the respondents **were aware of** the authority to which RTI application has to be addressed.
- 5) + Majority of the respondents **were aware that** the application seeking information has to be submitted with some prescribed fee.
- 6) - Majority of the respondents **were not aware** of the provision that no fee was charged from BPL card holders.
- 7) + Majority of the respondents were aware that the information **can be sought from public** authority only.
- 8) = No clear trend of responses was seen, however more of the respondents **were aware not** of the provision that information sought can be refused.
- 9) + Majority of the respondents were aware that one **cannot seek** information from private organization.
- 10) - Majority of the respondents **were not aware** that that information related to danger to life has to be provided within 48 hours.

Statements Favouring Awareness = 6 Not Favouring Awareness = 3 and 1 statement with Mixed Responses = 1 (No clear trends).

Thus, it can be deduced from the findings that Public is partially aware of the main provisions of the RTI Act, 2009 as against the 6 statements which received favourable responses 3 statements were not responded favourable and in case of one statement no clear trends of responses were visible.

CONCLUSION:

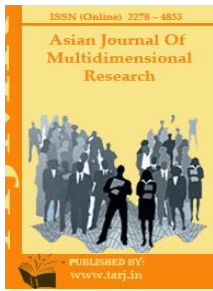
People are aware of the existence of RTI Act in the state, are also aware how to seek and from whom to seek under one's own identity by appending prescribed fee along from the public authority only.

However, people were not aware of the main provisions, were not aware of provision of no fee to be charged from the BPL card holders. They were not certain on the issue of denial of information to them.

END

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GOOD GOVERNANCE IN INDIA: THE CONCEPT AND THE PRACTICE

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ABSTRACT

The concept of good governance came into limelight in 1990s when it was popularized by international funding agencies. India also showed concern to the ideas of good governance. Many initiatives have been taken to bring about qualitative changes in the governance pattern and mechanisms. This paper is an attempt to discuss the concept of good governance in Indian context, what kind of initiatives have been taken and how far they are successful in achieving the objectives of good governance. The study is based on secondary data collected from various books, journals, newspapers, and websites. The study concludes that good governance does not depend merely on the good policy design but more importantly on the proper implementation of the Policy. However the principle of good governance is not new to the society. Its basis can be found in the ideas of many political philosophers. Plato advocated for the ideal of a highly trained administration and political class, dedicated to public service without consideration of personal happiness or financial gain. Thus principle of Raj Dharma of ancient times is converted into principle of good governance in modern times. So, principle of good governance has always remained the central point of the governance in ancient times. So, when international community raised the issues of governance especially related with third world countries, it also became a major concern in India. Tenth five year plan (2002-2007) picked up this issue by introducing a chapter in it on "Governance and Implementation". Government at all levels needed to be more transparent and accountable, and it can be maintained only by eradicating corruption.

KEYWORDS: Governance, Transparency, Responsiveness, Public Service Delivery, Reforms

INTRODUCTION

The concept of good governance became popular around the world in recent times. In fact last three four decades witnessed tremendous changes in the administration especially on the issue of governance. The term good governance developed as a buzzword in the vocabulary of polity and administration. It got this prominent position due to certain international organizations. These international institutions challenged the traditional way of thinking and disproved the conventional idea of administration. Within the conventional ideas of government and governance the concept of new governance, market based governance and good governance have replaced the traditional concepts of government and governance. (Farazmand, 2007) In fact in the era of globalization the term governance and good governance came to be used especially for the developing countries to be more responsive to the needs of globalization. Although this concept of good governance emerged in 1990s in present times yet it is as old as the government itself. During 1990s, at the time of economic reforms, use of this term emphasized on the process and modes of governance for sustainable development. Meanwhile international organizations such as IMF, World Bank, UN and its agencies started using this term in a variety of ways. Since then it became one of the most usable word in the field of administrative reforms and polity.

Meaning of Good Governance

In 1989 World Bank did a project on “Sub-Saharan Africa-From crisis to sustainable Growth”. It was emphasized in this study that Sub Saharan countries need institutional reforms along with better and more efficient public sector. It defined governance as “the exercise of political power to manage a nation’s affair.(World Bank, 1989) However the connotation good was not expressed clearly in this study. But former World Bank president Barber Conable used the term good governance in the forward written for this study. It was referred as a public service that is efficient, a judicial system that is reliable and an administration that is accountable to its public.(World Bank, 1989) The United Nations Development Programme defined governance as the exercise of political, economic and administrative authority in the management of country’ affairs at all levels. Governance comprises the mechanisms, processes and institutions, through which citizens and groups articulate their interests, exercise their political rights, meet their obligations and mediate their differences.(UNDP, 1997) Later on in 1998 World Bank’s annual report titled Governance in Asia: From crisis to opportunity, presented a more convincing concept of good governance. It explained four key components of good governance: accountability, transparency, predictability and participation.(World Bank, 1998.) So, good governance refers to the participative manner of governing that functions in a responsible, accountable and transparent manner based on the principles of efficiency, legitimacy and consensus for the purpose of promoting the rights of citizens and public interest thus indicating the existence of political will for ensuring the material welfare of society and sustainable development with social justice.(Munshi, 2000)

However the principle of good governance is not new to the society. Its basis can be found in the ideas of many political philosophers. Plato advocated for the ideal of a highly trained administration and political class, dedicated to public service without consideration of personal happiness or financial gain. Plato considered govt. as highest moral and practical task to which men of knowledge and virtue ought to devote themselves. (Chitlangi, 2007) Ideas of Plato and Aristotle have clear focus on good governance. They emphasized that aim of government should be on good life of people not formation of good government only. Much more modern idea of lock was mainly with self government and had assumption that good governance would emerge

from a combination of public laissez-faire and private pursuit of individual advantage. Rousseau emphasized on general will, realization of what is best for community is not enough, it must also be willed by the community.(Chitlangi, 2007)

Good Governance in Ancient Indian Context

In Indian tradition good governance is as old as Indian civilization. Although kings ruled the nation but there was no place for arbitrary rule. It is noticed that in ancient India 'Rajdharma' was code of conduct which was superior to the will of ruler. Even in great epics like Mahabharata, Ramayana rulers abide by the principles of good governance. Almost all ancient Indian Scriptures like Jataka tales, Shanti Parva-Anushasanparva of Mahabharat, Shukracharyas' Nitisar, Panini's Ashtadhyayi, Kautilya's Arthashastra, Valmiki's Ramanaya describe the concept of good governance in one way or the other. Kautilya in Arthashastra called king a servant of the state who would have no personal likes. It would rather be likes of the servants that would be followed by him. (Shamasastri, 1929) Till today and in the present form of democracy, it is an ideal suggestion.

Shanti Parva of Mahabharata highlights the principle of good governance when it emphasizes that it is the duty of the king to seek and promote the welfare of its subjects. The king must be compassionate to the people of all sections of society and concentrate on the welfare of the people. Bhishma Pitama in Mahabharata opines that the foundation for good governance is righteousness in public affairs. The king, his relatives and employees who have taken oath of their offices to take care of public needs must not act unjustly because if they do so they will not only destroy the moral basis of governance but will also turn the state into hell. (Dwivedi & Mishra, 2007)

The Rigveda also stressed upon public welfare of the society. It focused upon the idea that private good or self promotion should be subservient to the greatest good of all. (Dwivedi & Mishra, 2007) Brihadaranya Upanishad also acknowledged the proposition of good governance by explaining that king's major responsibility is to protect dharma, so that all citizens get equal opportunity and that the weak are not exploited and harassed by the strong.

Thus in all ancient writings Raj Dharma is given utmost importance. Major responsibility of the ruler is to do justice to all and thus practicing the principle of social welfare. Although ruler is not elected by the people yet he is accountable to the public. And if monarch does not follow the principle of justice state is bound to fail. Apart from this in some other ancient kingdoms like Guptas and Mauryas institutions of the governance machinery differed here and there but overall it was strongly believed that the rulers existed not for their own power and position but for discharging a debt to the people which they could do by providing good governance. Thus principle of Raj Dharma of ancient times is converted into principle of good governance in modern times. So, principle of good governance has always remained the central point of the governance in ancient times.

Medieval Period Indian governance was very different from ancient governance. Although it was of the dominating military and feudal character, totally different from the service oriented attitude of the ancient period yet Afghan ruler Sher Shah Suri and Mughal king Akbar revived healthy traditions of old Indian administrative system and created a number of new patterns for a solid system of governance to grow.

So, when international community raised the issues of governance especially related with third world countries, it also became a major concern in India. Tenth five year plan (2002-2007) picked up this issue by introducing a chapter in it on "Governance and Implementation". Governance was explained as management of such processes which create an environment in which individuals not only raise their capabilities but also get opportunities to realize their potential. It further elaborates that the state is responsible for creating conducive political, legal and economic environment for building individual capabilities and encouraging private initiatives. It further added that, the universally accepted features of good governance are the exercise of legitimate political power, formulation and implementation of policies and programmes that are equitable, transparent, non discriminatory, socially sensitive, participatory and above all accountable to the people at large. (Planning Commission, 2002) Eleventh five year plan (2007-2012) further added to the ideas of good governance by accentuating that significant improvement in the quality of governance is panacea to all ills of the country. The eleventh five year plan explained at length about, what good governance includes in India. It emphasized that right to elect government at all levels in a fair mode, with effective participation is the basic requirement for gaining legitimacy of the government. Government at all levels needed to be more transparent and accountable, and it can be maintained only by eradicating corruption. It is expected from the government to be more effective and efficient in delivering every kind of public services, which is its major responsibility. Special attention and more monitoring is required for ensuring effectiveness and efficiency. Local governments needed to be more strengthened. Rule of law must be firmly established. Entire system should be based on the principles of inclusiveness. (Planning Commission, 2007) The twelfth five year plan (2012-2017) defined good governance as an essential element of well-functioning society. It ensures effective use of resources and deliverance of services to citizens and also provides social legitimacy to the system. (Planning Commission, 2012) So, India responded well to the notion of good governance. Based on the policies and plans mentioned in different five year plans many measures have been taken to implement the principles of good governance.

Good governance Initiatives in present times

In the waves of globalization process, India adopted new economic policy, and thus entered into a new era of administrative reforms. With the process of liberalization and privatization many administrative laws, procedures became irrelevant. So a commission was set up to review the administrative laws which recommended abrogation of many laws and amendments to many others. Then in 2004 committee on civil services reforms submitted its report with the terms of the reference such as making the civil services responsive, transparent, accountable and ethical, making the civil service e-governance friendly. (Roy, 2006)

Second Administrative reforms commission was set up in 2005 to renovate the public administration set up and to suggest measures for achieving a responsive accountable and efficient administration at all levels of the government. It highlighted that our bureaucracy responds to crisis situation well but in normal conditions it has become wooden, inflexible and inward looking. Corruption is the most disturbing element of governance. Clear system of accountability is needed at every level. We have impressive governance system and significant success to our credit but we need to refashion the instruments to suit the emergency challenges. (Administrative Reforms Commission, 2005) Major recommendations of this commission included promotion of e-governance and citizen centric administration. So, a number of

initiatives have been taken for revamping the quality of governance. A few of them can be discussed in detail.

Right to Information: Information is the most significant tool of empowerment in the present era of information technology. Seeking information of all sorts at all levels is viewed as an essential right throughout the world. Right to information act was passed and implemented in India in 2005. The main thrust of this law is to change the culture of secrecy and aloofness. It can empower ordinary people to make more informed electoral decisions, giving them an opportunity to participate more efficiently in governance and policy formulation. (Goel, 2007) Right to Information Act has enhanced aspirations for improved public service delivery and good governance. The greater the access of the citizen to the information, the greater would be responsiveness of the government to the community needs. Under this act any citizen can ask for information from any government office or public authorities. A stipulated time frame is given to provide information. Every public authority has designated public information officers to provide information. In case information is not provided, there is provision of penalty for the concerned officer. So right to take information from the state can enforce transparency and accountability. RTI can become most effective method to check corruption. As twelve years have passed since the implementation of this Act, it has been observed that public Authorities are not very serious about the implementation of this act. People ask for information again and again, sometimes no replies are forwarded and in certain situations incomplete information is provided. And in many cases no action is taken on the erring authorities. RTI has great potential to ensure good governance in the country. It can become panacea for all ills prevailing in the country. If implemented genuinely it can convert the era of corruption into era of transparency and accountability.

Citizens' charter: Interacting with bureaucracy in search of public services has always remained a frustrating experience for Indian citizens. Understanding the rules and regulations to apply for even basic documents like ration cards, birth certificate is often a difficult exercise for many Indians. In absence of complete knowledge about how to apply for getting a particular document like ration card, driving license, caste certificate etc. forces ordinary citizens to hire middleman for getting these services which leads to the corruption. If only armed with essential information on public service providers, ordinary citizens would be able to demand proper service as a matter of right. Citizen's Charter is a short, simple document sharing the services and mode of delivery of the services to the beneficiaries, and thus strengthening the public with such information. According to the Department of Administrative Reforms & Public Grievances (DARPG), the Citizen's Charter is an understanding between ordinary citizens and public service providers which outline the quantity and quality of service which citizens can expect to receive in exchange for fees.

In a Conference of Chief Ministers of various States and Union Territories held on 24 May, 1997 in New Delhi, presided over by the Prime Minister of India, an "Action Plan for Effective and Responsive Government" at the Centre and State levels was adopted. One of the major decisions of the conference was that the Central and State Governments would formulate Citizens' Charters, starting with those sectors that have a large public interface (e.g. Railways, Telecom, Posts, and Public Distribution Systems). These Charters were required to include standards of service and time limits that the public can reasonably expect, avenues of grievance redress and a provision for independent scrutiny with the involvement of citizen and consumer groups. (Pacindia, 2016) So far many departments, public sector organisations have formulated

the citizens' charter. Up to June, 2007, the DARPG updated its website to list 829 Citizen's Charters, with Central ministries having 118 charters and State & Union Territories having 711. Public Affairs Centre Bangalore conducted a study on status of citizens' charter and concluded that although many organizations have formulated citizens' charter yet there was no corresponding improvement in the levels of citizens' satisfaction and quality of services being developed. (Pacindia, 2016)

Panchayati Raj Institutions: After independence constitution was formulated for the country which emphasised on people's right to participation in the process of governance. So, democratic form of government was introduced to enhance the participation of the people, even up to local self governments. But local level governments were strengthened in 1990 by 73rd and 74th amendments of the constitution when they got constitutional status. These amendments both at rural and urban areas were significant attempt to ensure regular, active and efficient working of the local bodies. There are important provisions like reservation of seats for SCs and STs, reservation for women in both the Acts to increase the participation of every segment of the society. Implementation of these Acts pronounced the beginning of process of delegation of power and decentralisation of administrative experiences. This initiative was an important step towards strengthening the democratic process at grass root level. These panchayats at all India level have involved more than three lakh people as representatives, which is biggest number of representative base existing in any country of the world. Although the political decentralization can be clearly seen in the regular Panchayat elections with good participation of people, the administrative and fiscal decentralization have remained rather limited. The State Governments have failed to give up their control on matters of local administration and finance. Panchayats have not been granted enough powers for revenue generation. As a result, they only have limited functional autonomy. (socialissuesindia.word press, 2018)

National Health Mission: Only a healthy nation can shoulder the responsibilities of the future. Taking into this view point, National Health mission has been initiated to provide health care to the people at large. National Rural Health Mission was started in 2005 in 18 poor performing states on health issues. Major provisions in this programme include increasing public spending on health, promoting quality, maintaining efficiency and encouraging accountability. In the same manner National Urban Health Mission was introduced in the country in 2013 to deal with the health care problems of urban poor. These national health missions can prove to be major milestone in meeting the objectives of good governance.

E Governance: Department of Administrative Reforms and Public Grievances has prepared a framework for good governance in the form of code of governance. The major elements of this code include –improving service delivery, preparing programmes for weaker sections of the society, using technology and improving the system, accountability and transparency, public service morale and ethics and incentivizing reforms.(Planning Commission, 2007) Government of India took many measures to meet the objectives of good governance and run administration according to the code of governance. Time Bound Delivery of Goods and Services and Redressal of their Grievances Bill, 2011 was a big step for improving public service delivery. If implemented in true spirit it could enhance responsiveness in administration. Moreover accountability can also be fixed if delaying in delivering public service.

E- Governance in present times has become one of the important medium of good governance. National e-governance plan has the vision to make all government services accessible to the common man in his locality, through common service delivery outlets and ensure efficiency,

transparency and reliability of such services at affordable cost to realize the basic needs of the common man. To meet this objective many kinds of service centres have been opened throughout the country, for example E-Seva in Andhra Pradesh, E- sampark centres in Chandigarh, E- Disha Centres in Harayana, Lok Mitra in Himachal, Bhoomi in karnatka, Jan Mitra in Rajasthan, Lokvani in Uttar Pradesh, Jan Sewa in Assam, E- Shishu in Odisha, E- Nagrik Sewa in Jharkhand, SETU in Maharashtra, E- Khajana in Bihar, Suwidha Centres, Farad Kendras and Police Sanjh Kendras in Punjab. E Governance through technological innovation has changed the basic character of governance, Operational, methodology, functional style and ideological orientation. It straight away offers a package of efficiency, time bound and cost effectivity. (Dey, 2000) E Governance has direct impact on its citizens who derive benefits through direct transactions with the services offered by the government. Moreover these service providing centres also known as one stop shops can help common man a lot. As, a common man who does not understand the lengthy process and procedure to get a basic service can get all his work done under a single roof. That protects him from the frustration.

Along with these mentioned measures for promoting good governance in the county there are many more reforms introduced in different spheres of the country. Continuous efforts are going on in bringing changes in electoral system, judicial system, all India Services, administrative structures to promote efficiency, accountability and transparency.

CONCLUSION

Thus it can be concluded that the concept of Good Governance has become the buzzword of the present day politics and administration. Although this concept has its deep roots in the past yet many ideals vary from the earlier approach to good governance. Traditional view point emphasizes more on rule of law, procedures and processes. While the present view point stresses more on citizen centric approach, transparency, accountability, equity, sustainable development and inclusiveness. As far as India is concerned in achieving the ideals of good governance, although many efforts have been put on yet a lot is still needed to do. Good governance is an ideal which is difficult to achieve completely but its not unattainable. It is difficult because when one objective is achieved people's aspirations and expectations also increase. India has done marked progress in economic and political field. Country is still struggling with dominating problems of poverty, illiteracy, lack of awareness, but people's participation in democracy through continuous elections has strengthened the roots of democracy. There is a serious problem of corruption that has become major hindrance in achieving the ideals of Good Governance. It is widely accepted fact that good governance does not depend merely on the good policy design but more importantly on the proper implementation of the Policy. Many commissions, committees, have been setup and based on them many initiatives have been taken for improving the governance, yet due to major challenges of corruption and criminalization of politics, there is still a long way to achieve the ideals of good governance. There is no shortage of rules and procedures in the country but lack of implementation in the true spirit has led to the declining graph of good governance, Government is expected not only to be accountable and responsive to the citizens but also guarantor of social justice.

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CHALLENGES AND FUTURE PROSPECTS OF WOMEN ENTREPRENEURSHIP IN INDIA: AN ANALYSIS

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ABSTRACT

Entrepreneurship comes under the umbrella of business regime which plays a vital role in the development of the country and its economy by setting up of organizations, may be small or large in size. Every Nation aims at accomplishing the economic development for better life, higher standard of living and prosperity of its population. The concept of development has multiple dimensions and women entrepreneurship is considered as most important dimension of the development as women constitute approximately half of the Nation's population. Hence, no country can ever think of development without involving the women in its economic activities. Women entrepreneurship is the process where women organize all the factors of production, undertake risks, and provide employment to the others. Women not only play an important role in the development of the country but provide economic support to the families. In Modern India, Women are leading the business enterprises or the industry, organizing the ways of productive working by generating employment opportunities. Thus, giving true meaning to the concept of women entrepreneurship, by coming out of the four walls of their house where they were managing only domestic chores. Women across India have taken up to entrepreneurship to be economically independent but the road to this transformation from being homemakers to business managers is not that smooth. Considering the importance of women entrepreneurship, the present study endeavors to analyze the challenges and future prospects of women entrepreneurs in India. The study will culminate by suggesting some ways and means to reduce and eliminate the hurdles in the way of Women Entrepreneurship.

KEYWORDS: *Entrepreneurship, Entrepreneurial Activity, Women Entrepreneurship.*

INTRODUCTION

Women play very important role in bringing transformation in every society. They play multiple roles such as a mother, daughter, sister, home maker and more recently as a breadwinner. They have the ability to create a balance in all spheres of life, proficiency to prioritize their responsibilities and finding ways out to deal with different situations and problems. Women constitute almost half of the total population in the world. But their representation in gainful employment is comparatively low. According to an I.L.O. report in 1980, “women are 50 percent of the world’s population, do the two-thirds of the world’s work hour, receive ten percent of the world’s income and own less than one percent of world property, all because of an accident of birth.” In most of the countries, average earning of women is less than that of men. Women have confined their activities to selected professions such as education, nursing, medicine, and office work. Very few women enter professions like industry, engineering, trade etc. Women are generally presumed to be weak, passive, dependent, and house oriented. On the other hand, men are considered strong, aggressive, and independent and work oriented. Assumptions become reality when society prepares males and females for performance in presumed roles. As a result, men and women enter organizations with different skill-sets. Women are taught to depend on others, to limit their ambitions and to avoid exposure and risk. Such orientations and role prescriptions inhibit development of self-confidence, innovativeness, achievement, motivation and risk taking ability, which are essential for an entrepreneurial career.

In recent years, women have made their mark in different walks of life and are competing successfully with men despite the social, psychological and economic barriers. This has been possible due to education, political awakening, urbanization, legal safeguards, social reforms etc. Some of the women have distinguished themselves in many unconventional fields as Prime Ministers, Ambassador, Governors, Space Scientists, Pilots, Vice-Chancellors, Administrators and Entrepreneurs.

In Business, the entry of women is a relatively new phenomenon. On account of the break-up of the joint family system and the need for additional income to maintain living standards in the face of inflation, women began to enter the competitive world of business. A woman may start her own business due to several reasons. She may not be able to find a job in the market place, or she may not be able to work out of her house. Some women may start their own business as they are stagnating near the top of male owned firms.

CONCEPT AND MEANING OF WOMEN ENTREPRENEURSHIP

Entrepreneurship is a multi-dimensional concept that plays a significant role in the overall development of a Nation whether developed or developing. Women entrepreneurship an economic activity that provides platform for those who makes efforts to take initiatives, make effective management of available resources by combining them in an efficient manner, ready to take risks and possess the capabilities to withstand the uncertainties engrossed in running the business enterprises. MedhaDubhashi Vinze has illuminated women entrepreneurs as individuals who are the enterprising individuals with an eye for prospects, uncanny vision, commercial mind set with unwavering perseverance, adventurous spirit and ability to take risks with the uncertainties (Vinze, 1987). It could be defined as making the use of already existing scarce natural resources in consortium with innovative practices. It is the process where all the women make effective organizations of all factors of production by undertaking risks and make provision of employment opportunities to others.

In the recent times, Women Entrepreneurship is considered as the backbone of the Nation's economy. It provides economic stability, capital formation, improvement in per capita income, generation of employment opportunities, balanced regional growth, improved standard of living and innovativeness in leading to further enhancement in all the spheres of the society (Miyadri,2014).

In the opinion of J. Schumpeter, "*Women who innovate, initiate or adopt business activity are called women entrepreneur*" (Manju, 2017). It is important to study the concept as the women have been emerging as magnificent source of overall growth over the last few decades, they have been helping to provide employment generation for others, provide significant solutions for managing, organizing and exploiting the entrepreneurial opportunities.

Government of India has defined women entrepreneurs based on "women participation in equity and employment of a business enterprise." It has been further defined that "*Enterprise which is owned and controlled by women having a minimum financial interest of 51% of the capital and giving at-least 51% of the employment generated in the enterprise to women.*"

NEED FOR THE STUDY

India is one of fastest growing and swiftly advancing countries of the world. The country has seen many upheavals and encountered a lot of criticism many a times due to the antiquated ideology of living beings in the male dominated society. The transformation in the social fabric in India, in terms of increase in educational status and inspiration for a better living has inspired the women across the country. There are many success stories of women entrepreneurs in India as many initiatives have been taken by the government in the terms of infrastructural development, financial opportunities, and setting up of organizations to provide training facilities to women entrepreneurs. National Institute of Entrepreneurship and Small Business Development (NIESBUD), New Delhi, is an apex body for training and research in entrepreneurship. Women and rural entrepreneurs are also assisted under various schemes like National Rural Employment Programme (NREP), the Integrated Rural Development Programme (IRDP), Self Employment Scheme for Educated Unemployed Youth (SEEUY), Rural Landless Employment Guarantee Programme (RLEGP), Self Employment Programme for Urban Poor (SEPUP) and many more related programmes. Many studies have been conducted in context of the challenges faced by aspirant women in India. Hence, the study would bridge the gap between the challenges faced and the possible solutions and opportunities available to women entrepreneurs in India.

Iyer (2018) has highlighted the major problems faced by women entrepreneurs in Ernakulam district. The study revealed some problems such as lack of strong leadership and financial deficit. Government must organize to sensitize women to understand their importance to stand ahead with the technology benefits.

Jit and Bharti (2016) analyzed the challenges and prospects related to women entrepreneurs in India. The study revealed the existence of some constraints in terms of psycho-socio aspects, legal framework, inadequate infrastructure, lack of technological advancements, and absence of support services like training programmes, market information, family support and credit facilities, which hamper the initiatives of women entrepreneurs. The study emphasized on the need of adequate research to get deep insights related to the numerous aspects of women entrepreneurship. Government must formulate and execute gender-sensitive industrial policies for supporting the women entrepreneurs in the nation.

Kemkar and Sharma (2016) ascertained the impact of personal factors such as risk taking approach, innovativeness as well as entrepreneurial competencies on the success of women led entities. The study established the positive impact of risk taking attitude, innovativeness and entrepreneurial competencies on the success of business ventures. Moreover, the study emphasized on the dire need to focus on effective programmes and strategies like skill enhancement programmes and training initiatives to encourage the women to enter into the multiple domains to strengthen themselves.

Mohandas (2016) analyzed women entrepreneur and women empowerment in the textile and garments units in Kerela. The study has revealed that the majority of the women managed readymade garments manufacturing units run by the owners themselves who are not professionally trained for the purpose. Further the study highlighted obstacles like too many formalities, insufficient security and the delay in getting loans as the major problems.

Johar (2015) analyzed the performance, growth and challenges of women entrepreneurs. The study was undertaken with 100 women respondents in Ghaziabad City of Uttar Pradesh. The study revealed that majority of the women accepted the positive impact of entrepreneurship on their confidence, skills and esteem level. Most of the women entrepreneurs were separated or widowed and accepted the support of family members as a push factor to excel in their lives. The study focused that women entrepreneurs must recognize the need to inculcate and polish their skills towards entrepreneurship.

Smith et al. (2015) reviewed the challenges related to female academic entrepreneurship. The study highlighted that women academics attempt to commercialize their research under extremely challenging conditions. Women entrepreneurs were found to reveal few innovative ways as compared to their male counterparts. The research also showed the low level of commercialization activity among women entrepreneurs. Hence, it was suggested that there is dire need to conduct adequate research to depict the true picture of the multiple, deep and hidden aspects related to women entrepreneurship.

Aggarwal and Jain (2014) evaluated the challenges regarding women entrepreneurs in the 21st century in India. The study reflected male dominance, credit constraints, lack of educational facilities, very limited mobilization, limited efficacy and skills, lack of family support, paucity of the intermediate goods and inappropriate infrastructural facilities as the major problems faced by women entrepreneurs. Hence, it was suggested that government must impart quality education and skills to the women to empower them to take decisions.

Gandhi and Sharma (2014) examined the current status of women entrepreneurship, and problems as well as challenges faced by women entrepreneurs in the modern era. Almost every nation has understood the emerging potentialities of women entrepreneurs. Despite all these aspects, women entrepreneurs have to tackle many constraints like scarcity of raw material, cut-throat competition, and responsibilities of family, low level of risk bearing approach, antiquated rituals and lack of firm support. The research focused on the attempts to bring ideological transformation, proper training programmes, availability of raw material, adequate policies to strengthen the position of the women in the society, ways as well as means to encourage the women to take risk in life.

Gomes et al. (2014) analyzed the female entrepreneurship as subject of research. The study emphasized that there is need for additional research to be undertaken in the area of women entrepreneurship. The major obstacles faced by research in women entrepreneurship are the

predominance of research of a normative nature and gender bias. Thus it seems appropriate to bring to the debate a discussion concerning the need to use new lenses to study the female entrepreneurship phenomenon to establish new directions for research.

FUTURE PROSPECTS FOR WOMEN ENTREPRENEURSHIP:

Aggarwal and Lenka (2018) assessed the need of research in women entrepreneurship in India. The study reveals that Government of India has launched several policies and programmes to infuse the spirit of entrepreneurship among women to make them financially independent. However there are many gaps in achieving this goal. The study brings out the need and importance for the future research in the area of women entrepreneurship. The ultimate impact of research findings will be an economic change in the quality of life of women entrepreneurs.

Kalim (2017) have ascertained the successful antecedents of women entrepreneurs. Women are emerging as economic power to influence and shape the global economy. Analysis of the study revealed that antecedents played a positive role in the success of women entrepreneurial endeavors, however family support also appears to have strong mediation effect on the success of such endeavors. In underdeveloped societies, women are not warmly encouraged by the family to opt for entrepreneurship. There is need to encourage female participation in the economic growth.

Singhal and Saxsena (2017) assessed the status of women entrepreneurs in India and the challenges faced by them. Today, business is built around human capital and 'women' are one of the valuable factors to contribute to this built up. Globalization and liberalization of market encouraged women to come forward to launch themselves as entrepreneur. The study revealed that women entrepreneurs face a series of problems right from beginning till the end of the running of an enterprises.

Gautam and Mishra (2016) examined the multiple aspects and future prospects related to women entrepreneurship in India. The study has drawn the attention towards the challenges encountered by women entrepreneurs in terms of finance management, scarcity of raw materials for productive capacities, competitive environment, family burden, lack of supportive environment, inadequacy of skills and capabilities, antiquated rituals, male dominance societal framework and lack of optimistic approach. The study suggested the need to bring change in approach of males, initiate awareness drives to create awareness among women and proper mobilization of resources.

Rao (2016) examined the status of women entrepreneurship in India. Women entrepreneurship is gaining importance in India in the wake of Economic liberalization and Globalization. There exist a plethora of successful women entrepreneurs in social and economic fields. The study has highlighted several challenges faced by women entrepreneurs such as conflict between work and domestic commitments, gender gaps in education, lack of family support, heavy household responsibilities and above all constraint like lack of finances.

Shah and Saurabh (2015) in their study examined women entrepreneurs in developing Nations in the context of poverty alleviation. The women constitute half of the population of the world and for the same reason cannot be ignored for their contribution in the economic development. The acceleration of economic growth requires an increased supply of women entrepreneurs. Women entrepreneurs are the change makers in their families and society. Many institutional efforts have been made to support women entrepreneurs in our country but yet the movement has not reached

the grass root level. There is need to make further efforts to alleviate poverty by developing women entrepreneurs in the country.

Muthukumar and Bhuvanewari (2014) studied the prospects and possibilities related to empowerment of women entrepreneurship. The study depicted the probability of many challenges and opportunities for the women entrepreneurs in the present epoch. Women must be confident, skilled, intelligent, vigilant and productive to face challenges and withstand them to establish themselves and be independent. It is also essential to update knowledge and technical transformations to enhance the work capabilities.

Dwivedi and Dwivedi (2011) examined women empowerment through women entrepreneurship. The study made an initiative to understand the current trends, innovations and aspects related to women entrepreneurship in India. The study supported that increase in awareness among women, change in the social fabric, and rise in the educational level of women and some change in the infrastructural facilities which will act as the positive instrument for encouraging women entrepreneurship. Women have been capable of making stupendous contribution towards the nation.

Barrett and Moores (2010) depicted the radical subjective approach related to contribution of women entrepreneurs in family business. The study highlighted the impact of self-organization, modularity and empathy on the working competencies and proficiencies of women. Women have proved themselves in bringing the gargantuan transformations in the family and society itself. Family of the women entrepreneurs has been considered as the foundation in promoting their efforts. The upward shift in the ladder of class was found to play an imperative role in removing the constraints and establishing the women in the technical and male dominated industry in the society.

Terrell and Troilo (2010) examined Values and Female Entrepreneurship. As per the study the women whose life value is that men should have scarce jobs before women are less likely to participate in the labour force and hence less likely to become an entrepreneur. If policy maker address values that impede women's economic participation, they have the potential to assist both women's social status as well as their economic well-being.

CHALLENGES FACED BY WOMEN ENTREPRENURSHIP

Several initiatives have been taken at National as well as State level in terms of infrastructural development, financial assistance, awareness programmes, regulations and various policies to strengthen the situation of women entrepreneurs. Despite the initiatives, most of the women entrepreneurs struggle with some problems while stepping ahead for the establishment of their business ventures in market (Fazalbhoy, 2014).

1. **Inadequate Infrastructural facilities:** There is adequate execution on the part of State governments Ghani et al. (2014) but due to lack of infrastructural facilities the women are unable to make suitable initiatives to uplift their living in the present times. The limited access to resources like land and credit is another major constraint. Only a few are exposed to the major facilities available in the market. According to a study women belonging to elite class and living in urban areas have better access to the resources in comparison to those living in rural areas. Government pays more attention towards facilitating urban areas as compared to the rural area.

2. **Inadequate Financial Resources:** Women and small entrepreneurs always suffer from inadequate financial resources and working capital. They lack access to funds due to absence of tangible security and credit in the market. Women do not generally have property to their names, thus, cannot apply for raising the funds and loans from the market and the Governmental Agencies related with such initiatives.
3. **Absence of support from family and spouse:** The obligations of family act as a major stumbling block for successful women entrepreneurs both in the urban as well as rural areas. Majority of families in India prefer to have boys opting for entrepreneurship rather than women who are still confined in their homes. The education level as well as family background of the husbands plays an important role in the women participation across the business world. Owing to the lack of confidence in women's ability the male members in the family do not like to risk their capital in ventures run by women. So, women have to wind up with their thought process to step out and make their living.
4. **Non Conducive Socio – Cultural Environment:** The biggest problem of a women entrepreneur is the social attitude and the constraints in which she has to live and work. Despite constitutional equality, there is general attitude of discrimination against women. In a traditional society like ours, women suffer from male reservations about women's role and capacity. In rural areas, women face resistance not only from males but also from elderly females who have accepted inequality. Rural women have the potential but they are neither allowed to work nor properly trained to undertake the entrepreneurship. It is a general belief that skills imparted to a girl are of no use once she gets married.
5. **Dominance of Illiteracy:** In India literacy among women is very low since the girls are not allowed to pursue education at their will. So, due to lack of education and knowledge, majority of women are unaware of technological developments, marketing knowledge and skills to run the business. Inadequate access to information and technology, furthered by lack of experience creates problems in the setting up and running of enterprises.
6. **Unsettle Work-Life balance:** Women have more than one role to play in the family and the society; as a Mother, as a Life Partner, as a Daughter in Law, as a Business Woman and so on. Running any business requires time and commitment and she other commitments towards the family as she has to rear the children and look after the family which unsettle her balance in work and life. Her involvement in family leaves little energy and time for business thus creates imbalance in their personal and professional life once they enter the turf which further leads to stress, anxiety and mismanagement in her life.
7. **Restricted Mobility:** One of the biggest handicaps for women entrepreneurs is mobility or travelling from one place to another. Women on their own find it difficult to travel alone and arrange for accommodation for themselves. Frequent movements of women are discouraged by the family. Personal security is another serious issue which restricts the movement of women entrepreneurs to the business centres.
8. **Hard competition with Organized Sector:** Women entrepreneurs take business initiatives on their individual strength but have to face very hard competition from organized sector which has better resources, competencies, marketing strategies and financial support. For example, women cooperatives engaged in hand pounding of rice in Kerala confronted heavy competition from mechanized rice mills which resulted in the liquidation of many units in the traditional sector.

MEASURES TO STRENGTHEN WOMEN ENTREPRENEURS:

1. **Education and Awareness:** It is necessary to bring change in the mindset of society towards women. Elders, particularly, Mothers and Mother – in – Law’s, need to be made aware of the potential of girls and their due role in the society. Unless the social attitudes are made positive towards educating the girl child, it won’t be possible for the women folk to compete with their counterparts hence not much progress can be made by women entrepreneurs. To compete fairly with men in the world of business, the women needs to be educated and fully aware of available opportunities, related process and procedures along with all the initiatives taken up by the Government for the betterment of women entrepreneurs.
2. **Exclusive Finance Cells:** In various public financial institutions and banks special cells may be opened for providing finance to women entrepreneurs. These cells should be manned by women officers and clerks. Efforts should be made to provide finance without hassles to the women at their doorstep. Finance to women entrepreneurs may be provided at concessional rates of interest and on easy repayment basis.
3. **Setting Up of Marketing Cooperatives:** Encouragement and assistance should be provided to women entrepreneurs for setting up cooperatives. These cooperatives will pool the inputs of women enterprises and sell them on remunerative prices. Such cooperatives will help to eliminate the middleman. Central and State Governments should give priority to women entrepreneurs while purchasing for their requirements.
4. **Ready Availability of Raw Materials:** Raw material should be made available to the women especially taking care of scarce and imported raw materials so that women have not to waste their time and energies in procuring raw material. A subsidy should be provided to make the products manufactured by women entrepreneurs cost competitive.
5. **Promoting Research in the field of Women Entrepreneurship:** The significance of research practices in the field of women entrepreneurs has been advocated by the various scholars. There is a need to develop effective mechanism to conduct proper research for getting deep insight and knowledge regarding women development and the various problems faced by the women entrepreneurs.
6. **Onus on NGO’s and Corporate Sector:** Government must collaborate with concerned NGO’s and Corporate sector for organizing empowerment programmes in order to encourage the women to start with their business ventures and take adequate decisions to establish themselves.
7. **Participative Decision Making:** Government must provide the favorable environment to enhance the women participation in the decision making process of the entrepreneurs. This will empower them to deal with on the spot situations. This initiative would motivate them and fill them with ample enthusiasm as well as effervescence for further course of action in future.

CONCLUSION:

Entrepreneurial movement among women started late and is still in its infancy. The success of women entrepreneurs differs from State to State. In Kerala and Maharashtra women entrepreneurs have been most successful. The movement requires pre and post follow-up support to utilize women power in the country’s economic development. A coordinated role of government and voluntary agencies with an integrated approach will help to develop women entrepreneurship. Re-orientation of educational system for women; curriculum change, career

guidance, motivation, scholarships, and timely financial assistance is required. Satisfactory progress can only be made by sincere and dedicated efforts of all the stakeholders.

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A RURAL CUSTOMER'S PREFERENCE ON MOBILE BANKING SERVICES: CASE OF SATARA DISTRICT

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ABSTRACT

Purpose – The purpose of this study is to investigate Mobile banking services preferred by the Mobile banking user from the rural areas of Satara district. Research Methodology – For this research only primary and secondary data sources were used. To accomplish the study aims, the secondary data was collected from various online journals, magazines, text books, new paper articles etc. And the primary data of 300 Mobile banking users from rural areas of Satara district were collected. Simple Random Sampling methods were used to select rural areas from Satara district. Findings – Study found that Male mobile banking customers was around 69% followed by Female 31%. Proportion of using Mobile banking services like online recharge, Bill payment, fund transfer, generating online statements etc. is more than 70%. But only 37% mobile banking customers preferring for online Dish TV recharge. 54.33% Mobile banking users are from Nationalized banks whereas 40% from Private bank and only 5.67% from Co-operative banks.

KEYWORDS: *Mobile banking, adoption factors and internet banking services.*

1. INTRODUCTION

Almost every bank in the India having core banking system along with high security Mobile application to handle their daily voluminous tasks of retrieval, storage and processing of information. Competition and the constant changes in technology and life styles of the customers have changed the entire dimensions of all financial services. Nowadays, banks are seeking alternative ways to provide and differentiate amongst their varied services. Rural as well as Urban customer never want to stand in the queue and wait to get a service by an individual from the Bank. With the rapid change in the electronic medium an increasing number of computers every year, electronic delivery of banking services is becoming the ideal way for the banks to meet their clients' expectations. Main objective of this research is to understand rural customer's preference about Mobile Banking services from Satara district of Maharashtra.

2. REVIEW OF LITERATURE

Parakh (2014), studied on internet banking adoption in western Maharashtra. An empirical approach was used to study 400 samples from Solapur, Kolhapur, Pune region. Objectives of the study was to identify determinants of internet banking adoption and to identify important factors affecting an adoption of internet banking. Study found that Security-Privacy, Trust and Familiarity has significant impact on the internet banking adoption among customers.

Anitha et.al. (2013), studied on Usage of Technology in Banking Sector. The prime objective of study was to examine the awareness of technology in accessing banking products with analyzing the usage of technology in banking. Descriptive research design was used for the study. Total 200 sample respondents were chosen from Chennai. The data was collected through a Structured Questionnaire. The researcher found that mode of using direct banking depends on age of the customers, the use of banking through mobile depends on education of the customers and the mode of using online banking depends on gender and the mode of cash transactions through internet depends on income.

Padashetty and Kishore (2013), studied on Consumer's Adoption of Mobile Payments in Bangalore City. The objective of this study was to measure the consumer's willingness to adopt mobile payment, to find the usage pattern of mobile phones, to identify of factors that have yielded consistent results in influencing the adoption of mobile payments and to analyze and find the above factors magnitude of relationship with the final adoption of mobile payments. Descriptive research methodology along with quantitative approach was used to study stated objectives. Data of 100 sample respondents was studied. Researchers found that Perceived Use, Trust, Expressiveness and Perceived Ease of Use play an important role in facilitating adoption of mobile payment solution.

Sharma (2011), studied Customer's perspective on Issues & Challenges in Mobile Banking in India. The objective of this study was to study the selected issues in mobile banking from urban customer's perspective and to explore the perceived utility of mobile banking in comparison to retail banking and online banking among the mobile banking users and non-users. Descriptive research design was adopted with ad-hoc quota sampling. Questionnaire method was used to collected data of 50 mobile banking users and 50 non-users in Indore city, India. Results found that from consumers' perspective mobile handset operability, security/privacy and standardization of services are the critical issues. The limitation of the study was the data were collected only from urban customers so the results cannot be generalized to pan India population.

Sharma (2011), studied on mobile banking as technology adoption and challenges in Indian context. The objective of the study was to check consumer adoption of a new electronic payment service as mobile banking and the factors influencing the adoption of mobile banking in India. The secondary data was collected from newspaper, journals, magazines, and web links and also research papers and questionnaires' method was used to collect the primary data. Exploratory research technique was used to collect the relevant data. Total sample size of this study was 100. Researcher found that factors which affecting the mobile banking such as, Access problems, Dissatisfaction and Inability to provide knowledge. Study also suggests that there is also need to generate awareness about the mobile banking so that more number of people will use it for their daily lives.

3. RESEARCH METHODOLOGY:

The main objective of this research to investigate Mobile banking services preferred by the Mobile banking customer. The choice of a method and the instruments used for assessment of consumers' perspective on mobile banking adoption is justified here.

To collect the data of 300 sample respondents from rural areas of Satara district, a structured questionnaire method were used. The questionnaire of qualitative, quantitative questions integrated together and it is divided into five sections as described in the following table 3.1.

TABLE 3.1 : SECTIONS OF QUESTIONNAIRE	
Section – I	Personal Information
Section – II	Details about the bank for which respondent using Mobile banking service.
Section – III	Perception about Mobile banking Service
Section – IV	Perspective about service quality of Mobile banking.
Section – V	Problems that respondent encounter while accessing Mobile Banking.

The researcher used the simple random sampling method for the selection of sampling area. A simple random sampling is a type of probability sampling method. Here the researcher selected Karad, Phaltan, Wai and Mahabaleshwar as rural areas of Satara district for this study purpose. In this research probability sampling method was used for the selection of area and non-probability sampling method was used for the selection of sample respondents from selected sample area. For this study researcher has used a convenience sampling method to select samples for the study. Total users of mobile banking is unknown to anyone so, researcher has selected **300 sample respondents** who uses mobile banking service.

4. DATA ANALYSIS AND DISCUSSION

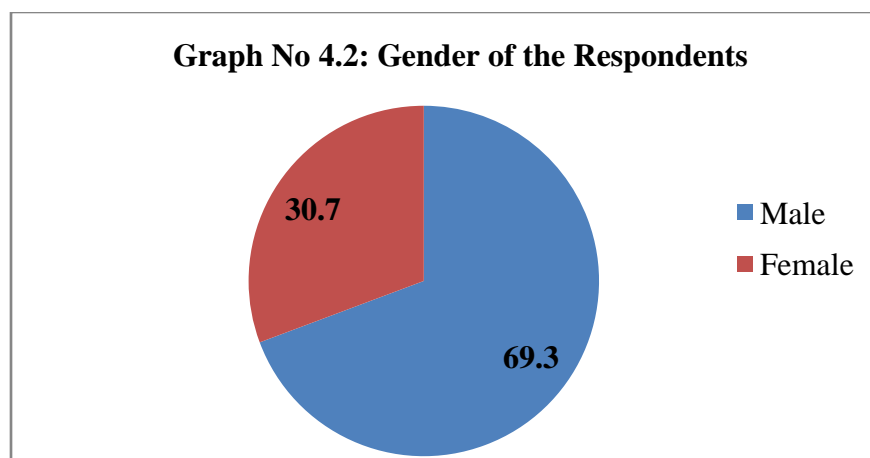
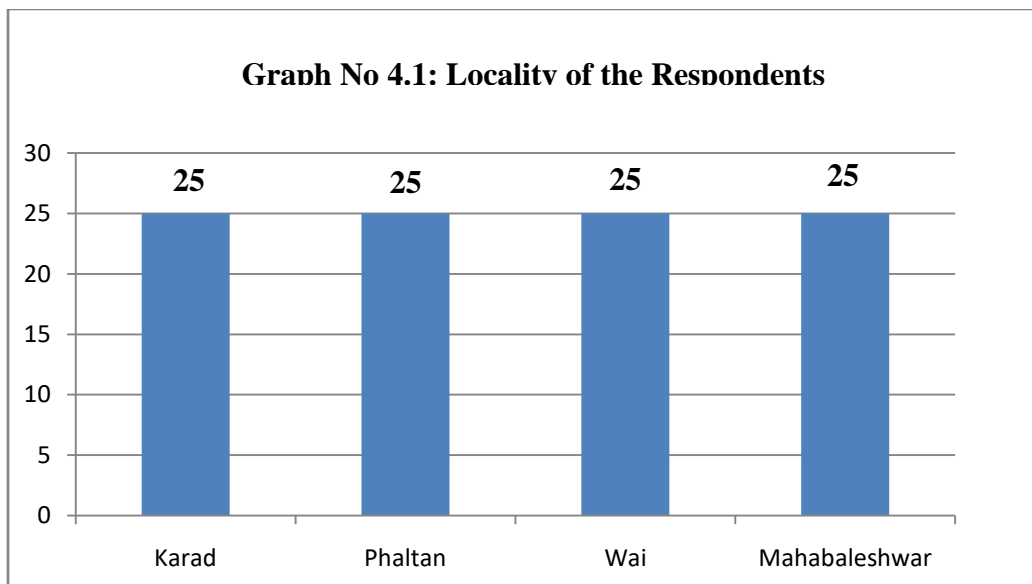
4.1 Locality and gender of the respondents

Locality and gender are the important indicators and characteristics of the respondents. We can classify the respondents based on their locality and gender which is helpful to reach to the particular findings based on their locality as well as gender. Hence, researcher has shown distribution of the respondents based on their locality and gender. Table 4.1 indicates that there were 300 respondents were chosen for the study and there were 75(25%) respondents from Karad taluka, 75(25%) respondents from Phaltan taluka, and 75(25%) respondents from Waitaluka, 75(25%) respondents from Mahabaleshwar taluka; Equal respondents were selected from rural areas of Satara district. Distribution of the gender shown in Table 4.2. Most of mobile

banking users 69% were male respondents and only 31% users were female. It indicates that most of the female bank customers are not using mobile banking services.

TABLE NO : 4.1 RESIDENCE OF THE RESPONDENTS		
Locality	Freq.	%
Karad	75	25
Phaltan	75	25
Wai	75	25
Mahabaleshwar	75	25
Total	300	100

TABLE NO :4.2 GENDER OF THE RESPONDENTS		
Gender	Freq.	%
Male	208	69.3
Female	92	30.7
Total	300	100

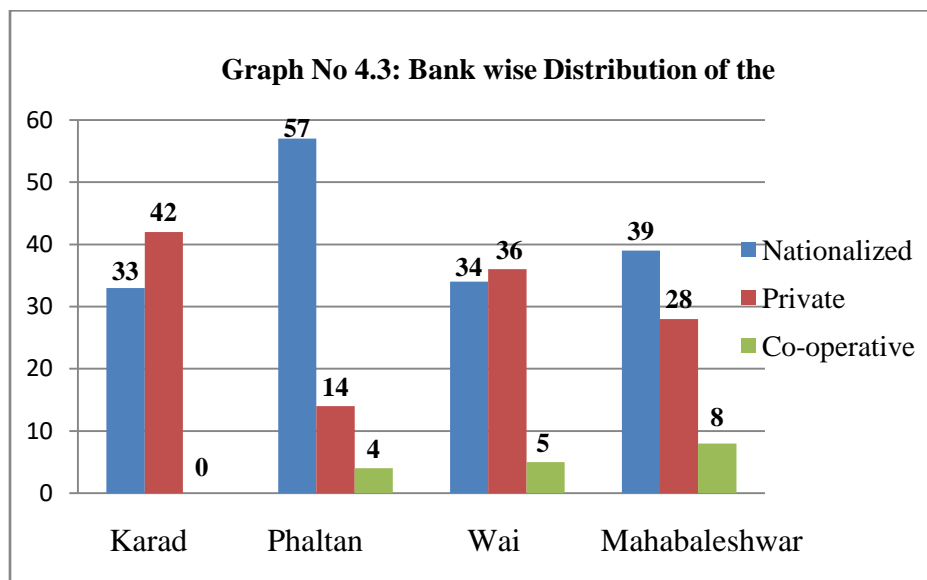


4.2 Bank wise distribution of the respondents

A statistics of bank wise distribution of the respondents is essential to know more about the mobile banking users because this data clear the bank type wise distribution of the respondents chosen for the study. The study was not concentrated with any particular bank. Table 4.3 posited that there were more customers are nationalized bank (54.33%) followed by private sector banks

(40%) followed by co-operative banks (5.67%). Table 4.3 illustrates banks wise responses received from sample area.

Name of the City	Type of Bank			Total
	Nationalized	Private	Co-operative	
Karad	33	42	0	75
Phaltan	57	14	4	75
Wai	34	36	5	75
Mahabaleshwar	39	28	8	75
Total	163	120	17	300
%	54.33	40	5.67	100



4.3 Approximate years of using Mobile Banking Services

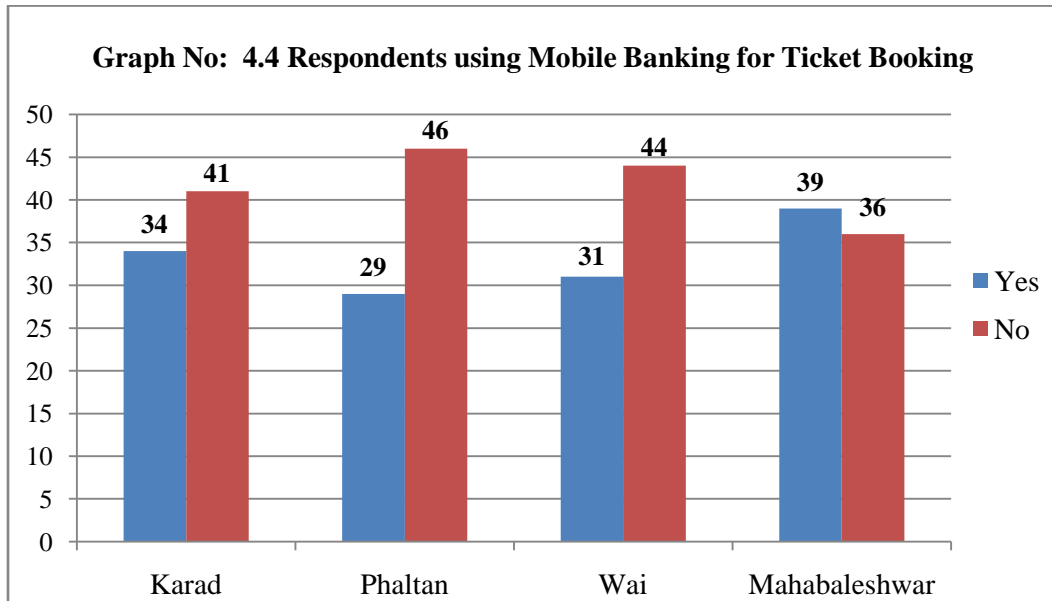
Table 4.4 indicates that 33.4% respondents were using mobile banking services since more than 3 years. 99 respondents out of 300 were using mobile banking services more than three years in the study area. Taluka wise statistics shows that there is no significant variation of respondents who are using mobile banking services more than three years because the number Karad(23) Phaltan (27) Wai (27) Mahabaleshwar (22) indicates that the situation is approximately same and no so difference between such types of respondents. Table 4.4 also indicates that about 19% of the respondents were using mobile banking services less than 1 year means these are new customers who using mobile banking since less than year.

TABLE NO:4.4 APPROXIMATE YEARS OF USING MOBILE BANKING SERVICES						
Name of the City	Count	Years				Total
		<1 Year	Since 1 Year	1 to 3 Year	>3Years	
Karad	Count	16	19	17	23	75
	%	21.3%	25.3%	22.7%	30.7%	100%
Phaltan	Count	7	17	24	27	75
	%	9.3%	22.7%	32%	36%	100%
Wai	Count	19	8	21	27	75
	%	25.3%	10.7%	28%	36%	100%
Mahabaleshwar	Count	14	16	23	22	75
	%	18.7%	21.3%	30.7%	29.3%	100%
Total	Count	56	60	85	99	75
	%	18.90%	20.20%	28.70%	33.40%	100%

4.4 Use of Ticket Booking

Table 4.5 indicates that there are 44.3% of the respondents were using ticket booking. Remaining respondents are not using mobile banking services for this purpose. Locality wise data indicates that, most of the respondents from Mahabaleshwar were more using mobile banking services for same purpose as compare to respondents from Karad, Phaltan and Wai

TABLE NO: 4.5 RESPONDENTS USING MOBILE BANKING FOR TICKET BOOKING			
Name of the City	Ticket Booking		Total
	Yes	No	
Karad	34	41	75
Phaltan	29	46	75
Wai	31	44	75
Mahabaleshwar	39	36	75
Total	133	167	300
%	44.3%	55.7%	100%



4.5 Respondents using Mobile Banking Fund Transfer & for Loan Payment

Table 4.6 depicts that about 60.3% of the total respondents were using mobile banking facility for fund transfer which is one of the most important service in the online banking however still 39.7% respondents were not using service through internet banking. About only 12.6% of the respondents were using mobile banking for pay their loan instalments and 87.33% of the respondents were still not using this service for loan payment (Table 4.7). It indicates that most of the persons from study region are not using this facility for loan payment.

TABLE NO: 4.6 RESPONDENTS USING MOBILE BANKING FOR FUND TRANSFER				
Name of the City	Count	Yes	No	Total
Karad	Count	46	29	75
	%	61.3%	38.7%	25%
Phaltan	Count	31	44	75
	%	41.3%	58.7%	25%
Wai	Count	53	22	75
	%	70.7%	29.3%	25%
Mahabaleshwar	Count	51	24	75
	%	68%	32%	25%
Total	Count	181	119	300
	%	60.3%	39.7%	100%

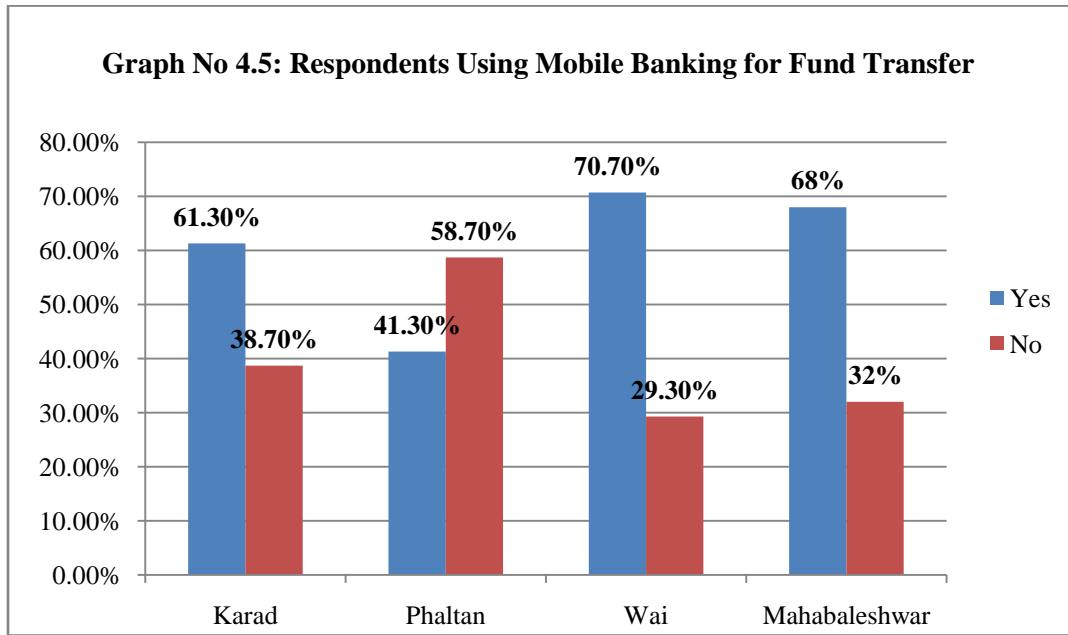
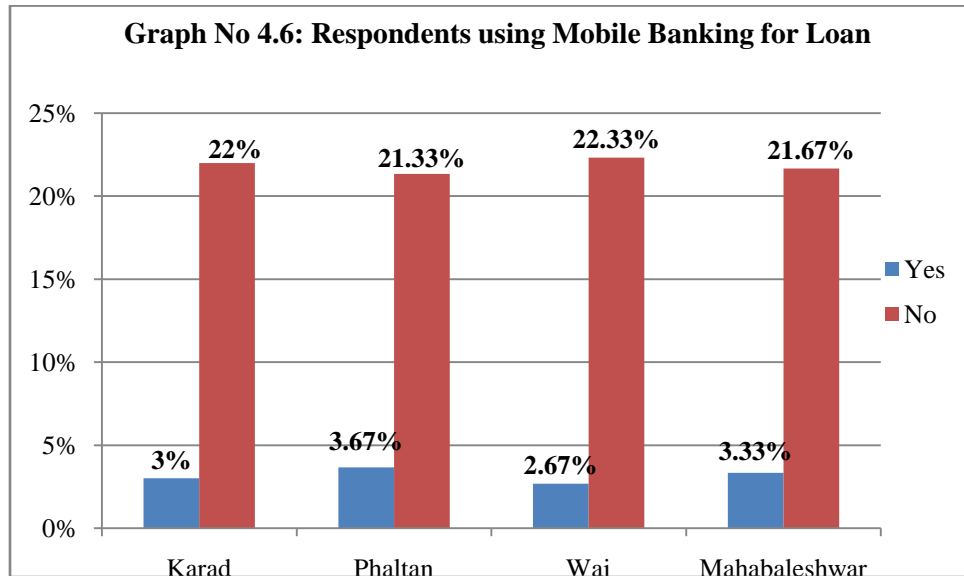


TABLE NO: 4.7 RESPONDENTS USING MOBILE BANKING FOR LOAN PAYMENT

Name of the City	Count	Yes	No	Total
Karad	Count	9	66	75
	%	3%	22%	25%
Phaltan	Count	11	64	75
	%	3.67%	21.33%	25%
Wai	Count	8	67	75
	%	2.67%	22.33%	25%
Mahabaleshwar	Count	10	65	75
	%	3.33%	21.67%	25%
Total	Count	38	262	300
	%	12.67%	87.33%	100%



4.6 Respondents using Mobile Banking for Mobile Recharge & for Online Shopping

Table 4.8 and 4.9 indicates that about 85.3% of the respondents were using mobile banking service for recharge their mobile phone and 73% of the respondents were using mobile banking services for online shopping. The ratio indicates that most of the respondents were using mobile banking for recharge their mobile phone and for online shopping.

TABLE NO: 4.8 RESPONDENTS USING MOBILE BANKING FOR MOBILE RECHARGE				
Name of the City	Count	Yes	No	Total
Karad	Count	70	5	75
	%	93.3%	6.66%	25%
Phaltan	Count	58	17	75
	%	77.3%	22.7%	25%
Wai	Count	60	15	75
	%	80%	20%	25%
Mahabaleshwar	Count	68	7	75
	%	90.7%	9.3%	25%
Total	Count	256	44	300
	%	85.3%	14.7%	100%

TABLE NO: 4.9 RESPONDENTS USING MOBILE BANKING FOR ONLINE SHOPPING				
Name of the City	Count	Yes	No	Total
Karad	Count	51	24	75
	%	68%	32%	25%
Phaltan	Count	58	17	75
	%	19.33%	5.67%	25%
Wai	Count	49	26	75
	%	65.3%	34.7%	25%
Mahabaleshwar	Count	61	14	75
	%	20.33%	4.67%	25%
Total	Count	219	81	300
	%	73%	27%	100%

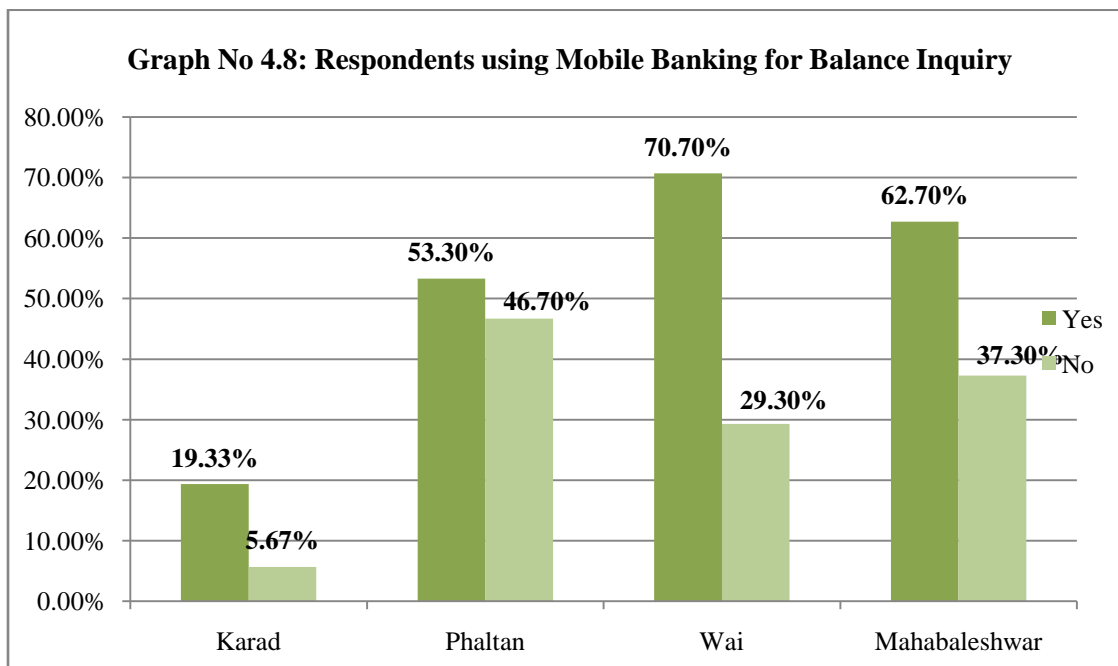
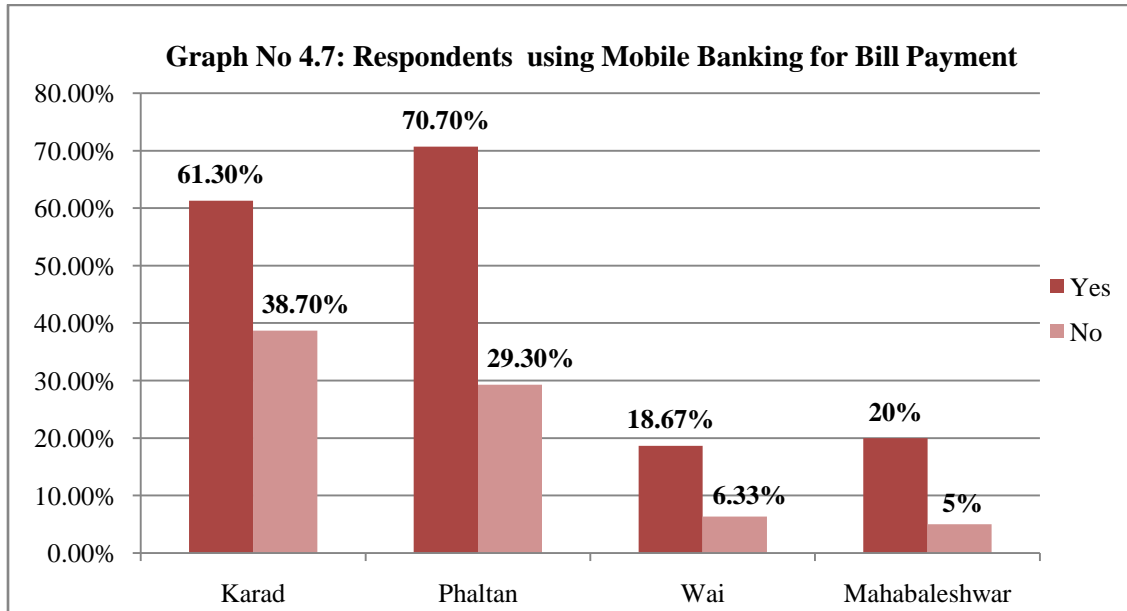
4.7 Respondent using Mobile Banking for Bill Payment and Balance Inquiry

Table 4.10 depicts that 71.7% of the respondents were using mobile banking for paying their utility bills and only 28.3% were not using this service. And Table 4.11 indicates that 68% of the respondents were using mobile banking for to check their balance and 34% were not using this service.

TABLE NO: 4.10 RESPONDENTS USING MOBILE BANKING FOR BILL PAYMENT				
Name of the City	Count	Yes	No	Total
Karad	Count	46	29	75
	%	61.3%	38.7%	25%
Phaltan	Count	53	22	75
	%	70.7%	29.3%	25%
Wai	Count	56	19	75
	%	18.67%	6.33%	25%
Mahabaleshwar	Count	60	15	75
	%	20%	5%	25%
Total	Count	215	85	300
	%	71.7%	28.3%	100%

TABLE NO: 4.11 RESPONDENTS USING MOBILE BANKING FOR BALANCE ENQUIRY				
Name of the City	Count	Yes	No	Total
Karad	Count	58	17	75
	%	19.33%	5.67%	25%
Phaltan	Count	40	35	75
	%	53.3%	46.7%	25%
Wai	Count	53	22	75

	%	70.7%	29.3%	25%
Mahabaleshwar	Count	47	28	75
	%	62.7%	37.3%	25%
Total	Count	198	102	300
	%	66%	34%	100%

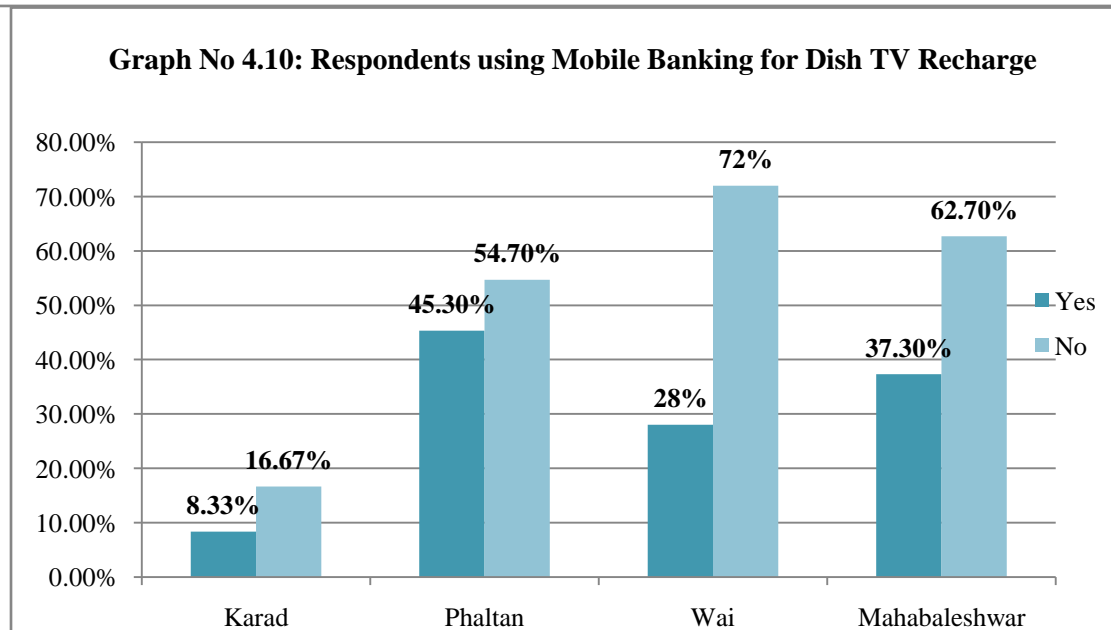
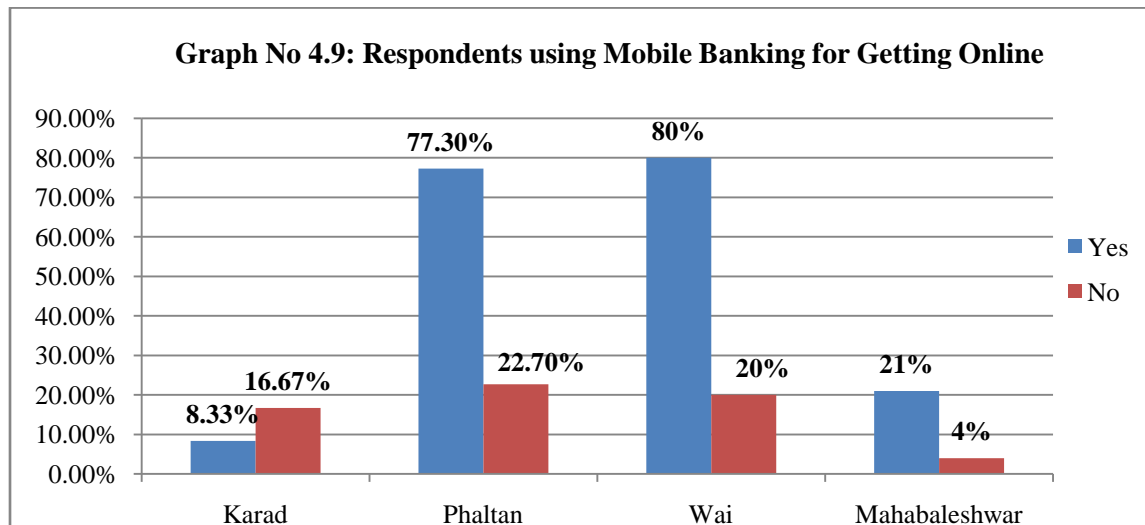


4.8 Respondents using Mobile Banking for Getting Online Statement & for Dish TV Recharge

Table 4.12 indicates that 68.7% of the respondents were using mobile banking for getting online account statements which is commonly used services in different types of the respondents. And Table 4.13 indicates that 36% of the respondents were using mobile banking services for dish TV recharge. Overall ratio shows that most of the respondents were not using mobile banking services for dish TV recharge.

TABLE NO: 4.12 RESPONDENTS USING MOBILE BANKING FOR GETTING ONLINE STATEMENTS				
Name of the City	Count	Yes	No	Total
Karad	Count	25	50	75
	%	8.33%	16.67%	25%
Phaltan	Count	58	17	75
	%	77.3%	22.7%	25%
Wai	Count	60	15	75
	%	80%	20%	25%
Mahabaleshwar	Count	63	12	75
	%	21%	4%	25%
Total	Count	206	94	300
	%	68.7%	31.3%	100%

TABLE NO: 4.13 RESPONDENTS USING MOBILE BANKING FOR DISH TV RECHARGE				
Name of the City	Count	Yes	No	Total
Karad	Count	25	50	75
	%	8.33%	16.67%	25%
Phaltan	Count	34	41	75
	%	45.3%	54.7%	25%
Wai	Count	21	54	75
	%	28%	72%	25%
Mahabaleshwar	Count	28	47	75
	%	37.3%	62.7%	25%
Total	Count	108	192	300
	%	36%	64%	100%



5. FINDINGS

It is found that Customers are using Mobile Banking application for balance enquiry, fund transfer, bill payment etc. Proportion of the Male was 72% whereas Female Mobile banking users was only 28%. 54.33% Mobile banking users are from Nationalized banks whereas 40% from Private bank and only 5.67% from Co-operative banks.

It is found that 55.67% Mobile banking users are using application for online ticket booking. Around 60% customer's uses Mobile banking service for the use of transferring of funds but only 12.67% uses it for loan payments. Due to change in the bandwidth of Internet 85.30% customers using Mobile banking service for Online recharge and 78.30% uses of for various kinds of bill payments. About Balance enquiry, 70.30% customer's prefers to check their online balance besides 68% uses it for generating online statements. Study also found an interesting result for online Dish TV recharge. Though there is a good proportion of users for services like bill payments, online recharge, balance enquiry but very less (37%) users uses mobile banking

application to do their Dish TV recharge. It can be concluded that campaigning and more awareness should be created by Dish TV companies for the increase of service.

6. SUGGESTIONS

It is observed that many customers do have not either proper idea about the various services available through Mobile banking along with lack of confidence. Hence, there is need to inform them about such a services in proper way. Many banks just providing brochures of the service but this is not enough to create confidence. Therefore, this study suggests to banks that, bank should provide some practical information to the customers through customer support services.

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LABYRINTH OF TRANSCENDENTALISM: A STUDY OF GITA MEHTA'S KARMA COLA

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ABSTRACT

Gita Mehta in Karma Cola redefines and revisits the theme of Indian spirituality in the hands of fake and fucker gurus who live in India and talk about Indian life as a whole but actually devoid of any knowledge of great Indian Vedantic Philosophy of Karma. Contrary to the traditional pattern of the most Indian writers, she appears on the literary scene to present Western characters as the major victims of alienation in and out of India. India actually becomes a kaleidoscope, briefly and brightly reflecting the Occidental modern anxieties, while if we take a closer view, we will be confronted with a clearer reality of a deep-rooted Western despair. Americans, Australians and Europeans all show a sense of non-belonging to their respective homelands, a refusal of traditional modes of living, a desire to deracinate themselves from their Western origins and past. The foreigners come to India for living the life of riley. The higher spiritual practice, the knowledge of the absolute, the realization of self, solution of the complex riddle related to life, death, birth, re-birth, soul, dharma and karma, are the issues impinging the psyche of a human being in general and a victim of commercialization in particular.

KEYWORDS: *Richly Possessed... Fake and Fucker... Indian Spirituality... Western Imagination... Commodified India... Renunciation... Creation and Destruction... Instant Nirvana... Transcendental Meditation... Karma and Dharma... Ills and Infatuations... Nirvana... Indian Mythology*

INTRODUCTION

If anyone looks over the whole world to find out the country most richly possessed with all the beauty, power, value and wealth that nature can bestow or in other words, a paradise on the earth – the answer is India. India is such a wonderful country where people of every taste, mood and temperament receive what they deserve. It is the Indian philosophy, which is more comprehensive, more universal and more truly human, provides an intellectual solution to every problem that infects human mind and psyche. Indian mythology is rational, as it is influenced by

ancient Vedic mythology which stresses on the need of truth, honesty, action, duty, responsibility and selfless service to humanity based on the assumption the whole world is a family. The great cultural, social, moral, intellectual and spiritual heritage makes India a preacher of the world to follow and a resorting place for foreigners to visit and learn.

Gita Mehta in Karma Cola redefines and revisits the theme of Indian spirituality in the hands of fake and fucker gurus who live in India and talk about Indian life as a whole but actually devoid of any knowledge of great Indian Vedantic Philosophy of Karma. Contrary to the traditional pattern of the most Indian writers, she appears on the literary scene to present Western characters as the major victims of alienation in and out of India. India actually becomes a kaleidoscope, briefly and brightly reflecting the Occidental modern anxieties, while if we take a closer view, we will be confronted with a clearer reality of a deep-rooted Western despair. Americans, Australians and Europeans all show a sense of non-belonging to their respective homelands, a refusal of traditional modes of living, a desire to deracinate themselves from their Western origins and past. Their escapist drive, mingled with the peculiar sense of alienation, makes an explosive cocktail for Gita Mehta's occidentals, who are often stranded and on the verge of insanity. The attempt to find oneself, as Western imagination defines the effects of the supposed healing power of India, reverts itself to losing oneself completely.

As a diasporic writer with Indian image in mind, Gita Mehta in Karma Cola : Marketing the Mystic East presents the authentic panorama of the post-modern era where a horde of westerners come to India to seek nirvana, mental peace, and salvation. What they think and imagine and what they receive at the end, is a matter of great concern which is highlighted by the novelist. In their mad pursuit of spiritualism and salvation, the westerners fall into the hands of self-styled gurus. These tailor made gurus tarnish the great Vedic philosophy propounded by Vivekanand, Swami Dayanand and great ancient saints.

In the late 1960s and early 1970s, hordes of young, westerners rambled disillusioned by the rampant materialism in their native lands started reaching India to escape the boredom and monotony of their consumer-oriented life, and unwittingly commodified India and her culture. Mehta's basic premise is that the West flees to the East, specifically, India, in a somewhat desperate response to the popularized notion that it is the land of transcendence. In contrary to the ancient belief that the guru is a torch-bearer who guides one through the thick and thin of life and helps one to emerge from ignorance into the sunlight of self-realization. In the marketplace, the gurus of today who call themselves polymaths, are in the grab of mahatmas, godmen, saints, yogis and avatars who are, in fact, petulant making the commercialization of religion and spirituality, as discussed in the chapter "Forked Tongues". In the west, the commercialization has become an accepted fact with hourly payment for "Nirvana for \$100 a day"¹ A correspondent from Time Magazine declares about a guru who has a ashram in western India with a large number of foreign followers:

"My followers have no time. So I give them instant salvation. I turn them into neo-sanyasis."(KC: 102)

The new-sanyasis are those who have renounced the world socially as well as physically to get truth and take oath to lead a life of poverty and chastity, when one sees them sharing a chillum of hashish, and fondling each other, one cannot help wondering whether the whole institution of spirituality and gurudom is all humbug and the act of renunciation an "aggressive mockery" (KC: 103).

Indian philosophy and spirituality attracts foreigners. Beginning in the late 1960s hundreds of thousands of Westerners descended upon India, proclaiming that the magic and mystery missing in their lives was to be found in the East. According to Corrado Micheli, “Gita Mehta wished to re-enact in Karma Cola the great cosmic game of lila, enjoyed by the Indian divinities in the tragic amusement of creation and destruction of humanity’s worlds.”² Aldous Huxley, T.S. Eliot and William Butler Yeats were impressed by the Upanishads. Later on the Beatles, the western music group discovered India on the banks of the river Ganga at Rishikesh. For the Westerners, eliciting and comprehending information from Indians, be it spiritual, physical or just the fastest way to get to the next town was very difficult. Moreover, the experience of the East is simply not accessible to the Western mind as the East is simply not concerned with so-called intellectual aggrandizement. So much so, Yung testily called the Eastern mind childish, a mind that did not even ask questions, but simply perceived them.

Foreigners from Germany and Switzerland tinned up because they were tired of dollars, dinars, telephones, telex and they came to India to get a holistic picture of life. India gives a picture of “noisy, dirty silence”(KC:75). What impressed the tourists was that in India so many millions were being born, live and die without any fuss. Contrary to Switzerland where people were only concerned with money and banking, in India people were continuously reminded of the significance and insignificance of life. The novel Karma Cola documents a series of episodes and scenes located in various parts of India during the 1960s and 1970s when the hordes from the West arrive in India “clashing cymbals, ringing bells, playing flutes, wearing bright colors and weird clothes”(KC:5). These visitors from the West are here in quest of instant nirvana and they seek out gurus from whom they hope to derive shakti, a direct transmission of cosmic energy from the guru to the devotee. There are a host of gurus in India who gather numerous disciples around them in special camps set up in all sorts of places – Delhi, Goa, Hardwar, Benaras, and beyond. These gurus take upon themselves to guide their disciples to “rediscovering your inner environments and your outer aura and Supreme Shanti” (KC:53) through mediation and self-realization, and the disciples submit themselves to the inscrutable logic of their gurus which often takes them round the bend. This transaction between the Indian gurus and their western disciples, as Gita Mehta describes, is banal and it thrives on mutual incomprehension.

According to Hemlatha K., “Gurus were also supposed to have a predisposition to supernatural insight into logic and semantics.”³ Gita Mehta has described the hollowness of the western seekers and the shallowness of the eastern preachers where both the approaches are intermixed with each other. Each ashram has its specific programme chalked out for its inmates. Here is Maharishi with his seat in Switzerland offering Transcendental Meditation courses. To his disciples he gives special individual mantras for peace, Shanti, with a name tag; and if a particular mantra does not work, he shrewdly replaces it. But to the high-brow scientists, he explains atom and particle theory enshrined in our doctrines and warns them to “ring the bell for EUREKA!”(KC:109). In another ashram, the concentration is on laughter, while in yet another, body control and mind control is taught through violence. The approach of the gurus towards the western seekers is dismissive. As the matriarch of one ashram admits, “These people want toys. They are fascinated by sex and violence. They all want to feel alive(KC:38). If someone gets a broken limb or becomes mad, he/she is sent to the local hospital, where the nurses ‘give them pills’ and thus the ashram steers clear of them. The matriarch in the ashram tells the narrator casually that those who do not get well in hospital are treated differently, “Oh, them. We sedate them, put them on a plane and send them back to their own countries”(KC:39). Thus shattered in

body and spirit, ailing and insane, the seekers either languish in India or end up in some asylum in their home country.

The foreigners come to India for living the life of Riley. The higher spiritual practice, the knowledge of the absolute, the realization of self, solution of the complex riddle related to life, death, birth, re-birth, soul, dharma and karma, are the issues impinging the psyche of a human being in general and a victim of commercialization in particular. The Absolute is beyond words, He can be experienced mystically or can be realized intuitively, but cannot be talked about. According to one legend, once when Buddha was asked the secret of nirvana, he refused to reply in words. "He merely looked at the golden flower and smiled," says John Steadman. This contemplative silence is followed in Hinduism too. In Karma Cola, Gita Mehta pokes fun at the gurus who maintain a tight-lipped silence or answer a question with a counter question, "What is the Answer?... What is the Question?" (KC:70). The guru, in fact, is too shallow to understand the question or give a convincing answer but his "international clientele refuse to believe this, so they take his politesse for profundity" (KC:70); and in some cases if the guru answers at all he produces some banal remedy. Thus by making spiritual knowledge inaccessible to their Western disciples, the gurus insulate themselves.

In order to divert the attention from the topic of Karma and Dharma, the gurus transform generalization of something into mysticism of everything when a guru advises his disciples:

Bhagwan gives them games and riddles. He tells them to beat each other, make love, do whatever comes into their heads. Until they are finished with these childish pastimes, how will they have the concentration to learn about Dharma?(KC:38)

According to Laxmi Parasuram, "Reason and religion have now become targets of popular amusement and the stampede of people in pursuit of mind expansion and obscure salvation has wiped off our ancient values and thrown us into chaos and confusion."⁴The light of reason represented by the west is in sharp contrast to the beacon of religion presented by the east or in other words, "To go from the monomania of the West to the multimania of the East is a painful business."(KC:35) The foreigners are fed up with their social ills and infatuations, like death, murder, crime, suicide, boredom, alienation, isolation, social apathy, discrimination, selfish attitude, more materialism and less tranquillity, lack of co-operation and amity, all of which are caused by their hasty and speedy life-styles. In order to overcome the anxieties, they make their spiritual sojourns to India thinking that they will find solutions of all problems. In response to their expectations, the foreigners find their life as desolate attic or a pitcher never to fill up to brim.

In order to explore the Indian vision of spirituality, Gita Mehta raises three questions: first, how do these gurus manage to intimidate the so-called rational westerners; second, what is the attitude of the gurus towards their disciples; and third, how deep is the motivation of the seekers to attain the desired spiritual goal? We try to look at the issues in reverse order. The seekers come to the east in search of instant kicks. The gurus/sadhus have casual attitude towards them and consider them good catch to be manipulated for material gains. These gurus manage to subdue them into submission – both physical and material – by using ostensibly esoteric tactics of being vague, ambivalent or just by maintaining an inscrutable silence. This generates an atmosphere of duplicity, superficiality and incomprehensibility on both sides. It is Kalyug, the era of jet-speed; if the seekers want Nirvana in an instant, there are gurus ready with instant salvation tips. But the

novelist presents her resentment against the commercialization of true spirituality of ancient vedantic philosophy of KARMA.

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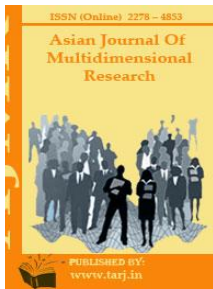
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ANALYSIS OF IMPACT OF GLOBAL ECONOMIC CRISIS ON INDIAN ECONOMY WITH SPECIAL REFERENCE TO GDP

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ABSTRACT

The global economic crisis, which took place in 2007-08, caused a downfall in the overall world economy. It all started with a rise in housing prices in the US, giving rise to housing “bubble.” This rise slowly impacted different indicators of the US economy, giving it a hard hit in 2008, causing its major downfall. Also known as the “sub-prime mortgage crisis,” it started affecting the economic structure of almost all the developed and developing countries. India was not an exception to this crisis, though its impact on major indicators of the Indian economy (GDP, imports, exports, external sector) was comparatively less than in other countries. This was because of the timely steps taken by the central bank and the Government of India. The paper under consideration aimed to analyze the impact of the global economic crisis on the gross domestic product (GDP) of India between the period 2004Q1 to 2010Q4, with the help of data collected from the official website of RBI. With the help of E-Views, the data was analyzed, and findings were discussed. The study would give some suggestions by which the impact of any economic crisis on the Indian economy can be prevented in the future. This paper will be useful for academicians, economists as well as policymakers.

KEYWORDS: *Global Economic Crisis, GDP, Indian Economy*

1. INTRODUCTION

The economic crisis has been considered as a common phenomenon in the economic history of the world. In the past few decades, several financial crises have witnessed by the world, such as the OPEC oil crisis of 1970, the downturn in the Japanese economy in the 1990s, the Asian financial crisis in the last 1990s, etc. Each of these crises had adversely affected the economies of the various countries, and it took many years for these countries to overcome the adverse impacts of these crises and return to stability through various economic policies. The global economic crisis that occurred in 2008 is the recent crisis that had adversely affected the world economy.

The economic crisis arises when different situations associated with each other occur together like a limited supply of money, in comparison with the demand for money or financial resources, whereas the problem of liquidity arises in the market. Generally, this crisis has been observed by the existence of a speculative bubble in one sector of the economy that is normally started by herd behaviour of investors. And the sudden “burst” of the bubble, that is, sudden halt of the rising prices in the market. The crisis perceives its climax when the negative effects are seen in the form of collapse of financial institutions, and this generates mistrust among the people. The financial crisis of 2007-08, the way it originated and spread throughout the world in all the economies leading to a decline in the global market and poor economic conditions brought a mistrust in the global financial system. The global economic crisis of 2007-08 was a severe worldwide economic crisis that began in 2007. The crisis started with a decline in the subprime mortgage market of the United States. It further developed into an international crisis with the collapse of Lehman Brothers on September 15, 2008. After the collapse of Lehman Brothers, the crisis spread throughout the world in developed and developing economies. Finally, the crisis was followed by the global economic downturn, the Great Recession. The Asian markets (China, Hong Kong, Japan, India, etc.) saw an immediate impact after the collapse of Lehman Brothers.

2. LITERATURE REVIEW

Jones (2009) observed the causes of the global crisis that started in 2007 and the status of the global economy before the crisis and after the crisis in the US and around the world. Many significant concepts of finance, including leverage and balance sheets, are described in the study. An overview of events of the global crisis was done, and they were explained in the context of macroeconomics. The study started with the documentation of macroeconomics and related shocks that had hit the economy. Then it provided the data on the outcomes of macroeconomics like unemployment, inflation, and GDP so that it could document the performance of the economy.

Joseph (2009) studied the impact of the global crisis on the Indian economy by analyzing a “sudden stop” of capital inflows and the downfall of both external and internal demands. Drop of GDP growth of the Indian economy from 9.0 percent in the year 2007-08 to 6.7 percent in the year 2008-09 (April-March) and estimated for a further decline in the year 2009-10 to about 5.0 percent including the bad monsoon effect. The paper also observed the strong recovery growth to 8-9 percent in the later years.

Mohan (2009) had made efforts to analyze the causes of the economic crisis. The crisis, although it started with the subprime mortgage sector in the US its seeds was traced from the loose monetary policy of the US since 2002-2004. This was further encouraged by low-interest rates that created a huge global imbalance. Factors like excessive leverage and under-pricing also contributed to the global crisis. The study also observed the impact of the global economic crisis on India. The steps taken by the Indian Government and RBI were also analyzed that enabled the country to get out of the crisis more easily than the western developed countries.

Kumar and Vashisht (2009) studied the channels through which the Indian economy got affected by the global crisis, that is, financial markets, exchange rates, and trade flows. The reversal of the capital inflow created a credit crunch in the country’s domestic market along with a reduction in export demands, lead to the decline in GDP rate by 2 percent in 2008-09. The paper also observed that country with very limited monetary policy and limited fiscal maneuverability, and

the country focused on restoring its GDP rates to 8-9 percent by addressing the structural constraints that were having private investments.

Islam and Verick (2010) identified four key messages received from the crisis in terms of causes, effects, and policy responses. Firstly, that the global economy was not that stable in pre-crisis time as it was supposed, whereas at the same time majority of the poor population had been benefitted from economic growth. Secondly, interlinked factors were identified that were responsible for the economic crisis of 2008, like the deregulation of financial institutes and their misperception, loose monetary policy, and global imbalance. Thirdly analyzed that the impact of this crisis was diverse. Fourthly, the recovery phase and problems and risks were mentioned that could hinder the efforts taken for the recovery of the global economies.

Merrouche and Nier (2010) observed the driving forces that led to the financial imbalances that further became an economic crisis. Three factors for financial imbalances (i) increase in imbalances in capital flows (ii) loose monetary policy (iii) lack of regulation and supervision. The study found that financial imbalances were the result of capital inflows and compression between long and short rates. This effect of capital inflow increased were the supervisory and regulatory policies were weak.

Razin and Rosefielde(2010) analyzed the effect and cause of the global economic crisis that exploded in 2008 with the collapse of Lehman Brothers. It was observed that the pre and post effects of a crisis and how the experts failed to determine the exact destabilizing cumulative impacts of deregulations of financial institutes. Philip's curve was mentioned in the study that justified the monetary ease, regulatory laxness, one-way street speculation, subprime mortgages, too big to fail philosophy, fiscal abuses, Chinese protectionism to be beyond normal business cycle as it was believed that the experts have to know how to tame the beast. Strengths and weaknesses of the third-millennium macroeconomics consensus had been put forward by the global economic crisis.

Viswanathan (2010), in his paper, dealt with the impact of the global crisis on the Indian economy and efforts made by the Government of India to recover from this crisis. In the paper, proactive policies of RBI had been examined that ensured adequate liquidity in the market. The paper also observed the steps taken by the Government to expand investments in social safety nets to reduce the impact of the crisis on most vulnerable groups. The strength of the economy, proper steps of the Indian Government and RBI allowed the country to bear the impacts of the global crisis.

Singh (2010) analyzed the impact of the global financial crisis on the Indian economy and mentioned the various policies of the Government to reduce the impact of global crisis. Due to crisis, many macroeconomic challenges like contraction in trade, the net outflow of foreign capital, the slowdown in domestic demand, rise in unemployment, fall in the stock market, the decline in foreign capital, etc., rose in India. The paper also highlighted the country's recovery from the global economic crisis and increase in GDP growth in the later years.

Ali and Afzal (2012) analyzed the impact of the global economic crisis on the stock markets of Pakistan and India. The data of KSE-stock return and BSE-stock return between the period 1 January 2003 and 31 August 2010. With the help of the EGARCH model based on conditional mean and variance equation, it was found that stock returns of both the countries faced a negative impact of the global economic crisis, but this impact was greater on Indian stock returns as compared to Pakistan.

Sreenilayam (2012) analyzed the immediate impact of the global crisis on major economies, particularly the Indian economy. The paper examines the trends of import, export earnings from the service sector, GDP growth rate, foreign remittances, etc. with respect to the Indian economy. The study also analyzed the reasons for the impact of the financial crisis on the Indian economy like the slowing of foreign remittances, negative BoP position, reduction in foreign investments, etc. However, the paper also analyzed the quick recovery of the Indian economy and GDP growth in the later years after the global crisis.

Fernandes and Mashayekhi (2012) gave an overview of the impact of the global economic crisis on the Service sector of India and how it affected the GDP growth of the country. The paper analyzed three subsectors of the services that highly contribute to the momentum of the growth rate of India: software services, retail trade, and banking services. It also observed that how disaggregate services contributed to the total Gross Domestic Product (GDP) and decomposed the GDP growth in the context of disaggregated sectors of the economy.

Razack and Thimmaiah (2014), in their paper, analyzed the impact of the global economic crisis on the Indian economy and the slowdown of GDP growth rate. The paper studied the sector-wise impact of the global economic crisis. Techniques used in the paper are tables and trend graphs for presenting the impact. Time series data for about ten years from 2000-01 had been used for analyzing the impact of the crisis. The study covered all the phases of crisis - its origin, peak and downfall and impact of each and every phase on the Indian economy.

3. Research Methodology and Findings

The study employed the analysis of variance (ANOVA), and the Modified Augmented Dickey-Fuller test along with the Zivot-Andrew structural break tests to analyze the impact of the global economic crisis on Gross Domestic Product (GDP). The data for the study was collected from the official website of RBI between the time period 2004Q1 to 2010Q4. The time period was divided into three: (i) pre-global economic crisis, (ii) during the global economic crisis, (iii) post-global economic crisis. The results of the tests conducted, thus, are explained below:

TABLE 1: DESCRIPTIVE STATISTICS (GDP)

Period	Number of Years	Mean	Standard Deviation	Minimum	Maximum
Pre Global Economic Crisis	3	3571357.67	321838.496	3253073	3896636
During the Global Economic Crisis	3	4531093.33	380151.178	4158676	4918533
Post Global Economic Crisis	3	5490477.33	247236.690	5247530	5741791
Total	9	4530976.11	876282.798	3253073	5741791

The mean value of the gross domestic product before the global economic crisis was 3571357.67, 4531093.33, and 5490477.33 Rupees during and after the global economic crisis, respectively. During the global economic crisis period had the highest variation in the Gross domestic product as shown by a standard deviation of 380151.178 (as depicted in Table 1).

The result of ANOVA states the reported probability value (0.00) was less against the critical probability value of 0.05. It states that the global economic crisis has a significant impact on the GDP of India. The results were also supported by an F-statistic of 26.79 (as depicted in Table 2).

TABLE 2: ANALYSIS OF VARIANCE (GDP)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.525E+12	2	2.762E+12	26.799	0.001
Within Groups	6.184E+11	6	1.031E+11		
Total	6.143E+12	8			

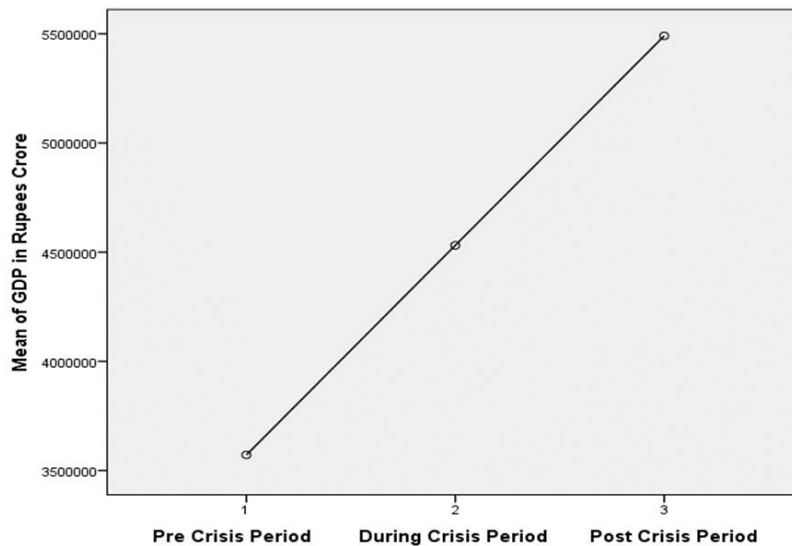
The results of the Post Hoc test indicate that the GDP in the pre-global economic crisis period was 959735.667 lower than the GDP during the global economic crisis period. The difference in the GDP in the pre-global economic crisis period and during the global economic crisis period is found to be significant, as shown by a probability value of 0.00. The results also indicate that GDP in the pre-global economic crisis period was 1919119.67 lower than GDP in the post-global economic crisis period. The difference in GDP in the pre-global economic crisis period and the post-global economic crisis period is found to be significant, as shown by a probability value of 0.00. Further, the results indicate that GDP during the global economic crisis period was 959384.000 lower than GDP in the post-global economic crisis period. The difference in GDP during the global economic crisis period and the post-global economic crisis period is found to be significant, as shown by a probability value of 0.00 (as depicted in Table 3).

TABLE 3: POST HOC TEST ANALYSIS (GDP)

(I) Global Economic Crisis Dummy	(J) Global Economic Crisis Dummy	Mean Difference (I-J)	Standard Error	Sig.
Pre Global Economic Crisis	During the Global Economic Crisis	-959735.667*	262136.909	0.02
	Post Global Economic Crisis	-1919119.67*	262136.909	0.00
During the Global Economic Crisis	Pre Global Economic Crisis	959735.667*	262136.909	0.02
	Post Global Economic Crisis	-959384.000*	262136.909	0.02
Post Global Economic Crisis	Pre Global Economic Crisis	1919119.667*	262136.909	0.00
	During the Global Economic Crisis	959384.000*	262136.909	0.02

* The mean difference is significant at the 0.05 level.

Figure 1: The Gross Domestic Product Trend Line Between the Three Economic Crisis Periods in India.



The Modified ADF unit root break test and the Zivot-Andrew tests are carried out on the Gross Domestic Product to capture the impact of the recent global economic crisis on the Indian economy.

TABLE 4: MODIFIED AUGMENTED DICKEY-FULLER TEST ON GDP

Null Hypothesis: LNGDP has a unit root

Trend Specification: Trend and intercept

Break Specification: Intercept only

Break Type: Innovational outlier

Break Date: 2008Q4

Break Selection: Minimize Dickey-Fuller t-statistic

Lag Length: 2 (Automatic - based on F-statistic selection, lagpval=0.1, maxlag=6)

	t-Statistic	Prob.*
Augmented Dickey-Fuller test statistic	-9.596660	< 0.01
Test critical values:		
1% level	-5.347598	
5% level	-4.859812	
10% level	-4.607324	

*Vogelsang (1993) asymptotic one-sided p-values.

Augmented Dickey-Fuller Test Equation

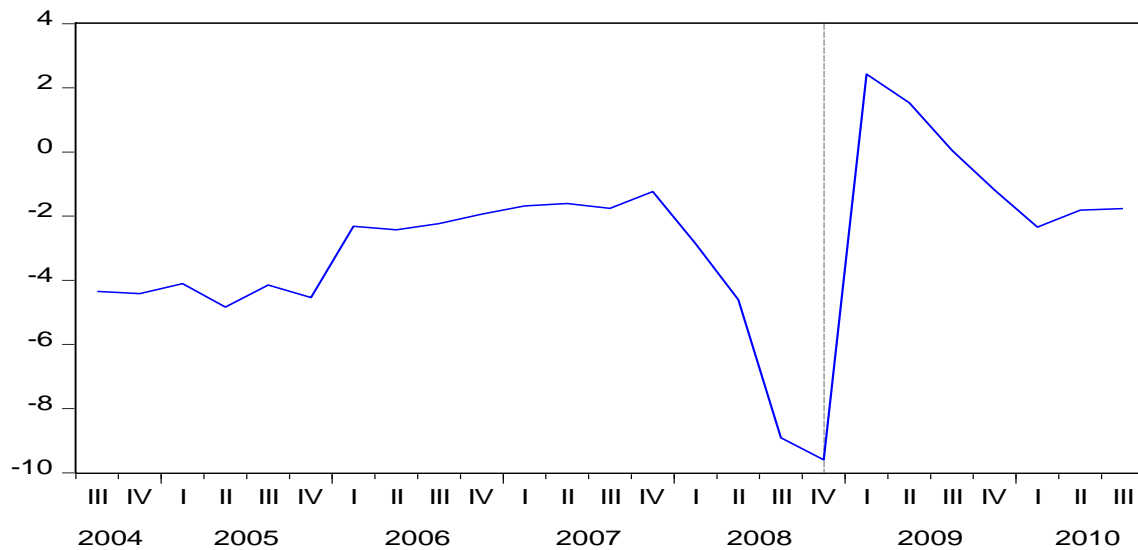
Dependent Variable: LNGDP

Method: Least Squares

Sample (adjusted): 2004Q4 2010Q4
Included observations: 25 after adjustments

Variable	Coefficient	Std. Error	t-Statistic	Prob.
LNGDP(-1)	-2.233938	0.336986	-6.629176	0.0000
D(LNGDP(-1))	1.631319	0.173107	9.423745	0.0000
D(LNGDP(-2))	0.675610	0.169541	3.984937	0.0009
C	43.64690	4.543708	9.606009	0.0000
TREND	0.072463	0.007575	9.566428	0.0000
INCPTBREAK	-0.103278	0.013302	-7.764054	0.0000
BREAKDUM	0.022280	0.013058	1.706200	0.1052
R-squared	0.997581	Mean dependent var	13.80789	
Adjusted R-squared	0.996775	S.D. dependent var	0.159026	
S.E. of regression	0.009031	Akaike info criterion	-6.344740	
Sum squared resid	0.001468	Schwarz criterion	-6.003455	
Log likelihood	86.30925	Hannan-Quinn criter.	-6.250082	
F-statistic	1237.199	Durbin-Watson stat	1.552252	
Prob(F-statistic)	0.000000			

Figure 2: Graph of the Augmented Dickey-Fuller statistics and AR coefficients (GDP) Dickey-Fuller t-statistics



Dickey-Fuller autoregressive coefficients

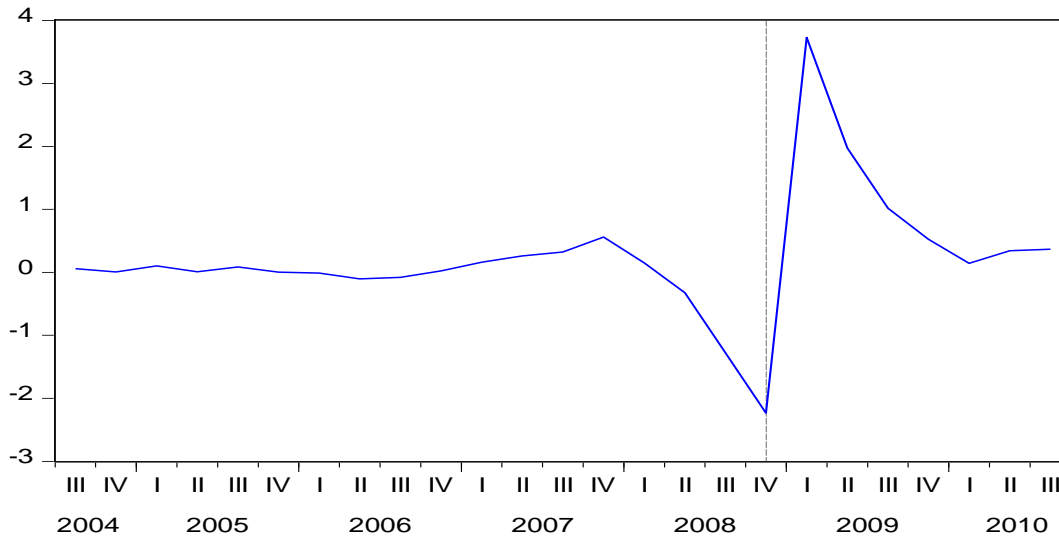


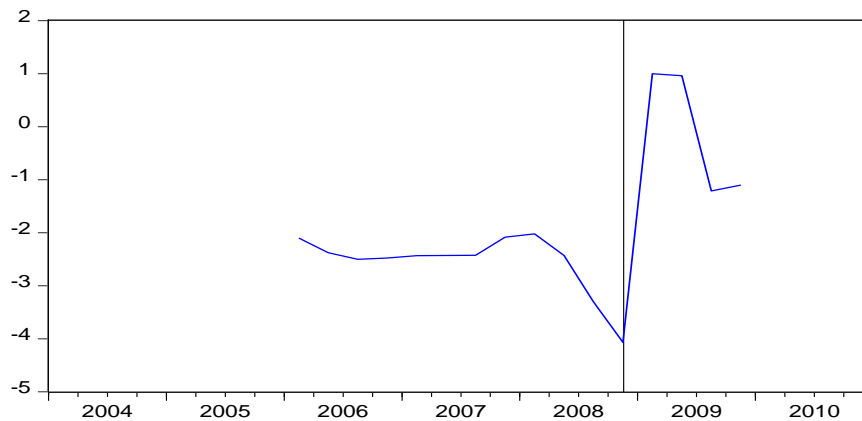
TABLE 5: ZIVOT-ANDREW TEST ON GDP

Zivot-Andrews Unit Root Test
 Sample: 2004Q1 2010Q4
 Included observations: 28
 Null Hypothesis: LNGDP has a unit root with a structural break in both the intercept and trend
 Chosen lag length: 4 (maximum lags: 4)
 Chosen break point: 2008Q4

	t-Statistic	Prob. *
Zivot-Andrews test statistic	-4.067427	0.001190
1% critical value:	-5.57	
5% critical value:	-5.08	
10% critical value:	-4.82	

* Probability values are calculated from a standard t-distribution and do not take into account the breakpoint selection process

Zivot-Andrew Breakpoints



The modified ADF and Zivot-Andrew tests on GDP is carried out by assuming the null of no structural break in the underlined series. In its application, the test considers the existence of the unit root in levels and assumes the dynamics of Innovational outlier break with trending data with both an intercept and a trend break. The test selects a breakpoint by minimizing the DF t-statistics and selects a lag length using the F-test. The results of ADF is of -9.6, and the corresponding p-value is less than the level of significance (0.05), implying that the test is significant. Similarly, the result of the Zivot-Andrew test is of -4.06, and the corresponding p-value is less than the level of significance (0.05), implying that the test is significant. Both the tests confirm the presence of structural instability in the GDP growth path of India at the breakpoint 2008-Q4.

All the graphs shown above indicate a large dip in 2008-Q4, leaving little doubt as to which date should be selected as the breakpoint. The modified ADF and Zivot-Andrew test on GDP confirm the presence of a structural break in the series during the crisis period and thus also confirms the adverse impact of the global economic crisis on the Indian economy.

4. CONCLUSION

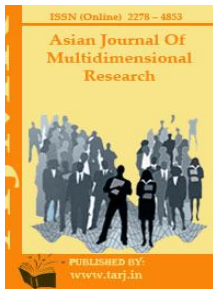
The present study aimed to analyze the impact of the global economic crisis on the GDP of India between 2004Q1 to 2010Q4. With the data collected from the official website of RBI, the study conducted the analysis of variance (ANOVA), and the Modified Augmented Dickey-Fuller test and the Zivot-Andrew structural break tests with the help of E-Views. The results found were displayed in the form of tabular as well as pictorial form. The findings of the study revealed that the difference in GDP during the global economic crisis period and the post-global economic crisis period was found to be significant. Further, a structural break was found, which confirmed that there was an adverse impact of the global economic crisis on the GDP of the Indian economy.

While taking findings into account, it is suggested that fiscal policy should be updated and maintained by the Government. Also, technological advancements can be embedded while framing policies for effective economic structure. Since the present study has analyzed the impact on GDP, other major factors can be considered for future studies. Also, panel studies can also be conducted to understand the impact of the crisis on different countries.

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E-GOVERNANCE IN INDIA

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ABSTRACT

In the first report, World Bank emphasized upon the need for good governance and in the second report World Bank identified a number of aspects of good governance. In addition to this Canada is another nation which is able to create a conducive environment for the proper implementation of e-governance services. The government websites can be accessed in two languages that is English and French. E-governance has proved to be a very useful tool to realize Good Governance. Thus, it can be said that e-governance indeed brought a revolution in the governance of the government. E-governance is considered very important for effective and efficient of governance. There is a need to develop strategy driven by ICT for governance which would bring transparency and accountability.

KEYWORDS: *E-Governance, Accountability, Implementation,*

INTRODUCTION

The concept of governance is as old as human civilization. Governance in simple words can be explained as the process of decision making as well as the process by which the decision will be implemented or not implemented. The term 'Governance' owes its origin from the Greek word 'KEBERNON' which means 'to steer'. Governance needs constant reforms as it is not a static concept but a dynamic one.

When talking about governance we consider and expect the governance to be good. Often, we use these both terms (governance and good governance) synonymously, ignoring the aspect that governance can be good or bad. Citizens in a country expect the governance to be good only as it is government's duty to govern and govern well. The term Good governance gained significance in 1990s with the publication of two reports by the World Bank entitled- "Sub-Saharan Africa: From Crisis to sustainable Growth" (1989) and "Governance and Development" (1992). In the first report, World Bank emphasized upon the need for good governance and in the second report World Bank identified a number of aspects of good

governance. To achieve good governance strategies have been put forward by World Bank and International Monetary Fund (IMF).

Process of governance cannot remain unaffected by powerful winds of change and the thrust of IT revolution sweeping the globe.¹ the last two decades saw a very fast development and advancement of Information and Communication Technologies along with the advent of user-friendly computing systems and networking. E- Governance can help to improve the governance and service delivery. With the advancement of technology and increased use of ICT (Information and Communication Technology) Governments in numerous nations are opting for what we call E-governance to deliver its services to its citizens and organizations in an effective and convenient way. E-governance has proved to be a very useful tool to realize Good Governance. Thus, it can be said that e-governance indeed brought a revolution in the governance of the government.

E-governance defined:

E-governance or Electronic- governance is a new term that came into existence with rapidly evolving information and communication technologies. E-Governance refers to the use of information technologies by government agencies for better delivery of services and improved interaction with citizens, businesses and other arms of the government. E-governance with the objective to put people online instead of inline promises a more convenient access to government services anywhere and anytime.

Michiel Backus² in his report titled, “E-Governance and Developing Countries” defined e-governance as, “the application of electronic means in

- (a) The interaction between government and citizen,
- (b) The interaction between government and business, and
- (c) In internal government operations to simplify and improve democratic, government and business aspects of Governance.

E-Governance is E-enabled, E-effective and E-xcellent government. E- governance brought SMART (i.e. Simple, Moral, Accountable, Responsive and Transparent) governance which involves use of ICTs by Government.

E-governance is the other name of good governance.³ Major characteristics of good governance such as rule of law, transparency, effectiveness and efficiency, equity and inclusiveness, accountability etc. are now being realized through e-governance easily. Gone are the days when people had to stand in long queues to get their work done and there were usual delays in work. With the advent of E-governance citizens are empowered to an extent and now they get their work done in a hassle free manner anytime and from anywhere in a click.

E-governance: a global scenario:

E-governance is a term popular worldwide. Some of the countries like U.S.A., U.K., Brazil, China, and New Zealand etc. are implementing e-governance projects. In U.S.A. there are projects like Recreation One Stop (started on April 31, 2002), Federal Assets Sales (started on March 31, 2003), EZ Tax filling (started on April 31,2002), E- Payroll (March 31, 2002) etc. Various projects in U.K. are Go-Between project, Plymouth bus project, Cornwall electronic health record pilot etc. Australia is also amongst those nations which have understood the need for implementation of e- governance projects to make the government more citizen-friendly and

to make the work of government as well as its citizen's hassle free. This country has been implementing various e-governance plans such as e-health, e-education, and e-government. In addition to this Canada is another nation which is able to create a conducive environment for the proper implementation of e-governance services. The government websites can be accessed in two languages that is English and French. A total of almost 130 online services are provided to the citizens. Government has simplified the way it interacts with its citizens. E-taxation, Canadian trade Service Commissioner, licensing, budget information, health services, employment services, immigration services etc are few services that are being provided by Canadian government. In this way there are numerous projects promoting e-governance across the world.

E-governance in India:

Department of electronics was established in 1970 by Government of India. Government took first step towards implementing e-governance with the establishment of National informatics Centre (NIC)⁴. NICNET the national satellite based network was launched in 1987 which was followed by the launch of DISNIC. Ministry of information Technology was set up in 2000 which identified 12-points (minimum) agenda for e-governance.

In year 2006 NeGP (National e-Governance Plan) was launched with several MMPs (Mission Mode Projects). NeGP comprises 31 MMPs from year 2011 which were earlier 27 MMPs. 4 New projects introduced were Health, Education, PDS and posts. These MMPs are further classified as State, Central or integrated projects.⁵

Central MMPs	State MMPs	Integrated MMPs
<ul style="list-style-type: none"> • Immigration, foreigners Registration, Visa & Tracking • UID • Banking • Passport • Pension • Central Excise & Customs • Posts • Insurance • E-office • MCA21 • Income Tax 	<ul style="list-style-type: none"> • PDS • Employment exchange • Municipalities • Health • Agriculture • E-panchayats • Road transport • E-district • Education • Commercial Taxes • Treasuries • Computerization • Land records (NLRMP) • Police (CCTNS) 	<ul style="list-style-type: none"> • E-Biz • India Portal • E-procurement • EDI for eTrade • CSC • National e-governance Service Delivery Gateway • E-courts

(Source: <http://www.meity.gov.in/content/mission-mode-projects>)

Major core infrastructure components:

(a) Middleware Gateways: NSDG,SSDG & MSDG

(b) SDCs

(c) CSCs

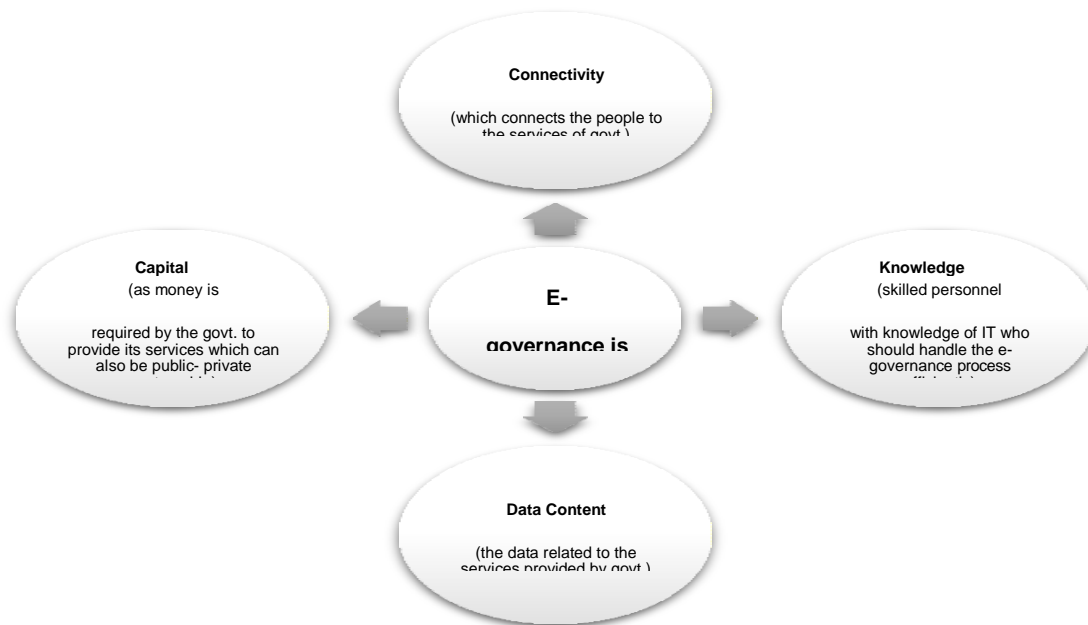
(d) S.W.A.N

E-Governance and E-Government:

Many a times both the terms E-government and E-governance are used interchangeably however there lies a difference between the two. E-governance is considered to be a broader concept. Several authors consider E-government as a subset of E-governance. Electronic Government is the use of information technology to provide citizen and organizations with more convenient access to government information and services to provide delivery of public services to citizen, business partners, and those working in the public sector.⁶ On the other hand E-governance refers to how managers and supervisors utilize IT and internet to execute their functions of supervising, planning, organizing, coordinating, and staffing effectively.⁷

E-Governance is based upon:

- Connectivity
- Knowledge
- Data content
- Capital



Stages in E-governance:

Intrinsically e-governance linked with the development of computer technology, communication system and networking of computers. In general e-governance proceed through these phases however these can differ from organization to organization and with the nature of work to be done.

Computerization → Networking → Online presence → Online interactivity

Interactions in e-governance:

The second Administrative Reform Commission (ARC) in its report “Promoting E-governance: The SMART Way Forward” (2008) gave 4 types of interaction which are as follows:

- ❖ G2G → Government to Government
- ❖ G2B → Government to Business
- ❖ G2C → Government to Citizen
- ❖ G2E → Government to employee

Government to Government: This type of interaction takes place only within the sphere of government. It can be both- horizontal or vertical. The primary objective of this type of interaction is to increase performance, output and efficiency. In horizontal interaction is between different government agencies or between different functional areas within the same organization. On the other hand vertical interaction is between different levels within an organization or between national, provincial and local governments.

Government to Business: In G2B, the government deals with businesses such as suppliers using the internet and other ICTs.⁸ In this type of interaction use of e- governance tools is made to help the business community so that they can seamlessly interact with the government. This saves time, create more transparent business environment, and reduces red tapism and operational costs. The G2B initiatives can be transactional (licensing, procurement, revenue collection & permits), operational and facilitative (trade, investment and tourism).

Government to Citizen: In order to get benefits from the efficient delivery of large range of public services by the citizens an interface has to be created between the government and citizens. This improves quality of services given by the government to its citizens on one hand and expands the accessibility and availability of public services on the other. It gives freedom of choice to the citizens- from where to interact with the government, when to interact with the government and how to interact with the government. Its main purpose is to promote citizen friendly government.

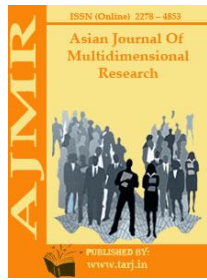
Government to Employee: Government is considered as the biggest employer. On regular basis, it has to interact with its employees like any normal organization. It is a two-way process. It increases satisfaction level in employees of the organization. This interaction facilitates effective and fast work in an organization.

India lagged behind in meeting the citizen’s expectations that are increasing where many Asian countries and developed countries moved very quickly. There are various problems such as poverty, illiteracy, diverse cultures, population increase etc. which created difficulties in the implementation of government services. E-governance is considered very important for effective and efficient of governance. There is a need to develop strategy driven by ICT for governance which would bring transparency and accountability. To get the maximum advantage of e-governance involves factors like financial resources, leadership intent, well-directed initiatives, citizen awareness etc. the advancement of Technology it has become obligatory for government to reform its services from manual to computers. Although an environment has been created where communication became faster and better by the use of ICT still implementation of e- services cannot be done by one man and in one day. Developing

countries like India are facing numerous problems and challenges in the implementation of services through internet.

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ROLE OF INFORMATION & COMMUNICATION TECHNOLOGY

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ABSTRACT

“The ubiquitous mouse has a special place in the Indian psyche. It is revered as the vehicle of Lord Ganesha—the remover of all obstacles. Today, in the arena of governance, its Pentium-powered avatar reigns supreme in the hands of an increasingly e-literate janata”. -government is about transformation that helps citizens and businesses find new opportunities in the world’s knowledge economy. It holds great potential. Electronic government is neither easy nor cheap. Before committing the time, resources and political will necessary to successfully implement an e-government initiative, understand the basic reasons for pursuing (and not pursuing) e-government.

KEYWORDS: *Ubiquitous, Electronic, obstacles*

INTRODUCTION

One click is deemed good enough to cut the much-dreaded Indian red-tape to shreds. Another one takes the wind out of all those touts hanging around public offices. Public accountability and responsive services seem suddenly just a blip away. Welcome to the transforming potential of e-Governance...

The term e-Governance¹ has different connotations:

- E-administration—the use of ICTs to modernize the state; the creation of data repositories for MIS, computerization of records.
- E-services—The emphasis here is to bring the state closer to the citizens. Examples include provision of online services. E-administration and e-services together constitute what is generally termed e-government.
- E-Governance—The use of IT to improve the ability of government to address the needs of society. It includes the publishing of policy and Programme related information to transact with citizens. It extends beyond provision of on-line services and covers the use of IT for strategic planning and reaching development goals of the government.

- E-democracy—The use of IT to facilitate the ability of all sections of society to participate in the governance of the state. The remit is much broader here with a stated emphasis on transparency, accountability and participation. Examples could include online disclosure policies, online grievance redress forums and e-referendums. Conceptually, more potent.

“E-Government”² is the name given to the third of the Government’s Information Age initiatives to transform the accessibility, quality and cost-effectiveness of public services by using technology.

Global shifts towards increased deployment of IT by governments emerged in the nineties, with the advent of the World Wide Web. What this powerful means to publish multimedia, support hyperlinked information and interactive information meant was a clearer avenue for G to C interactions and the promise of the attainment of the goals of good governance. Governments weighed down by the rising expectations and demands of a highly aware citizenry suddenly began to believe that there can be a new definition of public governance characterized by enhanced efficiency, transparency, accountability and a citizen-orientation in the adoption of IT enabled governance.

WHY ARE WE PURSUING E-GOVERNMENT³?

Understand that e-government is about transformation; technology is a tool. E-government is about transformation that helps citizens and businesses find new opportunities in the world’s knowledge economy. It holds great potential. Yet, if e-government is not part of a larger program for reform—reforming how government works, manages information, manages internal functions, serves citizens and businesses—then it may not produce all the benefits expected from the time and money invested. Use e-government to rethink the role of government. Use it as a tool to further economic development and good governance.

There are four guiding principles⁴:

- **Government Services should be citizen-focused.** People do not need to know how government is organized or who does what. Services need to be offered in ways that make sense to the customer.
- **Government Services should be accessible.** All services which can be delivered electronically should be, whether over the Internet, through mobile phones, digital TV, call centres, or personal computers – customer demand will determine the mix.
- **Government Services should be inclusive.** New services must be developed so that they are available to all and easy to use.
- **Managing Information.** Information policies must be adopted which are coherent and compatible so that the best use is made of Government’s valuable knowledge and information resources.

Electronic government is neither easy nor cheap. Before committing the time, resources and political will necessary to successfully implement an e government initiative, understand the basic reasons for pursuing (and not pursuing) e-government. E-government is not a shortcut to economic development, budget savings or clean, efficient government; it is a tool for achieving these goals⁵. Especially in developing countries where resources are scarce, rushing forward with ill-conceived e-government plans can be a costly mistake, financially and politically. E-government, as with all reforms, cannot be achieved simply by drafting a law or issuing an order

from political leaders. It requires changing how officials think and act, how they view their jobs, how they share information between departments (G2G), with businesses (G2B) and with citizens (G2C). It requires re-engineering the government's business processes, both within individual agencies and across government.

At the same time, e-government responds to changes outside of government. How a society—its citizens, businesses and civil society—deals with government and with information is changing radically in many places. Citizens are starting to expect government services to equal those services offered by and expected of the private sector. Over time, citizens will likely act more like consumers. Government must adjust to this, and e-government is one tool that can help.

E-Governance and ICT

"ICTs (Information and Communication Technology) are effectively showing new dimensions to old institutional setups. There is a reinforced thrust for an informed and participatory citizenry for efficient e-governance. It goes without saying that impact of ICT on institutional changes is fast spreading across the boundaries of social and political arrangements of societies."⁶

ICTs and the internet in particular, as a means of mainstreaming public policy decisions, practices and processes, while providing citizens with greater and easier access to government services⁷. Increased information flows between the public and private sector and citizens have improved transparency and accountability and established an environment of trust and reliability between citizens and elected officials in many parts of the world. Moreover, many ministries responsible for ICTs and modernization initiatives have realized the importance of a clear national strategy for becoming a part of the global Information Society and narrowing the gap between "haves" and "have-nots."

Role of Government in ICT

The role of the government in ICT can be distinguished between the following categories⁸:

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

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

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

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

G5 : e-government: services online, e-procurement, trade facilitation, civil society participation, accelerating the adoption of ICT by government departments and agencies and establishing credibility.

E-governance helps to reform the way the Governments work, share information, engage citizens and deliver services to external and internal clients for the benefit of both government and the clients that they serve. The government should try to practice e- government practices through these city centers so that it could be proved beneficial to the people. But connecting and bringing

all the city centers on line is a very difficult task to do. But the need of hour for government is to concentrate not only on software and hardware, but to implement this strategy with honesty.

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SYMBOLS OF RESISTANCE IN RELIGIOUS IDIOM: GURU RAVI DASS BANI

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ABSTRACT

The saint- poets, who came from society's underclass, in many ways clothed their rebellion against injustice and oppression in obedience to God. Their devotion was to a God who stirred up rebellion in the hearts of the devotees. This God exhorted and inspired his devotees to free him from the idolatrous and ignominious fetters of the pseudo-religion founded and jealously guarded by the unscrupulous pundits and maulvis. In this concord, the deity and the devotee were determined to rescue religion and society from the clutches of the corrupt elements. Striving for a true religion was not an end in itself but a means to bolster humanist values and ethos for a better social order. This becomes clear from the way Guru Ravi Dass brought into play the monotheistic radicalism to script a social revolution veiled in religious idiom rather than open rebellion.

KEYWORDS: *Bhakti Movement, Radical, Religion, Unconventional, Socio-Religious, Hierarchical.*

INTRODUCTION

Guru Ravi Dass has been regarded as one of the great philosophers, reformers and most prominent and well-loved saints of India. He is vastly read and respected poet of the Bhakti movement, especially the Nirguna Sampradaya or Sant Parampara to which he belonged. Ravi Dass conveys his esoteric message in a simple, unassuming and straightforward manner. The message contained in his verses is meant as a guide for actual practice in life rather than for mere intellectual exercise. His poetry reflects his vision of the social and spiritual needs of the downtrodden and undermines the

urgency of their emancipation. Like his kindred souls, Ravi Das's spirituality is tinged with humanitarian ethos and egalitarian values. His conception of God –as 'deliverer of the

poor', 'uplifter of the lowly, and 'purifier of the defiled' –reflects his concern for the weak and the marginalised.

Ravi Dass was such an exceptional poet-singer that the high caste Brahmins also became attracted and used to come and hear him singing hymns. He was socially untouchable, and then learned priests bowed to him ceremoniously. He was slandered by organizers of religion, and then they carried him in a palanquin on their shoulders. Ravi Dass's poetry had such powerful aura and charm that Brahmins nodded their heads before him that was totally opposite to the socio-religious sentiments and conventions of his time. In his verses, Ravi Dass emphatically maintained that he belonged to the Shudra caste and by his devotion to God and the grace of the Lord he was raised to the highest spiritual realms. In his hymns the saint emphatically though humbly asserted the Shudra's right to the freedom of worship, which unfortunately was denied to them.

Low my caste, low, my family,

Lowly is my birth!

I take refuge in you, Ram !

Says Ravi Dass, who works on leather. (Raga Sorath vi, Sagar 51)

Now chief scholars prostrate to him

Ravi Dass the servant has taken refuge in His name.

(Raga Malaar 1, Sagar 51).

It is evident from the above verse that being born in the low caste, he was recurrently opposed by the Brahmins and met with persistent antagonism from the high castes. Brahmins scorned him for being born in the lower caste and regarded him uncertificated to pray and being loyal to God with such high devotion. Sermonizing and

Practicing saintliness and holiness by a low caste cordwainer was considered the most profane act in those times. Brahmins felt threatened by his high devotion to God and had to recognize the futility of their rituals. For this, Ravi Dass was recurrently opposed by the Brahmins and met with persistent antagonism from the priestly class. Yet Guru Ravi Dass had a tremendous impact on society that people from all the classes came to listen to him and became his disciples. He was brave enough that instead of feeling ashamed of his so called lower status he openly acknowledged being a cobbler. This was a radical act at a time when the prevailing caste system did not allow people of the Dalit Community to walk with their heads high. Often people who were treated as untouchables tried to hide their caste to avoid being ashamed and harassed. Ravi Dass believed that they were not less than others as they earned their livelihood through hard work.

Guru Ravi Dass belonged to a society that was cruel and crude that had yet to learn sympathy and responsibility for the poor, the down trodden, the peripheral existence on the fringes of society. It is likely that the work done by Ravi Dass and many others like him contributed to a change in the social attitudes towards the poor, who could rise higher through their spiritual efforts. Ravi Dass chose to aspire higher than what his circumstances permitted him and he succeeded. Ravi Dass has appeared as an intimidating challenge to the ascendancy of the Brahmins and stood for the integrity and cause of the oppressed and subjugated sections of the society by the Brahmanical hegemony. He criticized all the

Brahmanical sacred texts openly as all these Vedas and Puranas encouraged the supremacy of the priestly class and prompted inequity and exploitation of the downtrodden in the society. He proclaimed that all Vedas are worthless.

The Brahmins of Ravi Dass' times always asserted that the Vedas and other sacred texts and scriptures were impeccable and depository of veracity and comprehension. Ravi Dass openly attacked the psychical hegemony of these Brahmins and exhibited the misconceptions of their advocacy. He made extensive attempts to dispense an uncomplicated socio-religious replacement to the labour classes that would quest for impartiality for all and needed no religious practices.

The Bhakti movement led a relentless attack on the excess of Brahmanic ritualism, Karamakanda, and the rigid caste system. Bhakti substituted for complicated religious rituals and synthesis was preferred to scholastic dogmatism. Those who preferred bhakti was considered superior to those who followed the path of knowledge irrespective of their birth. Whereas the verses of the saint-poets give us an account of the religious degeneration of the Hindus and Muslims of the times, there is also a mention of the religious rituals and practices which were prevalent in the country. The holy city of Kashi in fifteenth century was a hot-bed of Pundits and Brahmins. Theological debates and idol worship was rampant. These rituals had been ordained by the Holy Scriptures. But the common people were exploited in the name of religion and in many cases the religion had degenerated into mere forms and ceremonies. The priests who conducted the form or forms of worship kept their material gain in view. The Brahmin was supposed to be the custodian of religion in Hindu society. The Brahmin priest was the central figure in every rite and ceremony and accepted due or undue charity, which was the cause of his moral degeneration. The Brahmin priests had read the Vedas and the scriptures, but had not imbibed the ideals, nor did they practice the virtues preached there in.

Sant Ravi Dass wrote critically of rituals of Aarti, the ceremony of waving of the lamp in front of the idol of the God or Goddess. His song was not dissimilar to those used in Aarti in the mainstream tradition. But the message of the Aarti poem contradicted the custom of Aarti and suggested that performing Aarti was a part of sanctimonious process. In Hindu form of worshipping, these rituals and materials were not randomly used but they were indispensable part of Hindu form of prayer. These were used according to the prescribed instructions by their authoritative Hindu scriptures. "Sant Ravi Dass is not recounting the names of these rituals and materials merely to describe a religion's way of worshipping. The notion behind creating such images of other ideological systems is to directly address the ruling voices. His recounting of the ritualistic and formalistic method of prayer is intentional and based on his empirical experience of his times." (as quoted by Jaswinder Singh 149)

The medieval period was also known as a period of restrictions and rigid

observations of caste professions. During those times, even reciting a prayer by any low caste or Shudra was strongly forbidden. The old scriptures and their subsequent forms had strongly divided the society according to different castes and their respective professions. The low castes were strongly forbidden to enter the temples and offer prayers. It becomes a matter of surprise and courage as Sant Ravi Dass, for being a low caste, not only taught natural way to cherish God, but also conveyed his stern disagreement with the ritualistic and idolatry way of **Worshipping God**

A low caste Sant is teaching a right method of paying “ablutions”. A low caste Sant attempts to correct what is pointless and meaningless. This reversing of role reflects the ground figure dialogic metaphor where the dialogue between centre and margin continues and no one takes a privilege position. (150)

Ravi Dass's reference to such practices was to expose the inherent duplicity and insignificance. He questioned the blind faith and rituals and educated the masses against following them.

The outer play of religiosity, according to Ravi Dass, was hypocritical. God could neither be deceived by insincere displays nor pleased by external observances. The priestly class who made outer displays and practiced external rituals simply created a barrier between himself and God. Deluded himself, he created delusion in others. According to Ravi Dass, all modes of external observances and rituals, being rooted in delusion, were worthless and misleading. They could only strengthen our bond to the world but and could never take us to God. Ravi Dass defiantly criticized the religious imposition and various externalities like priesthood, rituals, pilgrimages etc. He says:

The priest has put a barrier between himself and God.

Shaving his head and performing external services and worship His
bonds of delusion are strong indeed.

He adorns himself impressively

With sandalwood marks and rosaries,

Thus placing a veritable noose of death around himself. (Upadhyaya)

Ravi Dass deprecated outward ostentation and affectation which had undermined the spirit and true message of religion. Through his teachings, he tried to drive home the fact that all these external observances deviate the ignorant and innocent people from the right path. As a result, they were misled either by ill-informed priests or by their own prejudices, religious dogmas or traditional superstitions. Instead of trying to find God within them, where he could actually be found, they searched for him outside in mountains, forests, places of pilgrimage and temples, and engaged themselves in various external rituals and ceremonies. Guru Ravi Dass made it clear that all outer searches were futile and useless because God resided within us. He exposed the futility of outer search and says:

Why do you go out and seek him in the forest?

The Lord is not hiding from you.

God dwells with in all, O Ravidas;

All pervasive is He. (84)

Ravi Dass not only questioned the rituals of worship wide spread in his society but was also personally concerned with questions of ritualistic purity, since he belonged to a caste which was thought of by the upper castes to be impure. If Ravi Dass was an untouchable, because he was impure, so were the ceremonious offerings to the idol of God impure and untouchable. Thus, he generalized the defect imputed to him. Ravi Dass mocks at the idea of untouchability and pollution in a beautiful poem. The poet pictures an innocent young girl asking questions about the offerings to be made to the deity. Here, Ravi Dass teases those

obsessed with purity that everything is tainted, but does real worship need such items in the first place?

Mother, she asks, with what can I worship? All the pure is impure. Can I offer milk?

The calf has dirtied it in sucking its mother's teat. Water, the fish have muddied; flowers, the bees No other flowers could be offered than these.

The sandalwood tree, where the snake has coiled, is spoiled. The same act formed both nectar and poison.

Everything's tainted-candles, incense, rice-

But still I can worship with my body and my mind And I have the Guru's grace to find the formless Lord. Rituals and offerings- I can't do any of these.

What, says Ravidas, will you with me? (Hawley 26)

In ritualistic worship of God, water, flowers and milk were offered to an idol along with chants of mantras in praise of the Lord. But none of these offerings were ever pure, although the worshipper believed them to be pure. Ravi Dass challenged the very concept of purity and pollution in the ritualistic form of worship. During the Aarti ceremony, substances like flower petals, kesar, earthen lamp, dhupa, deep, ghee, etc. were taken in the purest form to be offered to the idol. For the rituals of worship, Ravi Dass had nothing to offer, no customary offerings like milk, flowers, water, incense, lamps, even though they became pure after they were offered to God, like the impure paper made out of palm leaves becomes pure after the praise of God is written on them. Ravi Dass chose to dedicate himself in the service of God as the only worth offering.

The basis of Brahmin supremacy over all others was established through control over the all important sacrifices. The Vedic Brahmins contended that it was from a cosmic and primordial sacrifice that the universe was created, and it was because of the repeated sacrifices that the universe continued. Here, the logic of the Brahmins was quite clear: by presiding over the sacrifice the Brahmin acted as a mediator between the divine deities above and the men below, and, thus, kept the world going. So anyone who was desirous of well-being should turn to the Brahmin who would offer sacrifices on his behalf. The Bhakti saints out rightly rejected the supremacy and hegemony of Brahmins in this regard. The saints regarded killing of living beings to please gods or for one's own pleasure as an unpardonable sin. No amount of charity could ever wash that off. It was a sheer mockery to think of meeting God while destroying His own creatures. Ravi Dass says:

When they cut off the head of a living creature, O Ravi Dass,

The foolish ones call it a 'holysacrifice'. If they get their own heads chopped off,

How will they themselves feel? (Upadhya 165)

Ravi Dass has been an acclaimed singer-poet of Nirguna bhakti and eminent personality in northern bhakti tradition who venerated the amorphous God with great esteem. The medieval period did not allow unmediated approach to the gods and goddesses of the upper class people. In such social surroundings, Ravi Dass opted to worship God without attributes and defied the Brahmin class by stating that God was accessible without the interference of negotiators. Ravi Dass upheld the path of Nirguna devotion as supreme for attaining salvation and freedom from taking birth again and again. According to him, ethical actions and benedictions from intimate absolutist God can help achieve salvation from the cycle of rebirth. These blessings can be obtained by chanting the Name of God or worshipping God with ardent devotion. Ravi Dass said that one could see God not only in the temple, but could also feel Him inside one's heart. He firmly asserted that the tradition of idol-worship, pilgrimage, sacrifices, rituals and even existence of gods and goddesses were superfluous. All the chanting of the mantras, japas, and meditation were not for the welfare of the society. He advised the people not to believe in idol worship or in fasting etc. because he wanted to protect the people from the clutches of priesthood and Brahmanism as well. He wanted to make the people have direct contact and relation with God through bhakti and therefore there was no need of the intermediary priestly class.

Ravi Dass firmly rejected the idea of searching God in the forests, mountains, shrines, pilgrimages, temples and mosques. He warned people of the futile search because all outer searches for God and all outer forms of religious observances would lead us nowhere. God resided within in the temple of the body, but people foolishly and feverishly ran around seeking Him outside. He says:

Why are you searching outside?

The Creator is within you.

The musk is within the deer,

Yet it searches for it in the grass. (Upadhyaya 84)

Therefore, the religious contribution of Ravi Dass lies in resuscitating and revitalizing the spirituality that lay buried in the external ceremonial and formal observances lacking inner emotional appeal. He waged a persistent campaign in opposition to the evils of the contemporary society. First of all, he resisted the discriminatory social structure (i.e. caste, untouchability, low status of Shudras and their deprivation of knowledge). He persuaded the impoverished and subjugated section of the society to evade incomprehension and ignorance and worked hard to elevate their status because destitution, ignorance and incomprehension are adversaries of humanity. Secondly, he gave a tough resistance to the intellectual hegemony of the Sanskrit language and as a mark of protest he created parallel regional literature. He criticized the religious imposition and various externalities like priesthood, rituals, pilgrimages to the holy places and idol worship. Through his notion of one God, he questioned the established religion and hegemonic structures and denounced all the artificial barriers which were created in the name of religion. On the ruins of those age-old formal religions, Sant Ravi Dass evolved a new spirituality, primarily based on bhakti. Ravi Dass denounced all religious rites and practices as useless and thus had no value for spiritual progress. On the contrary, he declared that the purity of heart was the most important element for worshipping God and thus for achieving salvation. He showed the ignorant people the right path to worship God through meditation and repeating the name of God and he severely resisted the conservative sections of

the upper caste strata. Ravi Dass through his Holy verses preached the altruistic philosophy before modern social reformers Karl Marx or Gramsci came on the scene. Guru Ravi Dass, through the example of his own personal life, showed the inner spirit of religion. He rejected and disregarded all those elements that tended to veil the inner spirit of religion and hinder its application in the practical life. He helped in evicting the pneuma of worship from the perceptible ritualistic crust and erroneous exercises and revived the eternal inner spirituality, acceptable to all genuine religious people. In this way, he helped in reinstating and reconciling the disunited divine soul to the religious life of the human beings. He makes a great appeal even today for a number of reasons. He began with an inkling of scorn for being born in low caste and edged up possessing paranormal abilities in his hands. His poverty was laughed at, and then he had kings and queens as his disciples. He was socially untouchable, and then learned priests bowed to him ceremoniously. He was slandered by organizers of religion, and then they carried him in a palanquin on their shoulders.

A boundless love and devotion to God was the pervasive theme of Ravi Dass' poetry.

It also forms the basis for his egalitarian social philosophy, according to which all who practice selfless devotion are rendered equal thereby, no matter their caste affiliation or other status. In his poetry, Brahmins, who are usually portrayed as lacking such devotion, are caricatured as hollow figures pumped up with false pride and hypocrisy; the endless rituals they perform are disparaged as empty in comparison with the power and salvific potentialities inherent in loving devotion. (Schaller 107)

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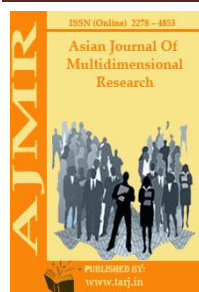
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PUNJAB AGRICULTURE: A RECIPE FOR DISASTER

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ABSTRACT

In 20th century, Punjab has faced enormous discontinuity in terms of geography, demography, administration and politics. It is territorially stable since last fifty years but political stability it gained only in first decade of 21st century. But the legacy of discontinuity has resulted into huge backlog of economic, political and human resources development related problems. Punjab seems to be suffering from stagnation in terms of economic development. While parameters in agriculture show Punjab to be among the best performers of India, sustainability of this development seems to be hard to retain. Due to food security oriented agriculture policy of govt of India, Punjab has developed very stubborn 'Monoculture Syndrome.' This monoculture is affecting the state in multi-pronged manner, and majority of the state's maladies can be traced in it. Monoculture is proving bad economics and worse ecology.

KEYWORDS: *performers, territorially, stagnation, monoculture, demography.*

INTRODUCTION

Punjab's name is historically dominantly linked with agriculture. It has remained its core strength and key source of crisis as well. One can say that Punjab became a victim of its own success in agriculture. While success in agriculture is linked with the policies of green revolution, Punjab was a farm success story even during colonial times. Farming and colonization went along with army recruitment leading to the modernization of the state.

After partition, newly independent India faced severe food-grain shortage because major wheat producing areas remained with Pakistan along with the best irrigation network in the world.

While majority of literature attributes success of green revolution to introduction of high yielding varieties, the fact can not be ignored that the state had gone for a complete overhaul of agrarian relations in the first ten years of independence. Many land reforms were introduced. Tenancy rights were increased. Land ceiling was introduced. Peasants were freed from heavy burden of land revenue of colonial times. Consolidation of land holdings also called chakbandi was done at unprecedented scale. This created greater number of viable cultivable units. This also made private investment in land possible. A large pool of surplus land was created. This made community development of village possible. This land consolidation and resulting surplus was also an opportunity to create network of rural roads. Rural roads played a revolutionary role in opening the village society to modern society. The transportation of agricultural surplus was now easy, costs were cheap and it also encouraged the growth of small mandi towns. Mandi towns brought health services and colleges and polytechnics closer to village society. Higher education for rural youth was now nearer home and it proved more affordable because of cheap living costs. Number of rural girls with higher education degree increased substantially. This brought government employment to village society.

One can say that green revolution in Punjab was not responsible for agricultural growth only but it transformed the Punjabi society and changed the quality of village life to a large extent. Green revolution has long term effects on Punjab ecology, Punjab economy and its most important but harmful legacy is introduction of stubborn monoculture. Punjab is growing wheat-paddy crop cycle on 85% of its net sown area. This is the case when Punjab has 190% crop intensity. The following section looks at the strength of Punjab agriculture vis-à-vis countries from developed world.

Where we are far Ahead:

There are certain factors in agriculture, where Punjab qualifies as a super-achiever even by world standards. In terms of total irrigated area, fertilizers use and tractor density, there is no parallel of Punjab in the world. This is evident from following two tables:

TABLE 1: NUMBER OF TRACTORS PER 10,000 HECTARES

Country/State	No. of Tractors
United States of America	26
Germany	65
United Kingdom	76
Punjab	122

Source: Sharma, 2016.

TABLE 2: USE OF FERTILIZERS PER HECTARE PER YEAR

Country/State	Quantity of fertilizer per hectare (in kg)
United States of America	103
United Kingdom	208
Japan	278
Punjab	449

Source: Sharma, 2016.

When compared within India, Punjab has the highest tractor density of the country. This small state has 16% of country's tractors. There is one tractors in India for every 62 hectare, whereas in Punjab, one tractor for every 8.7 hectares.

In terms of farm power, Punjab is number one in India. For every one hectare, Punjab farmers get 2.6 kW power, the highest in India. Punjab is also the only state in India that provides free power to all its farmers for running their 1.4 million tubewells. For last thirteen years, Punjab government spent Rs. 40,538 crore on farm power subsidy , that was more than the budget of Govt of India's ambitious MNREGA for one year. In 2016-17 annual budget of Punjab govt, Rs. 6364 crore are allocated for free farm power. This can be compared with 315 crore for PAU, 77 crore for Punjabi University, 49 crore for GNDU and 26 crore for Punjab University. It indicates that capacity building and employment generation is not on the agenda of government. How free farm power is acting as whale in Punjab fiscal aquarium is evident from its increase from partial subsidy of 385 crore in 1991 to Rs.6364 crore in 2016-17. Free farm power also encouraged the replacement of centrifugal motors with power-guzzling submersible motors also called Machchi (fish) motors by farming community. As a result more consumption of power and greater exploitation of underground water went together:

TABLE 3: INCREASE IN ELECTRICITY CONSUMPTION FOR PADDY AND AREA UNDER PADDY CULTIVATION

Year	Electricity for Paddy (milliom kWh)	% Increase	Area under Paddy Cultivation (000 ha)	% Increase
1981-82	1860.07	100 (Base year)	1269	100 (Base year)
2010-11	10116.90	543.90	2831	223.09

Source: Mwakyeja, 2014

From 1981-82 to 2010-11, area under paddy cultivation increased 223% whereas electricity consumption for the same increased by a staggering 543%.

In 1981, one hectare under paddy cultivation was consuming 1465.8 kWh, but in 2010-11, same area for producing same crop was consuming 3573.6 kWh. One can say that declining of water table, replacement of centrifugal motors with power guzzling Submersibles, and availability of free farm power led to 143.8% increase in the power consumption for same crop under same area. Following section looks at areas where we are competing with world.

Where we compete:

While majority of Indian states have little per hectare yield of paddy, Punjab competes with china in this case, 6.5 ton per hectare. In terms of cereal production, Punjab is rubbing shoulders with world leaders, as evident from following table:

TABLE 4: CEREAL YIELD PER HECTARE PER YEAR

Country/State	Cereal Yield (kg/ha)
United Kingdom	7008
United States of America	7238
France	7460
Punjab	7633

Source: Sharma, 2016.

Where we are lagging:

There is general perception that Punjab agriculture has reached saturation point and the is little scope for increasing farm income. But a look at world parameters reveals that in many crops, Punjab has miles to go before it thinks of reaching saturation point. This is both in terms of area and yield. In terms of area under fruit production, Punjab has seen increase of meager 10,000 hectares in last 25 years. It means that Punjab is not producing enough fruit for its people. This can cause severe nutrition crisis for its children in the future. While fruit may be a choice, vegetables are daily need. In terms of area under vegetables, Punjab has seen increase of only 1, 59000 hectares in last 25 years. Grams and pulses are essential component of food security and nutrition. But Punjab does not believe in producing these two essential items for its people. Area under grams has reduced from 22% in 1960-61 to 0.4% in 2000-01. Area under Pulses has reduced from 24% in 1960-61 to 1.3% in 2000-01.

TABLE 5: YIELD OF CROPS IN PUNJAB AS COMPARED TO YIELDS OF GLOBAL LEADERS

Crop	Yield in Punjab (kg/ha)	Yield in Global Leader (kg/ha)
Kinnow	10,000	65,000 (Israel)
Lemon	5,000	50,000 (Israel)
Tomato	24,000	4,66,667 (Netherlands)

Onion	19,330	81,504 (South Korea)
Pulses	788	5,286 (France)
Wheat	4,332	8,031 (Ireland)

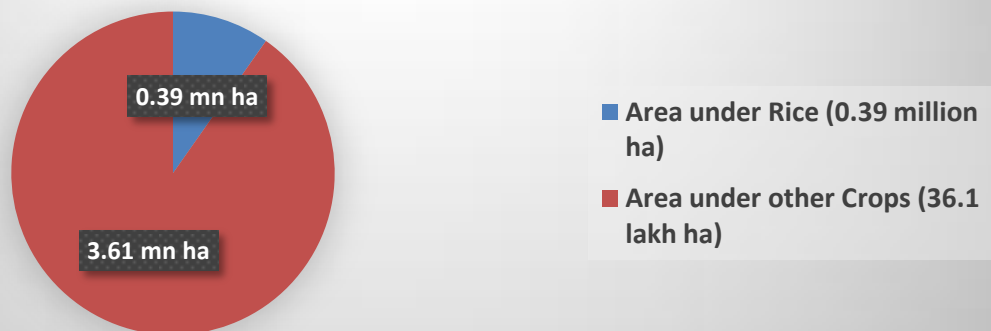
Source: Roul, 2001, p. 44.

Case of Paddy: Poor Economics, Bad Policy, Fragile Ecology

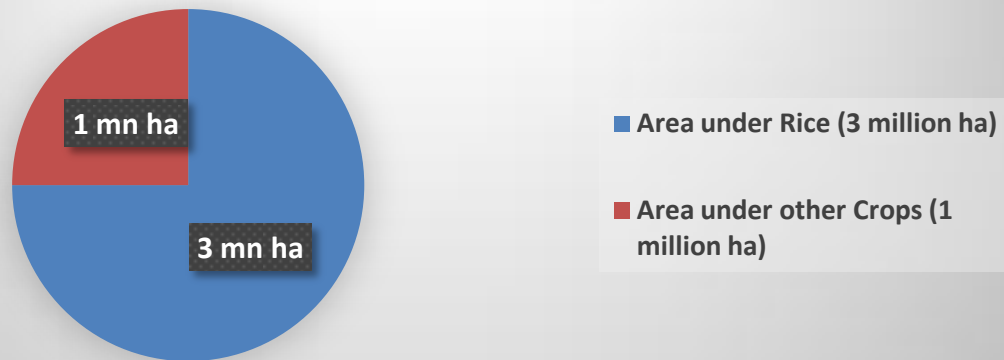
The case for and against paddy cultivation in Punjab is best reflected in research by Prof. SS Johal and Prof. HS Shergill. While Prof. Johal is strong supporter of the idea that some area should be shifted from Paddy to no-water guzzeling crops for diversification and sustainability, Prof. HS Shergill believes MSP for monocrops like paddy and wheat much profitable for farmers, giving them income security (Dhaliwal 2003)

How paddy came to dominate Punjab, a non rice producing/consuming state? In 1950s large tract of land in Punjab was rendered uncultivable due to rising water table causing salinity in the soil. To fight this, drains were dug, gypsum was added to fields, and Australian Eucalyptus was introduced to Keekar dominated Punjab landscape. But the most enduring solution to water-logging was found in increasing the cultivation of paddy crop. Paddy crop helped in fighting the salinity menace in Punjab lands. In 1960s, introduction of HYV seeds and application of chemical fertilizers led to rapid popularization of paddy crop, especially such varieties which were not consumed in Punjab but which were entirely procured by government agencies for central pool. With this, Punjab gained the distinction of largest contributor of paddy to central pool. Paddy replaced other crops in Punjab to a such extent that from 3 Lac hectares in 1960, it came to be cultivated on 10 times more area. Today, paddy is grown in Punjab on 3 million hectare land. This 3 million is part of 4 million hectares that is net sown area that is part of 5 million hectares that is total geographical area of Punjab.

Proportion of Rice Cultivation in 1970-71, kharif season (in million ha)



Proportion of Rice Cultivation in 2016-17, kharif season (in million ha)



Land use pattern of Punjab suggests towards the presence of a very fragile ecology. One million hectares is occupied by villages, cities and roads. Less than three Lac hectares are under forest cover.

One million is under other crops in Kharif season. Three million is under paddy cultivation. In sand dunes of South west Punjab, paddy has replaced cotton as major crop. Last year's whitefly attack on cotton and Punjab government's announcement of 1, 25000 new tubewell connections made paddy a crop of new hope in cotton belt. This is in addition to 1.3 million tube well connections already operating in Punjab. The government spends 6000 crore rupees for power subsidy for farmers. These 1.3 million tubewells exploit underground, fresh, clean, potable water in the months of May, June, July, August and September and flood the water pans called rice fields. Majority of aquifers supplying water to tube wells can not be recharged because they are close 400-500 ft. deep. While free power to farmers is discussed much in media, what is ignored that this free power runs majority of submersible pumps, which have replaced the old time centrifugal pumps that consumed less power and exploited less ground water. The cost of replacement of these pumps has thrown a large number of farmers in to vortex of debt trap. According to a study conducted by GS Hira, Punjab farmers' indebtedness is directly connected the rapid fall of groundwater. (Hira 2010)

While policy makers and the farmers emphasize on paddy being assured income source, the idea of cost is given two hoots. Farmer pays a big price for tilling, labour, pesticides, insecticides, fertilizers, transportation etc. Power is the only thing he gets free. But what is the water cost of this paddy? Punjab farmer uses 5337 litres of fresh potable water to produce one kilogram of paddy. (Nibber 2016) Profit margin for this one kg paddy (700gms rice) is not more than four rupees given the rise of input costs. If a farmer sells one litre of such water for the price of one paisa each, he will earn the revenue of Rupees 53, a much bigger amount than Rs. 18 that is per kg. MSP declared by CACP for 2018-19. And profit margin shall be many times greater than paddy. And there shall be no pollution. There shall be no overhead costs related to procurement of paddy. It means that the case for paddy is a very poor economics.

Paddy is not only guzzling the existing store of underground water, it is also preventing the recharge of water due to certain farming practice. Underground aquifers are always recharged by

rain water. In Punjab, rain happens during monsoon only. What is the form of two third part of land in these months?

The land is prepared with the process of mulching to prevent the seepage of water in the soil. The surface soil is converted into superfine clay that acts like thin film, laminating the surface of water pans in such a manner that it looks like a china tray filled with water. The growth of algae makes the surface of soil more impervious. In such situation, rain water is not absorbed in the subsoil. The apparent abundance of water in paddy season turns out to be skin deep. With more and more water bodies coming under colonization, all roads to underground water recharge are blocked. Brick lining of water channels / canals is also preventing recharge.

Paddy in Punjab has few parallels of such density of crop in the world. This crop is a big source of methane emission, which has greater green house effect than carbon dioxide. (McDermott 2012) When people living among paddy fields are found gasping in the month of June July and August, they use the expression that as if a 'Lifafa' is blocking the flow of fresh air. In using this Punjabi word for polythene bag, they are actually describing the impact of methane in air. According to Shailash, India's rice fields are biggest contributor in green house gas emission. (Shailsesh 2011)

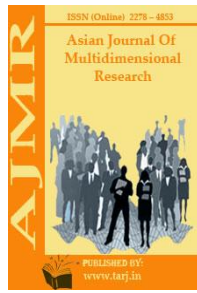
In case of stubble burning, paddy is much bigger villain than wheat because majority of wheat stubble is utilized for chaff making, whereas paddy stubble is a pure liability. Its burning chokes the skies of Punjab, Haryana and Delhi. According to Andy Mukhrjee, Delhi's 17 million people are left gasping for breath owing to the burning of crop stubble in Punjab Air. (Mukhrjee 2016) quality is not the only casualty. What is commonly ignored in media is the impact on soil health and ecology. Frequent burning of stubble makes soil like lining of oven. All organic content called humus is burnt. Soil without humus becomes loose sand over the period. To think that burning of stubble is burning of stubble only is also a fallacy. Burning of stubble is burning of humus, subsoil worms, useful insects, frogs, snakes, birds and flora like vines, shrubs, trees, grasses ((and their seed), in one word whole ecosystem sans humans and their property.

Paddy as monoculture is spreading its tentacles in fragile ecology of Punjab like a green monster. Linking it with the income security of Punjab farmers or food security of India is a major policy error. If Punjab government is serious about Punjab waters, it should save ground water; nothing prevents it from doing so. No mathematics in the world can explain the sale of 5337 litres of fresh water for securing a price of Rs. 18. Punjab is selling its water for a song. This song shall be a requiem for the state named after waters.

It may be concluded that urbanization and water intensive monoculture can not go together. Continuous reliance upon Punjab as major contributor for food grain central pool shall be disastrous for both Punjab and India. The issue of Punjab monoculture should not be seen in isolation and a serious, composite, pragmatic policy for its sustainable agriculture must be devised. History of world agriculture has seen disasters like 'Dust Bowl' in US in 1930s and shrinking of Aral Sea (Kazakistan and Uzbekistan), due to bad agriculture planning by Soviet regime in 1960s. Punjab should not be the next case study in agricultural disasters. In past decades, Punjab has shown much stronger political will to solve its agrarian problems, like refugee settlement in 1947, land consolidation in 1960s, green revolution in 1970s. The persistence of monoculture and consequent crises can also be solved in the same way.

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"THE CONTRIBUTIONS OF MGNREGA IN EMPOWERING RURAL INDIA: A COMPREHENSIVE ANALYSIS"

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ABSTRACT

MGNREGA has also contributed to the reduction of migration from rural to urban areas. Earlier, due to the lack of employment opportunities in the rural areas, people used to migrate to the cities in search of work. However, MGNREGA has created employment opportunities in the rural areas, which has reduced the need for migration. Overall, MGNREGA has been a significant contributor to the economic growth of rural India. It has helped to reduce poverty, unemployment, and migration, and has also contributed to the development of rural infrastructure.

KEYWORDS: *Employment, Migration, MGNREGA, Poverty, Infrastructure, Contributed.*

INTRODUCTION

MGNREGA, also known as Mahatma Gandhi National Rural Employment Guarantee Act, is a flagship program of the Indian government that was introduced in 2005. The main objective of MGNREGA is to provide employment to rural households and uplift the standard of living of the rural poor. This scheme provides 100 days of guaranteed wage employment to every household in rural India. MGNREGA has been one of the most significant anti-poverty programs in India. It has played a significant role in addressing the problem of unemployment and poverty in the rural areas. MGNREGA has been instrumental in creating rural infrastructure, such as roads, water conservation structures, and irrigation facilities, which have been a long-standing requirement in the rural areas. One of the most significant contributions of MGNREGA has been in empowering rural women. This scheme has provided equal employment opportunities to women, and it has given them a chance to contribute to their family's income. The program has provided women with a platform to showcase their abilities and talents, thereby building their confidence and self-esteem.

MGNREGA has also contributed to the reduction of migration from rural to urban areas. Earlier, due to the lack of employment opportunities in the rural areas, people used to migrate to the

cities in search of work. However, MGNREGA has created employment opportunities in the rural areas, which has reduced the need for migration. Overall, MGNREGA has been a significant contributor to the economic growth of rural India. It has helped to reduce poverty, unemployment, and migration, and has also contributed to the development of rural infrastructure. In the following sections, we will discuss some of the significant contributions of MGNREGA in detail.

MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) has made significant contributions to the development of rural India. Here are 10 notable contributions:

1. Employment Generation: MGNREGA has been instrumental in generating employment opportunities for the rural poor, with over 250 million households benefiting from the program before 2018.

MGNREGA was introduced in 2005 to address the problem of unemployment in rural areas of India. It provides a guaranteed 100 days of wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work. The employment generated under MGNREGA has played a significant role in reducing poverty and promoting inclusive growth. One of the significant contributions of MGNREGA has been the creation of employment opportunities in rural areas. The program has generated a substantial number of jobs, particularly in the agricultural sector, which has led to increased productivity and income for rural households. The employment opportunities created under MGNREGA have also helped to reduce distress migration and provided a stable source of income to rural families. MGNREGA has also been successful in providing employment to women in rural areas. The program has a provision that mandates 33% participation of women in the workforce, and this has resulted in significant economic empowerment of women in rural areas. Women have not only been able to earn a livelihood but also have gained social recognition and respect. MGNREGA has also been instrumental in creating rural infrastructure. The program mandates that 60% of the total expenditure be allocated for asset creation. This has led to the construction of assets like ponds, wells, roads, and other community facilities. These assets have not only provided a source of employment but also have improved the living conditions of rural households. Finally, MGNREGA has been successful in reducing the vulnerability of rural households to economic shocks. The program provides a social safety net to the poorest of the poor, and the guaranteed employment helps to reduce their vulnerability to distress and poverty. MGNREGA has been particularly useful during times of drought, floods, and other natural disasters, when rural households face a severe economic crisis.

2. Livelihood Enhancement: By providing a minimum of 100 days of work to rural households, MGNREGA has helped to enhance their livelihoods and reduce poverty.

MGNREGA, launched in 2006, aimed at providing employment opportunities to the rural poor and reducing poverty in the country. One of the main objectives of MGNREGA was to generate employment and enhance livelihoods. The scheme has been successful in providing employment and enhancing livelihoods in rural areas. MGNREGA provided employment opportunities to millions of rural poor households across the country. The scheme has been able to generate employment for a large number of unskilled labourers who were unable to find work elsewhere. The scheme has been instrumental in providing employment to the poor, who have been able to earn a livelihood and support their families.

It has been able to provide sustainable livelihood opportunities to the rural poor. The scheme has been successful in providing employment to a large number of people and has helped in enhancing their skills and improving their standard of living. The scheme has provided opportunities for the poor to learn new skills and improve their knowledge, which has enabled them to find better employment opportunities in the future. It has also contributed to the development of rural infrastructure. The scheme has been instrumental in building rural infrastructure such as roads, bridges, water conservation structures, and other rural infrastructure. The development of rural infrastructure has led to the growth of rural industries, which has helped in providing employment opportunities to the rural population.

MGNREGA has played an important role in reducing poverty and improving the standard of living of the rural poor. The scheme has been successful in providing employment to the rural poor, which has enabled them to earn a livelihood and support their families. The scheme has also contributed to the development of rural infrastructure and has helped in enhancing the standard of living of the rural population.

3. Wage Rate Improvement: MGNREGA mandates that wages paid to workers should not be less than the minimum wage rate in their respective states. This has led to a significant increase in wage rates, especially for women workers.

MGNREGA, the Mahatma Gandhi National Rural Employment Guarantee Act, launched in 2005, aimed to provide a minimum of 100 days of wage employment to rural households to address the issue of rural poverty and unemployment. One of the significant contributions of MGNREGA was the improvement in wage rates for workers. The Act mandated that the minimum wage rate be paid to all the workers employed under the scheme. This wage rate was revised every year and varied from state to state. Before the introduction of MGNREGA, wage rates for rural laborers were quite low, and the work provided was often exploitative. With the implementation of MGNREGA, the wage rates increased significantly, providing better income to the rural poor. This not only helped in reducing rural poverty but also contributed to overall economic growth by increasing rural demand for goods and services. MGNREGA helped in reducing the wage gap between men and women in rural areas. The Act mandated equal wages for men and women, providing equal opportunities for work and income generation. This led to a reduction in gender-based wage discrimination and improved the socio-economic status of women in rural areas.

MGNREGA's focus on labor-intensive work and the involvement of local communities in planning and implementation helped in providing employment opportunities to the rural population. This led to an increase in the availability of skilled labor and enhanced the productivity of the rural workforce. It also resulted in the creation of sustainable assets, such as roads, water conservation structures, and irrigation facilities, which improved the quality of life for the rural population. MGNREGA's wage rate improvement led to a significant increase in the income of the rural poor, resulting in the reduction of poverty levels. The scheme helped in achieving the objective of poverty alleviation by providing income support to the rural poor, thereby improving their standard of living. This, in turn, helped in reducing migration from rural to urban areas, resulting in the decentralization of the population and the development of the rural economy.

4. Women Empowerment: MGNREGA has played a critical role in empowering women in rural India by promoting their participation in the workforce and ensuring they receive equal wages.

MGNREGA, the Mahatma Gandhi National Rural Employment Guarantee Act, is a social welfare program aimed at providing livelihood security to rural households in India by guaranteeing 100 days of wage employment per year. One of the major contributions of MGNREGA is towards women empowerment. The program has provided women with various opportunities to participate in the workforce, leading to an improvement in their socio-economic status.

Firstly, MGNREGA has helped in reducing the gender gap in terms of employment opportunities. The program provides equal opportunities to both men and women to work on projects and receive wages. Women have actively participated in the program, leading to an increase in their economic independence and decision-making power within their households.

Secondly, the program has contributed to women's empowerment by providing them with the necessary skills and training to undertake various projects. MGNREGA provides various training programs for women in areas such as construction, agriculture, and livestock management. These skills help women to take up projects on their own, leading to an increase in their income and self-esteem.

Thirdly, MGNREGA has played a crucial role in enhancing women's access to financial services. The program ensures that the wages are directly transferred to the bank accounts of the workers, leading to an increase in women's participation in the formal banking sector. This has helped women to avail various financial services such as loans and insurance, leading to an improvement in their overall financial status.

Fourthly, MGNREGA has also provided a platform for women to voice their concerns and grievances. The program has established various mechanisms such as social audits and grievances redressal systems to ensure that the benefits of the program reach the intended beneficiaries. Women have actively participated in these mechanisms, leading to an increase in their participation in the decision-making process.

Lastly, MGNREGA has also contributed to women's empowerment by providing them with a platform to participate in the political process. The program has enabled women to organize themselves into self-help groups and participate in the planning and implementation of various projects. This has led to an increase in their political awareness and participation in the democratic process.

5. Asset Creation: MGNREGA has enabled the creation of durable assets such as roads, canals, and ponds in rural areas, thereby improving their infrastructure and accessibility.

MGNREGA, launched in 2006, aimed to provide livelihood security to rural households by guaranteeing 100 days of wage employment per year. Along with employment, MGNREGA also focused on asset creation in rural areas. Asset creation refers to the construction of durable and productive assets such as water conservation structures, irrigation facilities, rural roads, and other infrastructure facilities. This article will discuss the contributions of MGNREGA in asset creation.

Firstly, MGNREGA contributed significantly to the creation of rural infrastructure such as water conservation structures, irrigation facilities, and rural roads. It is estimated that more than 20% of the total expenditure of MGNREGA was utilized for the creation of rural infrastructure. The construction of these assets has not only created employment opportunities but also provided access to basic amenities to the rural population.

Secondly, MGNREGA has also contributed to the restoration and rejuvenation of traditional water bodies. The revival of these water bodies has not only helped in augmenting water resources but also in recharging groundwater levels. It has also contributed to improving the livelihoods of rural households, particularly those engaged in agriculture and allied activities.

Thirdly, MGNREGA has played a significant role in the construction of individual assets such as houses, toilets, and other amenities. The construction of these assets has helped in improving the living conditions of rural households and has contributed to the reduction of open defecation.

Fourthly, MGNREGA has contributed to the creation of productive assets such as farm ponds, micro-irrigation facilities, and horticulture plantations. These assets have helped in improving agricultural productivity, creating employment opportunities, and enhancing the income of rural households.

Lastly, MGNREGA has also contributed to the creation of community assets such as playgrounds, community halls, and common grazing lands. These assets have not only provided space for community gatherings but also contributed to the social and cultural development of rural areas.

6. Ecological Sustainability: By promoting works related to water conservation, land development, and afforestation, MGNREGA has contributed to ecological sustainability in rural areas.

MGNREGA, the flagship rural employment guarantee program in India, has also contributed to ecological sustainability by promoting activities that have a positive impact on the environment. The program has incorporated several provisions to ensure that the activities undertaken under it are ecologically sustainable. Here are five paragraphs discussing the contributions of MGNREGA to ecological sustainability in India.

Firstly, MGNREGA activities have focused on water conservation and management. Water conservation measures like building check dams, ponds, and wells have been undertaken to increase the availability of water for agriculture and other activities. MGNREGA has also focused on drought-proofing, afforestation, and tree plantation to enhance the availability of water in dry regions. These activities have helped improve groundwater levels, rejuvenate water bodies, and increase soil moisture content, thereby improving the overall ecological health of the region.

Secondly, MGNREGA activities have also focused on soil conservation and management. Activities like contour trenches, bunds, and land leveling help in preventing soil erosion, improving soil fertility, and promoting the growth of vegetation. These activities have contributed to the conservation of soil and enhanced its ecological sustainability, leading to better agricultural productivity and environmental health.

Thirdly, MGNREGA has contributed to enhancing the biodiversity of the regions where it has been implemented. Activities like afforestation, tree plantation, and water conservation have

helped in increasing the vegetation cover, which has attracted various species of birds, animals, and insects. This has contributed to the biodiversity of the region and promoted its ecological sustainability.

Fourthly, MGNREGA activities have also focused on promoting the use of renewable energy sources. Activities like setting up of biogas plants, solar energy systems, and other renewable energy systems have been undertaken to reduce the dependence on fossil fuels and promote sustainable energy use. This has contributed to reducing the carbon footprint and improving the overall ecological sustainability of the region.

Finally, MGNREGA has also played a significant role in promoting sustainable waste management practices. Activities like the construction of soak pits, compost pits, and vermicomposting units have been undertaken to manage solid and liquid waste effectively. These activities have helped in reducing the pollution levels and promoting the ecological sustainability of the region.

- 7. Social Inclusion:** MGNREGA has been successful in promoting social inclusion by ensuring the participation of marginalized groups such as Scheduled Castes and Scheduled Tribes in the workforce.
- 8. Reduced Distress Migration:** MGNREGA has helped to reduce distress migration by providing employment opportunities to rural households within their local areas.
- 9. Poverty Reduction:** By enhancing livelihoods and promoting rural development, MGNREGA has contributed significantly to poverty reduction in rural India before 2018.
- 10. Community Participation:** MGNREGA has emphasized community participation in planning and implementing works, thereby promoting local ownership and sustainability of projects.

CONCLUSION

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has played a vital role in building India. This flagship program has not only provided employment opportunities to millions of rural households but has also contributed to poverty alleviation, women empowerment, and ecological sustainability. MGNREGA has been successful in improving the wage rates for workers and has also led to the creation of productive assets in rural areas.

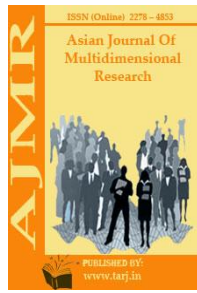
The program has brought about a significant change in the socio-economic landscape of rural India, where people previously struggled to make ends meet. It has provided an alternative source of livelihood for rural households and has contributed towards building the country's infrastructure. MGNREGA has also helped in reducing distress migration and has provided rural households with greater financial security.

However, there are still many challenges that need to be addressed to ensure the program's effectiveness, such as timely payment of wages, better implementation, and monitoring. Despite these challenges, MGNREGA has been successful in building India before 2018 and has set an example of how effective public policies can bring about significant positive changes in society. It is imperative to continue supporting and strengthening such initiatives to ensure inclusive growth and development for all sections of society.

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DIPLOMATIC ODYSSEY: TRACING THE HISTORICAL TRAJECTORY OF INDIA-ISRAEL RELATIONS

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ABSTRACT

The paper "Diplomatic Odyssey: Tracing the Historical Trajectory of India-Israel Relations" explores the diplomatic journey between India and Israel. This historical overview spans the genesis of their relationship, delving into pivotal events, policy shifts, and geopolitical dynamics that have shaped the intricate tapestry of bilateral ties. The study utilizes a multidimensional approach, incorporating political, economic, and strategic aspects to provide a nuanced understanding of the evolution of India-Israel relations. Drawing upon an extensive array of primary and secondary sources, including diplomatic archives, scholarly works, and official statements, the analysis aims to elucidate the factors that have influenced this diplomatic odyssey and to discern the contemporary relevance of this strategic partnership in the global landscape.

KEYWORDS: *India, Israel, Relations, Historical, Strategic.*

INTRODUCTION

The diplomatic relations between India and Israel have traversed a complex and intriguing trajectory, marked by historical nuances, geopolitical imperatives, and evolving global dynamics. Titled "Diplomatic Odyssey: Tracing the Historical Trajectory of India-Israel Relations," this research paper embarks on a scholarly journey to unravel the intricacies and evolution of the diplomatic ties between these two nations. As we stand on the precipice of a rapidly changing global order, understanding the historical context of this relationship becomes imperative for comprehending its contemporary significance.

The genesis of India-Israel relations lies in a geopolitical landscape shaped by historical legacies, national aspirations, and the intricacies of international diplomacy. From establishing diplomatic ties to the present day, the bilateral engagement has witnessed shifts, realignments, and strategic recalibrations, influencing the trajectory of both nations on the world stage. This paper seeks to

trace the historical narrative, offering a nuanced perspective on the diplomatic odyssey that has unfolded over the years.

The research is grounded in compelling questions: What were the catalysts that led to establishing diplomatic relations between India and Israel? How have shifts in foreign policies, both regional and global, impacted their engagement? What role has strategic collaboration played in shaping the contours of their relationship, particularly in defense and security? Furthermore, how have economic and technological collaborations contributed to the multifaceted nature of this diplomatic odyssey?

As we navigate the historical journey of India-Israel relations, this research aims to provide a chronological account of events and discern the patterns, motivations, and consequences that have defined this enduring diplomatic bond. By shedding light on the intricacies of this relationship, we strive to contribute to a deeper understanding of the geopolitical landscape in South Asia and the Middle East and to illuminate the broader implications of India-Israel relations in the evolving global order.

Genesis and Early Relations

The early foundations of diplomatic relations between India and Israel were laid against a complex international landscape in the mid-20th century. In the aftermath of India's independence in 1947, the nascent state engaged in a delicate balancing act as it sought to shape its foreign policy within Cold War dynamics and regional considerations. Establishing diplomatic ties between India and Israel in 1992 was a consequential milestone, yet a series of nuanced developments characterized the journey leading to this diplomatic engagement

Non-alignment policy and a commitment to decolonization shaped post-independence India's foreign policy. In the early years, India refrained from establishing formal diplomatic relations with Israel due to its support for the Palestinian cause and the broader Arab world¹. The 1967 Six-Day War marked a significant juncture, as it intensified the complexities of the geopolitical landscape, contributing to a more cautious and measured approach in India's dealings with Israel. However, the diplomatic ice began to thaw in the late 1980s, driven by a changing global scenario and India's evolving foreign policy imperatives. The end of the Cold War and the collapse of the Soviet Union prompted India to reassess its diplomatic engagements, fostering a more pragmatic approach². Simultaneously, Israel's outreach to India gained momentum, particularly in agriculture, technology, and defense.

The formal establishment of diplomatic relations in 1992 marked a strategic departure for both nations. The decision to engage diplomatically was guided by recognizing shared interests, economic potential, and the acknowledgment of a changing world order. This early engagement laid the groundwork for subsequent developments, opening avenues for cooperation in diverse fields and setting the stage for the diplomatic odyssey that followed. Thus, the genesis of early relations between India and Israel was shaped by a delicate interplay of historical legacies, geopolitical considerations, and the imperative for both nations to adapt to the evolving dynamics of the international arena. As the diplomatic journey unfolded, it carried the weight of historical complexities. However, it also bore the promise of a strategic partnership that would transcend the initial hesitations and lay the foundation for multifaceted collaboration in the decades to come.

Shifts in Foreign Policy

The diplomatic relations between India and Israel have been shaped by a series of foreign policy shifts, reflecting both nations' evolving priorities, regional dynamics, and global alignments. This section delves into the nuanced changes in India's and Israel's foreign policies, highlighting critical junctures influencing their bilateral engagement.

India's Foreign Policy Shifts

In the early years of independence, India adhered to a non-aligned foreign policy, maintaining equidistance from both superpower blocs during the Cold War. The commitment to decolonization and support for the Palestinian cause influenced India's reluctance to establish formal relations with Israel. However, as the Cold War ended and the geopolitical landscape shifted, India adopted a more pragmatic stance, reassessing its global engagements.

Establishing diplomatic relations with Israel in 1992 marked a significant departure. This shift reflected India's recognition of the changing international order, a desire for economic collaboration, and a more pragmatic approach to regional geopolitics. The normalization set the stage for increased cooperation in various fields, including technology, agriculture, and defense. In the post-Cold War era, India embraced a strategy of multi-alignment, diversifying its diplomatic engagements and seeking strategic partnerships based on mutual interests. There was also the realization in India, like many states, that the road to Washington passes through Israel³. This approach facilitated a more robust relationship with Israel, alongside maintaining ties with other nations, reflecting India's pursuit of a global role and economic development.

Israel's Foreign Policy Shifts

In its formative years, Israel aligned itself closely with Western powers, particularly the United States. This alliance was influenced by shared democratic values, security concerns, and geopolitical considerations in the Middle East. Israel's alignment with the West, particularly during the Cold War, shaped its diplomatic engagements and defense collaborations. However, the end of the Cold War prompted Israel to diversify its diplomatic and economic partnerships. The thaw in India-Israel relations was part of this broader strategy, reflecting Israel's interest in expanding ties beyond its traditional allies. This shift allowed Israel to leverage its technological expertise and innovation on the global stage. In recent years, Israel has increasingly emphasized economic diplomacy as a critical pillar of its foreign policy. This has manifested in efforts to strengthen economic ties, technological collaborations, and innovation partnerships. The focus on economic diplomacy aligns with Israel's strategy to position itself as a global technological hub.

The shifts in India and Israel's foreign policies highlight a convergence of interests and a mutual recognition of the benefits of collaboration. The diversification of partnership moves towards pragmatism and emphasis on economic diplomacy have been pivotal in shaping the contemporary diplomatic landscape between these two nations. As both countries continue to navigate global challenges, these foreign policy shifts underscore the resilience and adaptability of the India-Israel relationship.

Strategic Partnership

The evolution of India-Israel relations has been punctuated by strategic partnerships that extend across multiple domains. This section elucidates the intricacies of these collaborations, shedding light on the strategic imperatives that have shaped the trajectory of the bilateral relationship.

Defense and Security Collaboration

The driving force of Indo-Israeli bilateral ties is the defense cooperation between the two states, with Israel becoming India's most significant arms supplier in the wake of the disintegration of the Soviet Union. India and Israel have forged robust military ties characterized by the exchange of defense technologies, joint military exercises, and the procuring of advanced weaponry. Israel's expertise in areas such as missile defense systems, surveillance, and drone technology has been pivotal for India, enhancing its defense capabilities. Israel's technology-strong R & D defense industry complements India's defense industry and may serve both nations' future strategic and economic interests⁴. Even prior to the establishment of diplomatic relations in 1992, India is believed to have received Israeli military assistance during wars with Pakistan in 1965 and 1971⁵. However, the formal cooperation in the defense sector and military-to-military exchange began with Israel's air force commander's visit to India in 1994. Two years later, then the chief of the Indian Defense Research and Development Organization (DRDO), A.P.J Abdul Kalam, visited Israel. Defense cooperation was broadly discussed during the first-ever visit by the Israeli president to India when Ezer Weizman came to India in December 1996. Next, the two sides agreed to establish the Defence Attaché's Office in Tel Aviv and New Delhi in 1997⁶. However, both nations face shared challenges related to terrorism, and their strategic partnership includes cooperation in counterterrorism efforts. Intelligence sharing, joint training programs, and collaborative initiatives to address emerging security threats underscore the depth of their commitment to combating terrorism.

Strategic Diplomacy

India and Israel have cooperated strategically in international forums, aligning their diplomatic positions on various global issues. While historically, India's support for the Palestinian cause influenced its stance, the strategic partnership has allowed for a more nuanced and pragmatic approach in multilateral forums. The strategic partnership between India and Israel extends to regional geopolitics. Both nations are interested in stability and security in the Middle East and have found common ground in navigating regional challenges. Their alignment is not confined to bilateral relations but encompasses broader regional stability considerations.

The strategic partnership between India and Israel extends to innovation and technology. Collaborations in agriculture, water management, and renewable energy showcase the exchange of knowledge and expertise, contributing to mutual development goals. The entrepreneurial spirit in both nations has facilitated collaborations in the start-up ecosystem. Israel's vibrant innovation landscape has provided opportunities for Indian entrepreneurs, fostering a dynamic exchange of ideas and technological advancements.

Regional Dimensions

The strategic partnership between India and Israel involves a delicate balancing act in the complex geopolitical environment of South Asia and the Middle East. Both nations navigate regional alliances and sensitivities, mindful of their broader geopolitical positioning. The strategic collaborations between India and Israel have positively impacted bilateral trade and

investment. The emphasis on economic diplomacy has strengthened ties, with both nations recognizing the potential for mutual economic growth through strategic partnerships.

The strategic partnerships between India and Israel epitomize the multifaceted nature of their diplomatic odyssey. From defense and security collaborations to regional diplomacy and economic ties, these partnerships reflect a mutual recognition of shared interests and the strategic imperatives that underpin the enduring relationship between the two nations. As the geopolitical landscape continues to evolve, these strategic partnerships serve as a foundation for navigating the complexities of the international arena.

Economic and Technological Collaborations

The economic and technological collaborations between India and Israel represent a pivotal dimension of their diplomatic journey, heralding innovation, mutual growth, and shared expertise. This section explores the intricate web of economic and technological partnerships that have unfolded over the years, shaping the contemporary landscape of India-Israel relations.

One of the early focal points of collaboration was agriculture, where Israel's expertise in arid-zone farming proved invaluable to India. During Israeli President Ezer Weizman's visit in December 1996, a joint Research and Development Farm (RDF) was established at the Indian Agriculture Research Institute (IARI) in New Delhi⁷. The exchange of agricultural technologies, drip irrigation systems, and sustainable farming practices has bolstered India's agricultural productivity and showcased the potential for cross-border innovation. The commitment to sustainable development has led to collaborations in renewable energy. With their respective strengths in technology and innovation, both nations have engaged in joint ventures and knowledge exchange programs, fostering advancements in solar energy, water conservation, and environmental sustainability. Since the establishment of diplomatic relations, more than 60 joint venture agricultural projects were initiated in India in the fields of irrigation and water management, fertilizers, greenhouses, chemicals, pesticides, and insecticides, tissue culture and horticulture, use of solar energy, animal husbandry, and dairy development. The joint venture projects also included Israel's know-how in aquaculture, educational software pertaining to these branches, and power and food industries⁸.

India's burgeoning start-up ecosystem has found a synergistic partner in Israel's innovation-driven landscape. This burgeoning bilateral ties between India and the state of Israel had indeed 'assumed an altogether new dynamic and came under full public scrutiny with the visit of Ariel Sharon to India in September 2003, the first ever by a ruling Israeli Prime Minister⁹. Technology transfer, research collaborations, and joint ventures between Indian and Israeli start-ups have fueled breakthroughs in diverse sectors, including healthcare, cyber-security, and artificial intelligence. Entrepreneurial exchanges between India and Israel have flourished, with initiatives such as innovation hubs, incubators, and accelerator programs facilitating cross-border collaborations. These initiatives drive economic growth and foster a culture of creativity and entrepreneurship.

The economic collaborations have significantly impacted bilateral trade, creating a mutually beneficial economic ecosystem. Joint ventures in diverse sectors, including pharmaceuticals, information technology, and defense, have contributed to the economic growth of both nations. The technological collaborations have also attracted investments from both sides, leading to job creation and economic development. Investments in research and development, infrastructure, and innovation hubs have further solidified the economic foundations of the India-Israel

partnership. While economic collaborations thrive, navigating cultural nuances and regulatory differences remains challenging. Sensitivity to these factors is crucial to sustaining and expanding economic ties. While substantial, the economic and technological collaborations between India and Israel hold untapped potential. Exploring new avenues for collaboration, particularly in emerging technologies and strategic sectors, offers prospects for further growth and innovation.

The economic and technological collaborations between India and Israel exemplify the transformative power of strategic partnerships. From revolutionizing agricultural practices to fostering cutting-edge innovation in technology, these collaborations have bolstered both nations' economies and set the stage for continued growth and ingenuity. As India and Israel chart their future trajectories, their diplomatic odyssey's economic and technological dimensions promise to be at the forefront of innovation and progress.

CONCLUSION

The historical trajectory of India-Israel relations, as traced in this diplomatic odyssey, reveals a nuanced and multifaceted journey marked by strategic shifts, collaborative partnerships, and evolving global dynamics. From the genesis of diplomatic ties in 1992 to the contemporary era of economic and technological collaborations, the relationship has transcended historical hesitations, embracing a trajectory of mutual understanding and shared interests. Establishing formal diplomatic relations in 1992 signaled a departure from the past as both nations navigated a geopolitical landscape undergoing profound changes. The pragmatic turn in India's foreign policy, influenced by the end of the Cold War, and Israel's pursuit of diversified partnerships set the stage for a strategic engagement that has endured and matured over the decades.

Strategic partnerships, especially in defense and security, have played a pivotal role in shaping the bilateral relationship. Military collaborations, technology transfers, and counterterrorism efforts underscore the mutual commitment to addressing shared challenges and securing each other's strategic interests. These partnerships have enhanced both nations' defense capabilities and fostered a sense of trust and reliability in the diplomatic equation. The economic and technological collaborations between India and Israel are transformative pillars of their relationship. From innovations in agriculture and water management to advancements in renewable energy and the vibrant exchange within the start-up ecosystems, these collaborations have contributed to economic growth, job creation, and the mutual pursuit of sustainable development goals. However, the diplomatic journey has been challenging. Sensitivities related to regional geopolitics, historical contexts, and diverse cultural nuances have required both nations to tread carefully in their strategic engagements. Navigating these challenges while balancing regional alliances and global partnerships remains an ongoing endeavor.

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