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Jamshedpur Research Review is devoted and dedicated to the advancement of basic and applied field in all disciplines of research and education in the state of Jharkhand and all over the country. It is multidisciplinary in nature because it aims to bring all the scientific researches together irrespective of research areas and integrate diversified fields of knowledge and research for socio-economic development of the county in general and Jharkhand in particular.

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## Editorial



### Quality enhancement in school education system is essential for the revival of higher education system in Jharkhand

Higher education in Jharkhand is not in good shape. Deterioration in state education system began in early 1990s when two very important incidents took place in the country simultaneously. First, the Mandal commission reports and second the beginning of economic liberalization policy when literally afraid of Mandal Commission Report and consequently growing competition in the job market a huge large percentage of urban middle class students moved towards private educational institutions. 'Job oriented courses' and 'Good English' became the two magic words for the survival in the new competition era. Mushrooming English medium schools and privately managed engineering and management collages took the advantage of the panic and attracted large number of middle class urban students. During the period, government's emphasis was totally on expansion and increasing literacy level, overlooking the quality of education.

The new trend hugely affected the inflow of good students in Hindi medium government schools. That considerably affected the inflow of good students in government colleges also. It can be evident from Eleventh Plan that had articulated the need for expanding educational facilities and improving quality of education, as key instruments for achieving faster and inclusive growth. There has been improvement in the extension of primary education, both in

regard to enrolment and in reduction of dropout rates. The Right to Education (RTE) Act, which became operational in 2009, has laid a solid foundation on which we need to build. A major achievement is that most children are now in school. The ASER 2010 report shows that for the age group 6–14 years in all of rural India, the percentage of children who are not enrolled in school has dropped from 6.6 per cent in 2005 to 3.5 per cent in 2010. The proportion of girls in the age group 11–14 years who were out of school has also declined from 11.2 per cent in 2005 to 5.9 per cent in 2010. *There has been notable success in expanding capacity during the Eleventh Plan, but the challenge of improved quality remained unresolved*

The Twelfth Plan has chosen an approach that will promote private capital in higher education with an eye on profit generation - a stance contradicting present policy. The growth in enrolment in higher education during the Eleventh Plan (2007-12) was concentrated in the private providers of higher education. Between 2006-07 and 2011-12, enrolment, according to the data compiled by the Planning Commission, increased by 53.11 lakh while the corresponding numbers for the central and state government sectors were 2.53 lakh and 23.72 lakh, respectively. By the terminal year of the Eleventh Plan, the private sector had a share of 58.9% in gross enrolment, as against the central and state sectors' share of 2.6% and 38.5%, respectively. The private sector expanded from its already large share of 54.2% of gross enrolment in the opening year (2006-07) of the Eleventh Plan (Table 21.10, page 94, Draft Twelfth Plan, and Volume 3). Eventually, during the Eleventh Plan, 98 private state universities, 17 private deemed universities, 7,818 private colleges, and 3,581 private diploma institutions were set up.

The draft document of Twelfth Plan shows that focus of expansion is going to be once again the private sector – the strategy for funding being suggested in favour of for-profit institutions. The draft document suggests that institutional expansion in diploma institutions and private degree granting institutions and colleges would be the main source of absorbing the enrolment. In private institutions, the

enrolment capacity would increase from 12.7 million now to 18.5 million by the end of the Twelfth Plan.

This is the first time that a government document has suggested the re-examination of “not-for-profit” approach in the provision of higher education on “pragmatic” grounds. Since the courts have pronounced education as a non-profit activity in various judgments the for-profit idea laid out in the Twelfth Plan is not tenable. This is certainly a paradigm shift, as the draft Plan document suggests. The draft Twelfth Plan further mentions that innovative ways have to be found to encourage the infusion of more private capital in the traditional not-for-profit higher education sector. It mentions several proposals in this respect. These include: (i) enabling more and liberal financing options for the sector, for example, by allowing private institutions to raise funds through public offerings of bonds or shares; (ii) change the legal status of the sector to attract more investors, for example, by allowing all types of institutions to be established as Section 25 companies and allowing existing trusts and societies to convert to Section 25 companies; (iii) give priority recognition to the sector, for example, by providing it “infrastructure” status with similar, financial and tax treatment. The Twelfth Plan further suggests that the government could place non-profit private institutions at par with public institutions by providing student financial aid, research funds and technology support. Any restraint in terms of fees charged by the private to place them at par with the public institutions is not suggested! It amounts to diverting resources from the public to the private and allowing a further languishing of the public and a flourishing of the private.

The Rashtriya Uchcha Shiksha Abhiyan (RUSA) has been suggested in the Plan document to draw up higher education plan support for the state sector. The positive side, the decentralisation implicit in the state higher education plan may be a better option, provided a fund sharing formula is weighed heavily in favour of the centre for the next two five-year-plans. At the same time, the UGC will have to

prepare itself for the new role of preparing state plans in a decentralized context.

That also means, government run colleges are not going to be in the priority list of Central Government in the 12<sup>th</sup> plan, irrespective of the fact that 90 percent students of the states like Jharkhand study in government colleges and schools and most of them are unable to afford the high fee's of private educational institutions. Government funded colleges are responsible for catering the educational and training needs of 90 percent students. So, enhancement of teaching and training quality of government colleges and schools is essential for creating new job opportunities and highly productive labour force. In the annual budget 2013 the education sector has been allocated Rs 65,867 crore for 2013-14 fiscal. It is 17 percent increase from the last budget. But this increase is too little to meet the goals related to literacy and skill development needs of the country. Deadline for implementing the Right to Education (RTE) Act is coming up and subsequent to that, there will be a lot of demand from the states for central share of money. Most of the states are yet to fulfill the RTE provisions. Schools face the prospects of being derecognised in the event of not meeting the norms. Finance minister has proposed to allocate Rs 65,867 crore to HRD Ministry. It is an increase of 17 per cent over the revised estimate of the previous year. Finance minister has proposed Rs 27,258 crore for the Sarva Siksha Abhiyan (SSA) and the RTE. The plan expenditure for Department of School Education has been kept at Rs 49,659 crore while the plan expenditure for Department of Higher education has been put at Rs 16,198 crore. In 2012-13, the school education department had got Rs 45,969, which was scaled down to Rs 42,729 in the revised estimate. Similarly, the higher education department had got Rs 15,438, but it was also cut down to Rs 13,479 in the revised estimate. The Rashtriya Madhyamik Siksha Abhiyan programme, which aims at universalisation of secondary education, has got Rs 3983 crore for 2013-14, an increase of Rs 25.6 per cent over the revised estimate. Budgetary allocations for 2013-14 indicate the lack of confidence of government in government colleges. Now

central government is more focused on private higher education institutions for the expansion of higher education.

Government's new higher education policy can be criticized on the basis that 90 percent students of states like Jharkhand study in government run colleges. And, they cannot afford the high fees of private higher education institutions. This policy may lead to deeper segmentation of education system of India. One segment will be of those students who study in government schools and join government colleges for higher education and other, who study in private English medium schools and join private educational institution for higher education. In order to fill up the gap, building as a result of two (even more) distinctly visible education systems, quality augmentation of government school as well as government run institutions is very important or else we will see more unrest and divide in our society.

In brief, it can be said that there are several reasons behind decimal performance of higher education system in the state of Jharkhand. And, for the revival of higher education system in the state, apart from quality enhancement of government run schools, better governance of the higher educational institutions and transparency in their functioning etc are also important.

Following steps are critically important in this regard:

- Appointment and support to the visionary, futuristic and brave leaders as the principals of the constituent colleges in the state.
- Initiatives for developing an environment of research oriented teaching and learning system in the state govt. colleges.
- Developing flexible learning system and course curricula, suitable for rural and working class students.
- More focus on developing Job oriented degree and PG level courses, fit for local job market needs.
- Appointment of permanent teaching and non-teaching personnel in vocational courses.
- Developing basic infrastructure facilities like good interactive class rooms, state – of –art library and science labs.
- Appropriate public relation and integrated marketing initiatives for changing the attitude of students and parents towards government colleges.



## PERCEPTION OF THE STAKEHOLDERS ON CONSTRUCTIVIST CURRICULAR PRACTICES IN KERALA SCHOOLS

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### ABSTRACT

Exploring the merits and demerits attributed to the curricular practices in schools of Kerala, the state which leads literacy and school reforms in India, on sample of 100 each schoolteachers, students, parents and student-teachers randomly taken from three districts using semi-structured interview, this study find that vast majority of teachers and parents prefer present curricular practices. Nevertheless, high majority of them reports difficulty to complete the requirements of these practices. Major difficulties reported by teachers are overcrowded classrooms, decreasing facility with three R's, disorganized learning and inadequate infrastructure. Student-teachers too report lack of basic knowledge among students, lack of time and being not able to involve all students. Students and parents report indiscipline, inadequacy of time, learning becoming silly and teacher partiality. Parents see more responsibilities to them, decreasing reading habit, spelling errors and less respect towards them. Parents report more difficulties than others do. Findings are suggestive of the aspects that require special care while bringing in curricular reforms, especially while shaping practical constructive school practices.

### Introduction

School curriculum revision in Kerala was launched in 2007 as part of an endeavour to strengthen the Primary, Secondary and Higher Secondary school education. This programme was conceptualized based on the recommendations of the National Curriculum Framework (NCF, 2005). Through this revision, Kerala could display the dynamic operational model of a learning process that has its foundation in the principles of constructivism and a learner-centered, activity-based and process-oriented pedagogy (SCERT, 2007). The curriculum designed had much to claim on the grounds of quality and it looked forward to bring about changes in the academic environment that usually tends to stick to worn-out practices. There was realization that a new trend in curriculum can be established only with the active participation of the civil society, which would make the curriculum popular and acceptable.

Kerala Curriculum Framework (2007) did foresee that bringing about a change in the curriculum required a total change – changes in the aim of the curriculum, changes in the infrastructure and academic environment of our schools; changes in the spirit of seeking theoretical and practical knowledge of teachers and academicians. All these require a total change in attitude of teachers, parents and learners. Among other goals, this paper attempts to grasp how do teachers, parents and learners perceive the resultant curriculum, after five years in vogue. Kerala, through its curriculum framework endeavored, reforms in many aspects - in the methodology of learning, infrastructure facilities, and teacher intervention

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strategies; in the approach to different subjects, course design, and existing structure of subject combinations; and in the educational management, textbooks, teachers' handbooks and evaluation. This study will indicate what are the further changes required in these directions. Findings from Kerala, the state which leads literacy and school reforms in India, will help fine-tune school curricular reforms in the whole country.

### **Objectives**

1. To study the attitude of Teachers, Students and Parents towards the constructivist practice in schools of Kerala.
2. To identify the perceived strengths and weaknesses of constructivist educational practice in schools of Kerala, as advocated by Teachers, students, parents, and student-teachers.
3. To categorize the strengths and weaknesses of constructivist educational practice in schools of Kerala, as advocated by teachers, students, parents and student-teachers and to analyze the similarities and differences among these samples.

### **Methodology Sample**

Randomly selected samples of 100 each upper primary or high school teachers, students in grades 5-9, parents of students in the above grades and secondary student-teachers drawn from three revenue districts of Malabar region of Kerala was the source of data for this study.

### **Technique of data collection**

Data was collected by administering three versions of questionnaire intended for 1) teachers and student teachers, 2) students

and 3) parents. The three questions were the following. 1) Do you experience difficulties in completing the curricular requirements at present? 2) Which curricular practice, old or new, do you prefer? 3) What are the merits (strengths) and demerits (weaknesses) of the present educational practice? The responses were filled in separate blanks given. The open ended questions permitted the exploration of what the stakeholders really perceive as the strength and weakness of the present curriculum, than seeking opinion on what the researchers and experts theorize.

### **Data analysis procedure**

The study counted the frequency of each response for the first two questions and then percentage of each response to the total number of responses was calculated. The responses to the third question were coded and counted; and then the coded responses were categorized by analytic induction.

### **Attitude of Teachers, Students and Parents towards the constructivist practice**

When asked, "Do you experience difficulties in completing the curricular requirements at present?" 69 percent of teachers and 78 percent of students responded "Yes" and the remaining responded "No". In order to verify whether these perceived difficulty in completion of curricular requirements is due to an unfavorable attitude towards the constructive pedagogy being practiced since 2007, and to know the attitude towards the new curriculum among the stakeholders of school education, Teachers, Parents and Students were asked, "Which curricular practice, old or new, do you prefer?" The percentage of favorable response (yes) towards the new curriculum, against the traditional pedagogy, among

Teachers, Students and Parents were 81, 93 and 73; favorable response (yes) towards the traditional curriculum being 16, 1 and 11; and the remaining respondents were undecided. Students find new curriculum more interesting than teachers and parents. Student teachers see it less interesting than the other three groups.

### **Perceived strengths and weaknesses of constructivist educational practice**

#### **Strengths of present school practice**

Teachers describe the merits of present teaching learning process as interesting (11.46%), encouraging (8.00%), active (7.29%), creating more communication with teacher (6.25%), and creating student-student interaction (5.90%), making learning enjoyable (5.20%), considering individual difference (3.47%) and contributing to tension free schooling (2.77%). They see the school activities resulting in personality development (8.33%), developing co-operative tendency (8.00%) and giving more information (7.29%), causing retention of learning (5.55%), creating positive attitude (5.55%), resulting in effective learning (5.55%), developing social relation (1.04%) and self-reliance (1.04%). Teachers witness that students have no exam fear (7.29%).

Student-teachers describe the merits of present teaching learning process as activity oriented (19.32%), making independent learning possible (14.28%), helping active participation of learners (11.76%), interesting (5.82%) and interactive (4.20%) with student involvement (4.20%) and friendly atmosphere (0.84%). They also see merit in that teachers are able to improve (1.68%), requiring constant updating of knowledge (0.84%) and promoting immediate feedback for teachers (0.84%). They see the school activities resulting in: freethinking (7.56%), awareness of the

social issues (5.88%), creativity development (2.52%), and quest for knowledge (2.52%), courage (1.68%), and better concept formation (0.84%). They evaluate the curriculum as student centered (7.56%), responsive (6.72%), and need-based (0.84%).

Parents describe the merits of present teaching learning process as interesting (9.34%), tension free (8.41%), meeting individual difference (3.43%) and enjoyable (2.80%). The present curriculum, parents describe as resulting in: decreasing exam fear (10.28%) and doing co-curricular activities well (3.74%). Parents also see the school activities resulting in: personality development (21.18%), growth of attitude and morality (10.90%), socialization (8.10%), growing social relationship (8.10%), developing self-sufficiency (5.61%) and observation skills (4.36%), deep knowledge (2.80%) and courage (0.93%).

Students describe present teaching learning process as interesting (26.58%), making learning easier (13.92%), encouraging (6.75%), enhancing visual learning (6.32%) and learning through games (6.32%). It makes students to identify teacher friendliness (4.21%). The curriculum, according to students, has decreased the number of exams (13.92%), reduced the weight of the bag (4.64%) and facilitated experimentation and observation (2.95%). Students feel that the schools help them in more understanding (7.59%), self-awareness (3.37%) and getting more information (3.37%).

### **Perceived weaknesses of constructivist educational practice**

Teachers see overcrowded classroom (18.67%), lack of facilities (9.33%), and lack of time (7.33%) as holding back the implementation of the new curriculum. Especially lack of practice (6.00%) of what is taught and evaluation problem (4.67%) are the practical problems in implementation of the curriculum, which in itself is over-loaded (8.00%), and old, except for the method (8.00%). Overall, the curriculum has resulted in: decrease of specific writing and reading competencies (16.00%), unsystematic and disorganized learning (14.67%), and decreasing reading habit (7.33%).

Student-Teachers also report lack of time (21.05%), overcrowded classroom (7.02%), and over workload (0.88%), resulting in: being not able to include whole students (20.18%), indiscipline (7.02%), decreasing importance to teachers (4.39%), and inability to complete portions in time (3.51%). They also report it as not considering blind population among teachers (0.88%). Student-teachers feel that the present curriculum as leading to: lack of basic knowledge (24.56%), less respect towards teachers (2.63%), not giving textual information (0.88%), lack of theoretical knowledge (0.88%), and neglecting the ability to by-heart (0.88%) and development of critical ability (0.88%). In general, according to student teachers, the curriculum is not giving importance to learning (3.51%) and is emphasizing over-activities (0.88%).

The most reported demerit of curriculum among the parents is undue

responsibility to parents (14.67%). Parents too report inadequate time (12.0%) and inadequate infrastructure in schools (1.07%), though to a lesser extent. Parents describe the learning process at present as not systematic (7.47%), disorderly (5.6%), silly (5.07%), biased (7.2%), and having evaluation problems (2.13%). The demerits at outcome level are indiscipline (10.93%), decreasing reading habit (9.33%), spelling errors (8.0%), less respect (6.13%), and 'backward remains backward' (1.87%), and disobedience (1.07%). Curriculum, according to them, also, is 'more activity-less knowledge' (4.27%), and heavy syllabus (3.2%).

According to Students, demerit of the present curriculum is having more to learn (18.64%). They report that not all teachers are good (5.08%). It causes indiscipline (27.12%), make learning silly/fun (15.25%), makes way for partiality (10.17%); some subjects being boring (9.32%), having to do more homework (8.47%) and making learning mere fun (5.93%).

### **Categories of the strengths and the weaknesses of constructivist educational practice**

The responses to the third question, "what are the merits and demerits of the present educational practice?" were coded and categorized. The responses falls under four categories of strengths and weaknesses of constructivist educational practice in relation to Infrastructure and personnel facilities and school, curricular, teaching learning processes in and out of the classroom, and long-term learning outcomes.

TABLE I

**Percentage of Each Category of Merit and Demerit to the Total Number of Merits and Demerits**

Category Of Merit/Demerit	Teachers		Student Teachers		Parents		Students	
	Merit	Demerit	Merit	Demerit	Merit	Demerit*	Merit	Demerit
Infrastructure and personnel	-	35.33	-	28.93	-	13.07	-	5.08
Curricular	7.29	16	15.1	4.37	14.01	7.47	21.51	18.64
Teaching Learning process	50.31	10.67	63.86	35.66	23.38	27.45	64.11	76.25
Learning outcomes	42.34	38	20.96	30.96	62.69	37.32	14.38	-

\*14.67% of parents report more responsibility to parents as a demerit

More merits in respect to teaching-learning processes were highlighted by teachers, student- teachers and students than the merits in other areas namely the curriculum and the learning outcomes. Curricular content and regulations were the least mentioned advantage, apart from the infrastructure and personnel category for which no merit was identified by any of the samples. Teachers and parents see unsatisfactory learning outcomes as the foremost of weaknesses. Student teachers see disadvantages in teaching learning processes and learning outcomes as almost equally crucial. Though any group identified merit with respect to infrastructural and personal facilities at school, teachers and student teachers identified this area as one of the weaker links of present schools. Parents and students see weakness in these areas to a lesser extent only. It is highly serious that, of the total demerits mentioned by students, more than one third relates to teaching learning process. Teachers see only little **similarities and differences in the Perceived strengths and weaknesses of constructivist educational practice among the stakeholders.** Personality development is the highest merit identified by parents, and teachers also identify it as the second best merit including more positive attitudes, enjoyable learning, considering individual difference, tension free schooling, and enhancement in

weakness in this regard further aggravated the situation. Almost one third of the weaknesses identified by teachers, student teachers and parents were on the learning outcomes, but students fail to see any weakness for the school in this regard. In summary, teachers see the teaching learning process as the best part of the curriculum, and, infrastructure and learning outcomes as the weak links. Student-teachers see teaching learning process as the strength and infrastructure and learning outcomes as the weakness and, they desires further improvement in teaching learning process. Parents are satisfied especially with affective learning outcomes catering to the personality development of their wards, but they do ask for further strengthening with respect to cognitive and literacy outcomes. Students are realizing that learning has become more enjoyable, but they are aspiring beyond the immediate enjoyment and learning to result in more systematic and organized conceptual schema.

students' social relationship and self-reliance. Students and student-teachers do not mention these as merits. Teachers and students see the practice as encouraging, but not student-teachers and parents. Teachers see the new educational practice as co-operative, but not others. Teachers and student teachers see it as more informative too. Student-teachers and teachers see it as activity oriented and

interactive, but not others. Parents and students to a higher extent, and teachers to a moderate extent, see reducing exam fear (student teachers do not see this). Teachers only perceive more communication with teacher (students see teacher friendliness), more retention, and, increased effectiveness. Student teachers see independent learning, freethinking, student centeredness, and awareness of the social issues; they also see student involvement, creativity development and self-development for teachers through continuous updating knowledge made possible through immediate feedback; better concept formation, need based teaching and friendly atmosphere are other merits. Parents and student teachers see new practice as making students courageous. Parents and students perceive observation skills and learning from observation. Parents see it as developing deep knowledge and better performance in co-curricular activities. Students see it as making learning easier, learning through games, less weight of the bag and as promoting experimentation and observation.

### Conclusion

Teachers parents and students are in favour of the constructivist curricular practices in Kerala, but they all experience multiple problems in their own way in relation to this curriculum. Especially teachers see merit in respect to teaching-learning processes, but curricular content and regulations were the least mentioned advantage. Personality development is the highest merit identified by parents, and teachers identify it as the second best merit-including more positive attitudes, enjoyable learning, considering individual difference, tension free schooling, and enhancement in students' social relationship and self-reliance. Students report many a drawbacks in teaching learning process. Teachers,

teachers and parents see lack of time for the implementation and fulfillment of the intended practice. Teachers, and student teachers to some extent, observe overcrowded classrooms as an impediment. Parents and teachers notice decreasing reading habit, writing ability, no systematic and ordered learning, heavy syllabus, evaluation problems, and inadequate infrastructure. Student teachers, parents and students glimpse indiscipline. Teachers witness lack of practice among students. Student teachers see lack of basic knowledge for students, not being able to include whole students, decreasing importance to teachers and not considering blind population as drawbacks of the new model. Parents and student teachers feel a reduction of students' respect towards them. Parents blame the curriculum for giving them more responsibilities. Parents and students observe partiality, more to learn and learning becoming silly. Students perceive more homework, not all teachers as active, and some subjects as boring.

Student teachers and parents see lack of time and overcrowded classrooms as impediments to the implementation and fulfillment of the intended practice. It seems that smaller classes cause students to learn more. Still, research shows that class size does not automatically correlate with student learning as students in large classes can learn just as well as those in small ones. Hence, teachers have to take task to demonstrate that what counts is not the size of the class, but the quality of the teaching. Evidently, as observed in this study, students place more emphasis on the quality of teaching than class size (UNESCO, 2006).

All have to agree that there are no proven methods of educating people and hence achievements may differ across foundational learning, sub-skills, and socio-cognitive dynamics pursued among approaches (Scardamalia & Bereiter, 2003).

The most of what goes on in the name of constructivism is not knowledge building as in many of its shallowest forms, it engage students in tasks and activities in which ideas have no overt meaning and students show little awareness of the underlying principles which results in rich get richer. The more you know the more you can learn.

There could potentially be problems in adequately evaluating learning in constructivism. It may be true that constructivism is more open-ended in expectation and hence results of instruction and even the methods of learning may not be easily measured and may not be consistent with each learner. Therefore, context must be taken into explicit consideration when planning instruction under constructivism and within the context of the learner; attention must be paid to the “goals of the learner...the learner’s perceived utility of the instruction and the learner’s perception of accountability (Morrison, Ross, and Kemp, 2001). Constructivism promotes individual learner interpretations and interests and, this pose an instructional problem. Learners may each have different experiences within the learning process; however, every learner aims at valid and sufficient learning. Agreed, teachers cannot respond to the multitude of student interests due to lack of resources available in the classroom or the school (Boethel & Dimock, 2000). Hence, visions are important, for without them, we would have no basis for envisaging alternatives. However, they are not enough, they can easily become dogmas and, as a result, largely immune to debate and criticism (Young, 2008). Hence, attempts to highlight the drawbacks of such practices have to be welcome.

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## EMPLOYMENT - UNEMPLOYMENT SITUATIONS AND THE REASONS BEHIND ECONOMIC DISPARITY IN NORTH-EAST INDIA

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### ABSTRACT

Northeastern economy has not followed the typical trends of sectoral income share and employment share as, predicted by a number of fundamental literatures. Consequently it has brought income inequality in northeast India. This paper examines how employment pattern within the sectors is responsible for the economic disparity and the urbanization process in the northeastern states of our country.

### Methodology

- 1) Calculation of Compound Annual Growth
- 2) Calculation of Correlation Coefficient and Testing of Hypothesis
- 3) Regression Analysis
- 4) Calculation of Gini Coefficient is based on the derived formula from its original version:

$$G = 1 - \sum P_i (Z_i + Z_{i-1})$$

Where  $P_i$  = cumulative population shares;  $Z_i$  = cumulative income shares.

### Introduction

Typical structural changes starting from agricultural sector are determined by push and pull forces (Flury, 2002). Farmers always take steps against the variations in the prices, costs, direct payment and regional labor market. The decisions they take to adjust with the new situation are the guiding forces behind structural change. The ratio between prices, direct payment and costs determine relevant pressure for farmers to adopt their structures (push force). The speed with which structures can be adjusted depends critically on the mobility of agricultural work force. In the medium and long term, mobility is high when alternative employment opportunities in the manufacturing and service sectors are available (pull forces). The analysis brings forth a serious question. The question is: In the absence of proper marketing structure and well established manufacturing sector can pull and push forces work properly? If not then that will be simply sectoral dynamics of zero sum game without influencing employment pattern.

### Relationship between Growth and Employment

In general, rising worker population ratio is a good indication for any economy. It may rise even if population growth rate is rising. As per Lewis, reinvestment of surplus capital automatically increases the employment and output level during the transfer of labour from traditional sector to modern sector. One implicit assumption is that the increased output supply will be

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automatically supported by increased demand. But in reality demand may not rise automatically. The growth experience of Japan during 1955-70 can be explained by rising domestic demand which in turn is an outcome of rising population and household number. As per Punzo (2001) “in Japan population flow was a cause as well as a result of economic growth”. Growth rate of urban population has declined sharply in the decade of 1990’s compared to the previous period in Arunachal Pradesh, Manipur, Mizoram and Tripura. These are trends against urbanization process. As per Table 1 below worker population ratio (WPR) in terms of main workers is continuously decreasing in total (rural+urban), rural and urban area of all northeastern states, even in post- reform period. If we take into consideration the marginal workers, trends of WPR ratio have become almost stagnant implying

gradual enhancement in the size of marginal workforce. Employment elasticity has been calculated in the last column over two time periods: 1980-81/1990-91 and 1990-91/2000-01 with respect to GSDP at current market price. We can notice that the decade of reform provides lower employment elasticity compared to previous one in all states except Nagaland and Sikkim. The fall of employment elasticity does not necessarily mean rising unemployment. It may result also through rising productivity. However, if both worker population ratio and employment elasticity are falling then rising unemployment is indicated. On this matter ideal value of elasticity is prescribed in the range of 0.5 to 0.6 (Bhalla, 1998). Along with falling WPR falling employment elasticity means growth did not favour employment generation.

**Table 1: Worker Population Ratio and Employment Elasticity**

States	1	2	3	4	5	6	7
Arunachal Pradesh	-	-	-	.49 .45 .37	.50 .47 .39	.41 .36 .31	-
Manipur	.43 (81) .42 (91) .44 (01)	.45 .45 .46	.35 .34 .38	.40 .38 .31	.43 .42 .32	.32 .30 .28	0.08 (1980-81/1990-91)  0.02 (1990-91/2000-01)
Meghalaya	.45 (81) .42 (91) .41 (01)	.48 .45 .44	.32 .32 .28	.43 .40 .32	.46 .42 .34	.32 .31 .25	0.07 (1980-81/1990-91)  .008 (1990-91/2000-01)
Mizoram	.45 (81) .48 (91) .52 (01)	.48 .51 .57	.35 .46 .48	.41 .42 .40	.45 .46 .44	.33 .38 .36	0.11 (1980-81/1990-91)
Nagaland	.48 (81) .42 (91)	.50 .44	.34 .32	.47 .42	.50 .44	.35 .33	0.08 (1980-81/1990-91)



	.42 (01)	.45	.31	.35	.38	.29	0.08 (1990-91/2000-01)
Sikkim	.48 (81)	.49	.41	.46	.47	.41	0.03 (1980-81/1990-91)
	.41 (91)	.41	.39	.40	.40	.38	
				.39	.39	.37	0.08 (1990-91/2000-01)
Tripura	.32 (81)	.32	.27	.30	.30	.26	0.11 (1980-81/1990-91)
	.31 (91)	.31	.28	.29	.29	.28	
	.36 (01)	.37	.32	.28	.28	.30	0.02 (1990-91/2000-01)

Source: Calculated from Census Reports 1981, 1991, 2001 and Economic Survey, 1998-99.

Note: 1=> WPR for Main and Marginal workers; 2=> WPR for Main and Marginal workers in Rural area; 3=> WPR for Main and Marginal workers in Urban area; 4=> WPR for Main workers in Rural and Urban area; 5=> WPR for Main workers in Rural area; 6=> WPR for Main workers in Urban area; 7=> Employment Elasticity. The first figure in column 7 indicates Employment Elasticity over 1980-81/1990-91 and second figure indicates Employment Elasticity over 1990-91/2000-01). The

Pearson correlation coefficient is calculated between compound annual growth of main workers and NSDP over two time periods 1980-81/90-91 and 1990-91/2000-01. Results reveal that there is no significant correlation between growth of employment and NSDP in both the periods (given below the Table 3)

**Table 2: Compound Annual Growth (CAG) of Main Workers and NSDP (Current Price)**

States	CAG of NSDP (1980-81/90-91)	CAG of Main Workers (1981/ 1991)	CAG of NSDP (1990-91/00-01)	CAG of Main Workers (1991/ 2001)
Arunachal Pradesh	16.8	2.41	13.2	.30
Manipur	13.8	2.09	13.2	-
Meghalaya	15.6	2.14	15.8	.38
Mizoram	17.3	3.74	-	-
Nagaland	19.06	3.33	18.4	3.19
Sikkim	15.8	1.1	15.3	2.5
Tripura	13.2	2.61	18.1	1.10

**Table 3: Correlation Coefficient between the Growth of NSDP and Employment**

Period	Pearson Correlation Coefficient	p value
1981-91	.484	.271
1991-01	.548	.260

Source: Estimated from Table 2.

### **Sectoral Employment and Structural Retrogression**

The progress in the economic status of any group of workers associated with any particular sector depends on the relative strength of the workforce and income generated under this sector. In this connection employment elasticity is a very useful tool to discuss about the connection between growth of income and employment. Employment elasticity of all sectors over 1981-91 and 1991-2001 shown in Table 1 has proved even in post-reform period growth has provided least opportunities for the main workers. We shall discuss employment elasticity of different sub-sectors in the post-reform period later on with the help of NSSO data.

Table 4 gives sectoral income share and corresponding employment share in 1981 and 1991. Visibly the trends do not follow

strictly structural progression or a strong positive correlation between income share and employment share for any individual sector. Figures within the brackets indicate changes in the percentage shares of employment and income of three sectors over 1981-91. In Manipur income share of primary sector has decreased by -11.08%, whereas employment share has increased by +0.4%. Consequently only 38.02% of total income is enjoyed by 70% of total workers in 1991, which is a deterioration compared to the status of 1981 (Table 5). In Meghalaya, primary sector's contribution has decreased by -11.04% against the fall of the employment share only by -4.95%. Taking into consideration primary and secondary sector both 84.19% workers occupied 64.57% income in 1981. The situation has deteriorated in 1991 as, 78.55% workers generated 50.88% income at that time.

**Table 4: Sectoral Income and Employment Share (%) 1981, 1991**

State	Sectoral Share 1981	Employment Share 1981	Sectoral Share 1991	Employment Share 1991	Sectors
Arunachal Pradesh	47.28	75.28	46.19 (-1.09)	67.44(-7.84)	P
	22.21	8.92	21.56 (-0.65)	8.66 (-0.26)	S
	30.51	15.80	32.25 (+1.74)	23.90 (+8.1)	T
Manipur	49.10	69.60	38.02 (-11.08)	70.00 (+0.4)	P
	7.65	13.35	10.20 (+2.55)	9.66 (-3.69)	S

	43.25	17.05	51.78 (+8.53)	20.34 (+3.29)	T
Meghalaya	44.62	79.76	33.58 (-11.04)	74.81 (-4.95)	P
	19.95	4.23	17.00 (-2.95)	3.74 (-0.49)	S
	35.43	16.01	49.42 (+13.99)	21.45 (+5.44)	T
Nagaland	42.86	72.03	29.07 (-13.79)	73.01 (+0.98)	P
	14.86	1.46	12.14 (-2.72)	1.41 (-.05)	S
	42.28	26.51	58.77 (+16.51)	25.57 (-0.94)	T
Sikkim	48.68	65.98	40.79 (-7.89)	68.40 (2.42)	P
	51.32	34.02	59.21 (7.89)	31.6 ( - 2.42)	S + T
Tripura	60.22	70.18	38.01 (-22.21)	64.08 (-6.1)	P
	8.50	7.40	8.20 (-0.3)	6.37 (-1.03)	S
	31.28	22.42	53.79 (+22.51)	29.55 (+7.13)	T

Source: Das (2005)

Note: P- Primary sector; S- Secondary sector; T- Tertiary sector

Manipur and Nagaland too experienced negative relationship between the changes in income and employment share under primary sector. What is more disappointing for Nagaland is that, employment share in tertiary sector has fallen by -0.94 percentage point, even if there has been a massive rise of income share in this sector by +16.51%. In this state cumulative share of income under primary and secondary sector has fallen from 57.72% to 41.21%, whereas cumulative share of employment absorbed under these two sectors has risen from 73.49% to 74.42%. Large discrepancies are also noticed in Tripura between the variations of income and employment shares over the period in primary sector (-22.21%, -6.1%) and service sector (+22.51%, +7.13%). As expected, negative relationship among cumulative shares of both sectors is clearly

visible. One fact from the Table 4.4 is very much sure. That is economic status of the workers associated with the primary activities has gradually deteriorated as their proportional shares in common NSDP pool is gradually falling. For the opposite reason economic status of non-agricultural workers has gradually improved.

To measure this economic disparity brought by structural retrogression and sectoral dynamics first we have calculated cumulative shares of State Domestic Product against cumulative shares of workers engaged in three broad sectors, viz., primary, secondary and tertiary sectors. To measure exactly the extent of economic inequality among the workers absorbed under three sectors Gini coefficient is calculated. Theoretically higher the value of Gini coefficient higher is the extent of inequality. The coefficient

is obtained through using the following formula:

$Z_i$  = cumulative income shares of primary, secondary and tertiary sectors

$$G = 1 - \sum P_i (Z_i + Z_{i-1})$$

$P_i$  = proportion of workers under any particular sector

**Table 5: Cumulative (Sectoral) Income and Employment Shares 1981, 1991**

States	Cumulative income share 1981	Cumulative Employment share 1981	Cumulative income share 1991	Cumulative Employment share 1991
Arunachal Pradesh	47.28 69.49 100.00	75.28 84.20 100.00	46.19 67.75 100.00	67.44 76.10 100.00
Manipur	49.10 56.75 100.00	69.60 82.95 100.00	38.02 48.22 100.00	70.00 79.66 100.00
Meghalaya	44.62 64.57 100.00	79.76 84.19 100.00	33.58 50.58 100.00	74.81 78.55 21.45
Nagaland	42.86 57.72 100.00	72.03 73.49 100.00	29.07 41.21 100.00	73.01 74.42 100.00
Sikkim	48.68 100.00	65.98 100.00	40.79 58.90 100.00	68.4 79.5 100.00
Tripura	60.22 68.72 100.00	70.18 77.58 100.00	38.01 46.21 100.00	64.08 70.45 100.00

Source: Calculated from previous Table.

The values of  $G$  are given by Table 6. For all states except Arunachal Pradesh the value of  $G$  is increasing over 1981-91. This means during structural transformation over this period economic concentration among the workers associated with three sectors

has been enhanced. Given the fact that income share of agricultural activities is falling, more the employment share in this sector more will be the economic inequality among the agricultural and non-agricultural workers. In this case the higher the number

of workers in manufacturing and service sectors the higher the productivity and the higher the number of employees in agriculture, forestry, fisheries etc. the lower the productivity of any region. In a study of Azzoni and Andrabe (2005) it is examined that the problem of economic disparity in south Brazil is not severe compared to any other parts of the country due to larger participation of workers into growing service sector. We computed correlation coefficient between Gini coefficient and employment share in primary sector for the reference years 1981, 1991 and 2001 across the states (Table 7). The value of Pearson correlation coefficient was 0.606 in 1981 (significant at 10% level of significance). This positive relationship between Gini coefficient and primary sector employment share was further strengthened in 1991 as

the value of Pearson correlation coefficient was 0.811 (significant at 5% level of significance). Census report 2001 does not provide categorically the worker shares under three broad sectors. We have taken percentage of employment under agriculture and non-agriculture sector and their respective income shares to calculate the value of Gini coefficient. It can be observed for Arunachal Pradesh, Sikkim and Tripura that the value of G is rising over 1991-2001 vindicating rising inequality in the distribution of State Domestic Product among the workers of agricultural and non-agricultural field. Like 1981 and 1991 in 2001 Pearson correlation coefficient across the states between Gini coefficient and agricultural employment share is positive (+0.730) and this is also significant at 5% level of significance.

**Table 6: Gini coefficients on Sectoral income distribution**

States	Gini Coefficients
Arunachal Pradesh	.29 (1981), .21 (1991), .31 (2001)
Manipur	.26 (1981), .36 (1991), .29 (2001)
Meghalaya	.28 (1981), .40 (1991), .40 (2001)
Nagaland	.28 (1981), .42 (1991), .37 (2001)
Sikkim	.18 (1981), .30 (1991), .35 (2001)
Tripura	.12 (1981), .28 (1991), .30 (2001)

Source: Calculated from Table 5

**Table 7: Correlation Coefficient between Gini coefficient and Primary Sector Employment Share**

Year	Pearson correlation coefficient
1981	.606 [ Significant at 10% level of Significance]
1991	.811 [ Significant at 5% level of Significance]
2001	.730 [Significant at 5% level of Significance]

Source: Estimated from Table 6

### Disparity in Rural–Urban Occupational Patterns

Among the main workers much higher percentage of workers is absorbed within non-agricultural sector in urban area compared to rural area for all northeastern states. The gaps between urban-rural employment shares of non-agricultural sector against Census Report 1981 are 86.12 for Arunachal Pradesh, 37.59 for Manipur, 77.27 for Meghalaya, 56.4 for Mizoram, 74.53 for Nagaland, 71.73 for Sikkim and 67.48 for Tripura. So the figure is highest for Arunachal Pradesh and lowest for Mizoram. The dominance of urban workers over rural workers can be also observed in 1991 and 2001 Census figures. As per Census figures 1991 maximum gap between employment share of urban and rural people engaged in non-agricultural activities is observed in Meghalaya. Over 1981-91, we notice in all states barring Arunachal Pradesh a falling trend of urban employment share in non-agricultural sector. Over this period in Arunachal Pradesh percentage of rural people in non-agricultural sector is drastically rising.

For agricultural sector in all states much larger proportions of workers have been absorbed in rural area compared to urban area. In Arunachal Pradesh number of rural agricultural labour is continuously falling where as urban agricultural labour is rising. Hence the gap is actually falling. This is an indication of the transformation of agrarian economy into non-agrarian economy. In Assam rural-urban employment disparity under primary sector has initially improved over 1993-2000. After that the situation has degraded during 2000-04. Manipur has shown significant improvement on this matter as employment share in traditional sector is falling from 75.3% to 69.3%, keeping urban share in this field constant. In Mizoram, both urban and rural

proportions of agricultural labour are falling during 1993-2000, but both are again falling during 2000-04. This is a reflection of reducing growth of employment opportunities in other sectors. For Nagaland the above mentioned gap has initially increased from 687 (50<sup>th</sup> round) to 713 (55<sup>th</sup> round) and in 61<sup>st</sup> round report it has increased to 664. Much variation is not noticed in the proportion of rural agricultural workers, which is noticed for urban agricultural workers (significantly rising). This means some of the workers who migrated from agriculture to other field, came back again and restarted their agri-based life. The same conclusion may be drawn on the rural employment trend during 1993-2004. Returning to the original occupation simply means other opportunities have not been proved sufficiently lucrative. Our study suggests that in some cases unskilled workers have not been able to adjust with modern industrial or any other sector and were compelled to be engaged into their original occupation (Mundle, 1993). Without going into detail only one fact is to be observed for Sikkim and Tripura. In these states proportion of urban agricultural workers are highly insignificant in comparison with the same of rural area in all the three rounds reports of NSSO. So, regarding the employment scenario in primary sector in post-reform period some facts are understandable. Firstly, employment under agricultural field in rural area is much higher than urban area. Secondly, the states, which have shown a declining trend in the rural agricultural employment share, are Arunachal Pradesh, Assam, Meghalaya, Mizoram and Tripura. There is a serious doubt whether this decline has increased the productivity of agricultural labour as expected (Oberoi and Singh, 1983). To fulfill the expectation mechanization, irrigation or other infrastructural facilities have to be extended. All these have limited

options as discussed in the previous chapter in case of northeastern states. Actually declining trends of employment in primary sector have been associated with declining outlay shares on this field. Meagre share of investment has been identified as a major reason behind reducing employment trend

in traditional sector all over India (Rao, 1998). Thirdly, the states, which have shown a declining trend in the gap between rural-urban agricultural workers during 1993-2004 are Arunachal Pradesh, Assam, Meghalaya, Nagaland and Tripura.

**Table 8: Percentage of Workers in Non-agricultural and Tertiary Activities**

States	Region	1981 Census	1991 Census	2001 Census	1993-4 NSSO	1999-00 NSSO	2003-4 NSSO
Arunachal Pradesh	Urban	90.22	90.73	92.25	65.8	77.9	77.00
	Rural	4.1	25.26	27.47	9.00	9.00	12.7
Manipur	Urban	60.66	50.23	72.51	52.3	55.9	52.6
	Rural	23.07	20.85	34.75	20.6	15.8	18.4
Meghalaya	Urban	94.37	88.89	89.62	85.6	84.1	85.3
	Rural	17.1	13.14	25.37	10.7	10.5	10.7
Mizoram	Urban	72.2	48.38	66.87	49.1	56.0	53.5
	Rural	15.8	14.51	18.25	9.20	12.2	10.7
Nagaland	Urban	93.01	85.33	93.26	80.9	79.5	75.7
	Rural	18.48	15.26	22.60	22.2	18.1	16.6
Sikkim	Urban	98.26	92.55	99.81	83.2	81.8	80.1
	Rural	26.53	24.98	37.95	30.5	29.3	26.9
Tripura	Urban	93.48	87.40	96.45	81.00	89.3	81.3
	Rural	26.00	26.44	40.62	39.60	42.3	40.3
Assam	Urban	-	-	-	77.1	80.5	75.9
	Rural	-	-	-	16.1	26.2	19.7

Source: NSSO 50<sup>th</sup>, 55<sup>th</sup>, 61<sup>st</sup> round; Census Report 1981, 1991, 2001.

The contribution of manufacturing sector being continuously falling the experiences of northeastern states went against the reform policies. In urban areas for all states greater participation of workers in this sector are noticed compared to rural area. The states in which urban-rural differences of employment share under manufacturing sector are rising over 1993-2004 are Manipur, Meghalaya, Mizoram and Sikkim. In other states these differences are rising. Construction sector too, with a lion's share in total SDP is dominated by urban workers in all states except Tripura. In this sector urban workers have shown increasing dominance on rural workers in Assam, Manipur and Mizoram. Similarly urban workers dominate rural workers in growing other service sector comprising of trade, hotel and restaurant; transport, storage and communication; public administration; banking finance and insurance sub-sectors.

Concentration of service sector related workers in the urban area brings a much better economic status of urban people than rural people since before, Gini coefficient measuring sectoral income inequality among the workers showed a significant positive correlation coefficient with proportional agricultural workers across the states. Process of urbanization may determine the direction of economic concentration through structural change. A test of Dani Rodrick (1965) proved that urbanization is positively associated with inequality. Simple reason behind this is the circulation of money at a higher level in urban area due to concentration of economic activities related with trade and commerce, public sector undertakings, tourism, education and health sector etc. Consumerism is a by-product of urbanization, which accelerates expenditure on semi-essential purpose and thus provides a higher income velocity of

money in urban area than rural area. The disparity brought through urbanisation process involves two elements: a) the multiplication of points of concentration and b) the increase in the size of individual concentration. This disparity can be brought by uneven distribution in the number of urban areas. Knowledge intensive services such as film industry, business consultancy, engineering, legal consultancy, arts/theatre, banking have a common tendency of geographical concentration. It is found that increasing localization of fast growing industries takes an important role behind the spatial pattern of the economy. Urban areas have some favourable environment to flourish knowledge services. There are sufficient supply of skilled labour, transport and communication facility and "many opportunities for cooperation between the immediate neighborhoods, companies and local research scenes. Agglomeration and dynamics of knowledge intensive services can boost the economic growth of large metropolitan regions" (Geppert, Gorning & Werwatz 2006). In the long run Drehan (1990) argues, the secular shifts in the composition of national demand are able to influence the number and size of urban areas.

Urbanisation is associated with the rural-urban migration during economic transition from agricultural activities to modern industrial activities, which are likely to be concentrated in urban area (Davis, 1965). Commonly, degree of urbanization is defined as the relative number of people who live in urban areas (Datta, 2007).

From many such literatures urban literacy, decadal growth rate of population, proportion of urban population, have been identified as the reason behind higher absorption rate of urban workers in service sector. However, across states linear



regression results have not shown any significant relationship between shares of urban workers in service sector and urban literacy or decadal growth of population as per Census data 1981, 1991 and 2001 for north-eastern states. We have found significant relationships between share of urban workers in service sector and proportion of urban population. In the Table given below dependent variable is urban employment share in service sector

and proportion of urban population is the independent variable. The results are following:

:

**Table 9: Regression Results between Share of Urban Population and Share of Urban Workers in Service Sector**

Census Year	Regressor Coefficient	SE	t	R <sup>2</sup>	p value
1981	-1.51	.571	-2.64	.583	.046*
1991	-1.404	.306	-4.59	.809	.006**
2001	-.86	.049	-17.46	.981	.000**

\* Significant at 5 % level of significance. \*\* Significant at 1% level of significance

Source: Estimated from Census Reports 1981, 1991 and 2001.

### Conclusion

The performances on employment generation in terms of worker population ratio and employment elasticity for main workers are not satisfactory in all states over two decades 1981-91 and 1991-2001.

Gini coefficient is calculated for 1981, 1991 and 2001 subject to income and employment shares under primary, secondary and tertiary sectors. According to the obtained values of Gini coefficient, except in Arunachal Pradesh, we have noticed rising income inequality in all states among the workers absorbed by three broad sectors over the period 1981-91.

Similarly, this income inequality is rising in all states barring Nagaland and Manipur during 1991-2001. The across state correlation tests between Gini coefficient and employment share of agricultural sector have confirmed that greater participation of workers in agriculture sector has brought greater economic disparity in northeast India.

Across state correlation coefficients between proportion of urban workers engaged in service sector and proportion of urban population are found statistically significant in 1981, 1991 and 2001.

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## THE ECONOMICS OF CSR – A CASE STUDY

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### ABSTRACT

With growing social awareness, customer culture and competitive market expansion the critical factors of firms' performance have undergone a drastic change. From philanthropy, the focus has now been shifted to strategic Social Performance of firms. It is in this turbulent and challenging global scenario, that the question arises as to whether social performance is suggest-able and profitable for firms from or not. Firms are no longer looking at CSR as mere social obligation but as a factor to reap benefits financially and also otherwise.

This paper tries to reflect on the social performance of a micro level firm -Usha Martin Limited- in Jharkhand and the impact its CSR activities have on the society as well as on the firm's financial statistics. In fact, through this business case, the paper tries to exemplify and reason out as to how and why firm(s) in developing countries like India should come forward and shoulder the social responsibility in a public-private-partnership for a greater objective of enhancing growth of the economy.

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### Introduction

In this age of upward mobility and rising competitiveness among firms, philanthropy and charity has taken a more focused route. Firms are now focusing on their social performances in order to gather goodwill and enhance their financial performance indicators. Immense degree of global competitiveness makes it imperative for the businesses to unfold new dimensions to keep their foothold firm and expansive. On the other hand, the rising pressures of societal expectations are a pinnacle when the firm needs to continually prove its character as a '*responsible corporate citizen*'. Businesses are being scaled up for their social performances by the various stakeholder groups, which makes CSR (Corporate Social Responsibility) a revolutionary concept for the firms' survival and growth strategies.

Firms operate in the society by making use of the valuable resources it requires for its various functions. In return it has a responsibility to repay back in various measures what it takes from the society and environment. Considering the Triple Bottom Line (planet, people and profits) businesses are now increasingly participating in the three aspects with almost equality. Firms operate in the society by making use of the valuable resources it requires for its various functions. In return it has a responsibility to repay back in various measures what it takes from the society and environment. Considering the Triple Bottom Line (planet, people and profits) businesses are now increasingly participating in the three aspects with almost equality.

A growing moral imperative to behave responsibly is allied to the recognition that a good human rights record can support improved business performance. A focus on core human rights would ensure that a company provides workers with a safe and secure livelihood enabling an enhanced quality of life. Such an approach can create benefits for the business, the employees and the local community. This paper briefly explains the concepts of CSR and reflects how a micro level firm like the Usha Martin group fulfills their social responsibilities and shoulders their motto of the triple P's which in turn settles for their widespread goodwill and economic returns in ways more than one.

### Overview of literature

Economic and financial performances are inter-linked. Several empirical studies have been performed in the last two or three decades, on the impact(s) of CSR on firm's performance, either economic or financial (but mostly the latter), revealing diversified results that range from positive , negative to inconclusive results.

Some researchers have found a negative linkage between CSR and firm's performance. Bromily & Marcus(1989), Davidson & Worell(1988), Davidson , Chandy and Cross (1987), Eckbo (1983), Hoffer, Pruitt & Relly (1988), Jarell & Peltzman (1985), Pruitt & Peterson (1986), Shane & Spicer (1983), Strachan , Smith and Beedles (1983), Vance (1975), Wier (1983)McWilliams and Seigel (2001), Ruf et al (2001), Moon (2001) and Fauzi et al (2007) concluded on the negative impacts of CSP on CFP. It should be noted here that majority of the researches implying negative linkage investigated on the impact on the stock market of potential corporate illegalities (e.g. antitrust suits) or product

problems such as automotive and drug recalls.

On a visibly different plane and research angle, researchers like Alexander & Buchholtz(1978), Abbott & Monsen(1978), Aupperle, Carroll & Hatfield (1985), Freemann and Jaggi (1986), Ingran & Frazier (1983) found an inconclusive relationship between the two components.

Yet some empirical studies instituted contradictory results within their own research; in some cases reflecting a positive and in others a no-effect / inconclusive relationship. Anderson & Frankle (1980), Freeman & Jaggi (1982), Fry & Hock (1976) commented on an inconclusive relationship. Whereas, Chen & Metcalf (1980), Cochran & Wood (1984) Coffey & Frywell (1991), Holman, New & Singer (1990), Kedia & Kuntz(1981), Lerner & Frywell (1988), Marcus & Goodman (1986), McGuire, Sundgren & Schneeweis (1988) commented on the positive and negative links in their studies which gives way to further confusion regarding the generalizations of the relation between CSP and CFP.

However, the 'good news' is that the largest number of researchers have found a positive relationship – Belkaoni (1976), Bowman (1978), Bowman and Haire (1975), Bragdon & Marlin (1972), Krausz(1996), Preston O'Bannon(1997), Simpson and Kohers(2002), Prahalad and Hamel (1994), Waddock and Graves (1994, 1997), Barney (2001), Johnson & Greening (1994), Newgren et al (1985), Hosseini & Armacost (1990), Riahi & Belkaoni (1992), Rockness, Schlachtar & Rockness (1986), Spencer & Taylor (19870, Spicer (1978), Sturdivent & Ginter (1977), Wookertch & Spencer (1987) are among a few.

The Journal of Productivity Analysis published a theme issue on CSR and economic performance (C. J. M. Paul and D. Siegel, 2006) suggest that a more salient issue is the relationship between economic performance and CSR behavior, where economic performance entails technological and economic inter-actions between production of output and input demand, recognizing the opportunity costs of inputs and capital formation. Their conclusion is that the cost of CSR must be balanced by benefits to motivate firms to carry out such activities.

Paul R. Portney, in Hay et al (2005), points out that none of the plentiful individual studies (referring to the studies aimed at analyzing CSR and financial performance) have derived testable hypotheses from a theoretical model of the firm, and few of them are very clear on the mechanisms behind how socially responsible behavior is supposed to work to their financial advantage. He goes on to sketch how such a model should look like; by engaging in CSR, output price (price differentiation), wages (higher worker productivity or lower wages), and rental price of capital (lower risk) become to some degree endogenous to the firm), and thus profits would not depend solely on the cost of engaging in CSR, but also on the benefits.

McWilliams and Siegel (2001) take a cost-benefit approach to CSR, which is promising, and they also provide several hypotheses regarding CSR activity; provision of CSR depend on product differentiation, advertising intensity, consumer characteristics, the labor market, etc.

The integration of CSR with company policies can directly benefit business by increasing profitability, which stems from reducing costs, adding value to existing products, and developing new product lines

and beating competition to the market (Hill, 1999). Clearly, every company is looking for ways to cut costs, improve products and services, or create new products and services that meet consumer needs (Kotler, 2000). Researchers have discovered that integrated teamwork correlates strongly with new or improved product development (Madique & Zirger, 1984) and is most effective when different functions across the company participate in the process (Kotler, 2000). The addition of CSR managers to product development teams can bring a new “social” perspective to the way the team thinks about new or improved product ideas and concepts.

### **The business case of Usha Martin**

In the resource rich state of Jharkhand, there lays ample scope and opportunity to serve the society in vast stretches of the semi-urban and rural habitat. It here that a company with its colossal image and world renowned reputation is striving hard to bring a change to the existing rural society through its CSR endeavors.

Usha Martin is an integrated specialty steel and value added steel products Company, having business locations across various parts of the world under itself, subsidiaries and/or joint ventures. The Company has state-of-art integrated steel plant near Jamshedpur (Jharkhand) and a rolling mill at Agra (Uttar Pradesh) producing wide range and sizes of specialty steel wire rods and bars, with captive iron ore and coal mines in Jharkhand. The other/auxiliary products include DRI, hot metal, pig iron, sinter, oxygen and power generation, primarily for captive consumption. Besides wire ropes, other value added products includes cords, strands, wires, bright bars and oil tempered wires. The Company also has a plant at Chennai to manufacture bright bars. The global business of wire rope is supported by marketing, distribution

and rigging facilities in various locations in the USA, Europe and south-east Asia. The Company also provides products and solutions for oil and gas sectors for anchoring, drilling and mooring applications out of facilities at Aberdeen in UK and Randaberg in Norway. The Company has an in-house machinery manufacturing facility at Ranchi to cater to captive engineering requirements as well as external demand in India and export markets.

### The company's CSR initiatives

In its attempt to serve the society and contribute towards the Millennium Development Goals in their areas of their operation, the company came up with its CSR initiative called the 'Krishi Gram Vikas Kendra' commonly known as the KGVK, at an outskirt of Ranchi. The mission is to promote among the people of Jharkhand sustainable integrated development through partnership and Total Village Management (TVM) that makes a real difference in their lives, creating ownership and igniting initiative and innovation. Embedded with values of Integrity, Equity, Transparency, Compassion and Commitment, KGVK was started in the year 1972 and is a four-decade old development organization in the outskirts of Ranchi, Jharkhand. Today it has successfully empowered 350 villages and 50,000 households across 5 districts. KGVK encompasses social activities in all areas of –

- Natural Resource management
- Capacity Building
- Market linkages
- Health
- Education
- Livelihood
- Renewable Energy

A movement was envisaged of, for and by the villages called the Total Village Management (TVM). It has an integrated approach to rural development through the proprietary Total Village Management (TVM) model. TVM is based on strong business principles adapted to the rural setting, community ownership and grassroots entrepreneurship; eventual goals being meeting and surpassing the Eight Millennium Development Goals (MDGs) over many years. KGVK operates in 6 districts of Jharkhand, a largely tribal and one of the least developed States in India has a PUBLIC-PRIVATE-PEOPLE'S-PARTNERSHIP (P4) to mobilizing resources. The P4 concept rests upon the following -

Public – The public sector, along with donors, come forth with project financing.

Private – Corporate bodies and NGOs contribute to project initiation and implementation.

People – The people themselves are empowered, through capacity building, to become 'owners' of the project, undertaking the responsibility to sustain the development process by themselves.

This is the driving force of their initiatives – a self-sustaining power that can bridge the great divide between a backward Bharat and a dynamic, New India.

TVM is an innovative concept of integrated village development. Villagers are put at the helm of managing every aspect of socio-cultural and economic life. But before such responsibility, they are needed to be trained. Its integrated model is supported by the eight pillars or key areas. They are-

- Natural resource management
- Health, hygiene and sanitation
- Education

- Capacity building
- Livelihood
- Renewable energy
- Resource mobilization
- Infrastructure

For the TVM model to be effective, community participation was recognized as the key. So, to put TVM in successful practice, a facility at Rukka (Ranchi) was established as TVM Gurukul- a path breaking concept in integrated rural development. TVM comprises of training division, village resource centre (the ISRO Hub at Rukka), furnished updated library & information centre, adequate training materials, agriculture demonstration farm at Rukka & dairy, two referral hospital and best watershed areas. The TVM approach makes each villager a stakeholder in his success and that of his village. Through building capacities and access to resources, TVM empowers underdeveloped communities to manage their own village and satisfy their own needs. Through education, healthcare, vocational training, alternative income sources and better market linkages TVM opens up life changing opportunities.

### **Economic benefits enjoyed by the firm**

The firm believes in 'starting CSR at home' i.e. initiating CSR within internal premises and then outreaching the other margins of the society. Its CSR activities within comprises of several multifold programs for the staff and workers and even for the families of the workers. The benefits are multidimensional.

Strikes and lockouts were last in the year 1972. After that, small disputes between management and workers are hardly recorded as they are seen to be positive and healthy conflicts from the HR perspective.

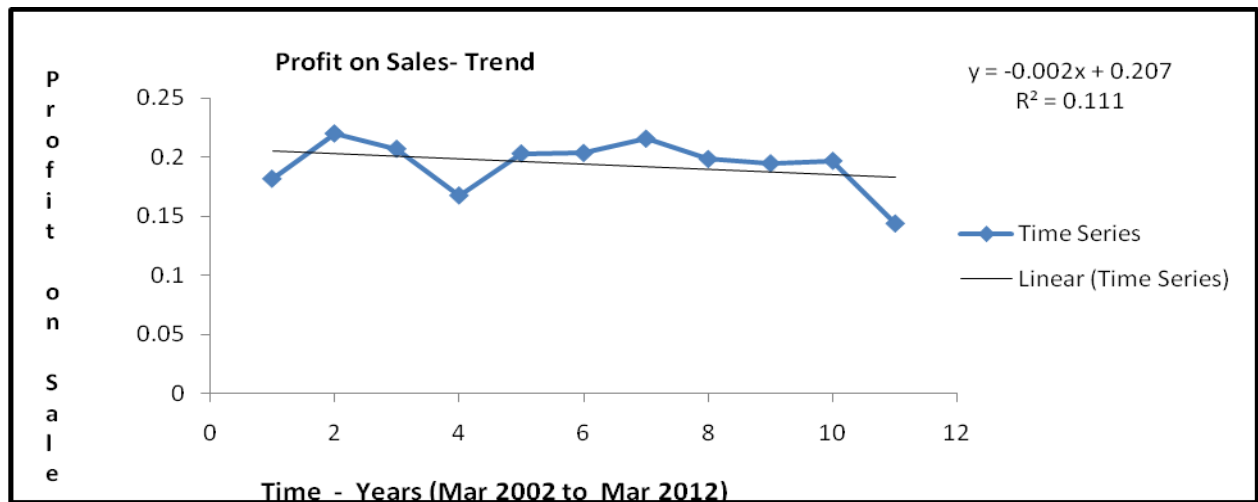
The application of TPM (Total Productivity Management) has brought in a sense of ownership among the workers and employees. Earlier, when asked, who pays the workers, their answer used to be – 'Jhawar Sahab'. But now the answer is – 'hum khud apna paisa kamate hai' (we earn our own wages), 'hum is factory ko chalte hain' (we run this factory). The cleanliness and tidiness around the campus states how much ownership feeling has developed and it is majorly because the firm returns their loyalty through the CSR efforts.

The funding and other operational aspects of KGVK are included in the annual budgets and plans of the firm just as those of any other department of the firm. This highlights the fact that CSR, though controlled from a separate wing, is part of the firm's basic strategies at the corporate level. A synergistic approach is found when spoken to the HR managers of Usha martin. According to them, CSR starts at home (i.e. the firm's campus and employees as well). Each and every HR plan focuses on CSR for the workers and their families first.

There are a number of events that can be quoted here – the regular eye check up camp, polio and other vaccination camps, mobile medical van for the local areas, night classes and farming tools and equipment training to contractual and daily wages workers for the extra they can earn through corn and crops in their limited fields (if any). This ensures full and dedicated participation of the workers in return. It can be concluded that CSR has indeed enhanced the performance and productivity of the working staff at all levels of the firm. At higher levels of management, employees take pride in associating themselves with the firm's CSR activities from time to time.

On the financial front, CSR ensures a more or less balanced and consistent Profit for

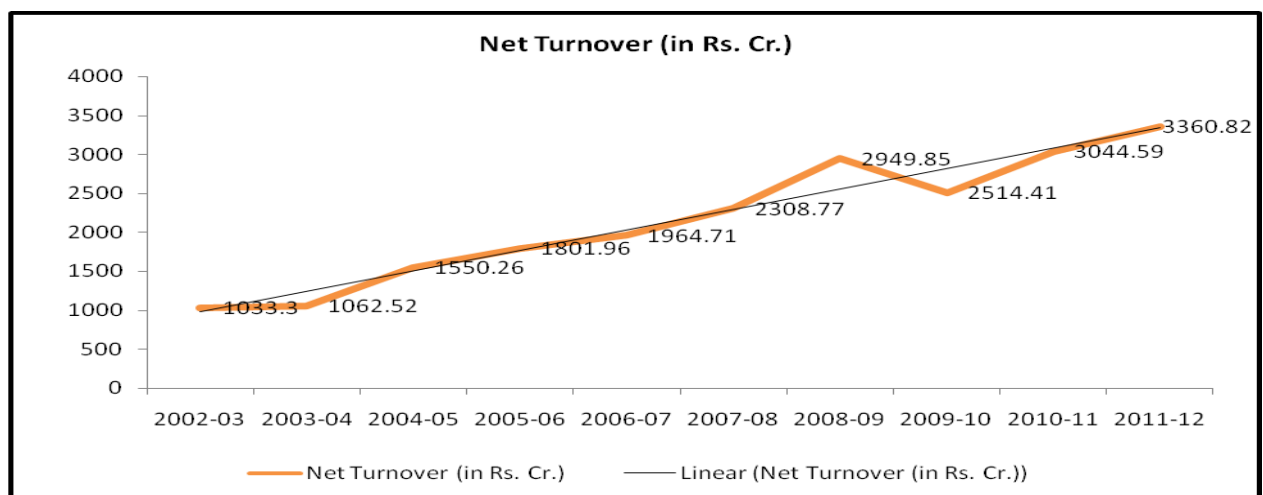
sales ratio. This can be studied through the following graph.



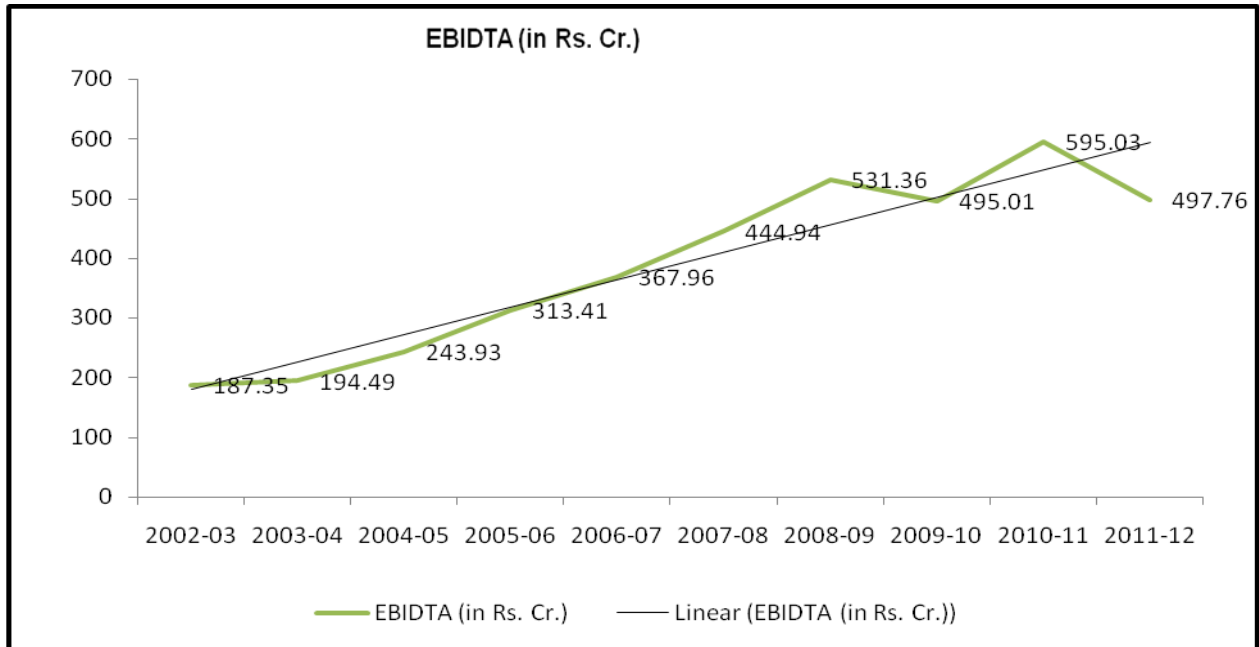
The Net turnover also has a rising trend. This projects that the CSR investments and expenditures have not affected the net turnover of the company. The net turnover is calculated by deducting excise duty from gross turnover.

Earnings before Interest, Depreciation, Taxes and Amortization (EBIDTA) of the firm also posit an upward trend implying

that the earnings of the firm have risen annually not only due to its qualitative and technical performance but also due to its goodwill and strong social performance culture which is very much appreciated by its suppliers and clients. This is further proved by the regression analysis discussed later in the paper.







Today KGVK has become a symbol of CSR for Usha Martin group. Every clientele in the list who had the privilege of visiting Ranchi has visited KGVK and leaves with only praises. The Usha Martin group is no longer identified as the rope people but are also known as the CSR people as well due to their intensive and extensive social developmental endeavors. All of this advocates that not only has the society benefitted from the CSR activities of the firm but it has also proven to be profitable for the firm.

A regression analysis performed on the CSR contributions and net profit margin of Usha Martin Limited reveals that there is high correlation and regression coefficient also registers a high degree of +0.911 stating that higher contribution creates greater competitive advantage, employee satisfaction and on an overall basis leads to higher profits. The analysis concludes that there is a positive and high correlation between CSR and Net Profit Margin (NPM), whereas NPM holds a positive but weak correlation with Net Sales. On the contrary, Capital Employed and Administration & Advertising Expenses have a negative and low correlation with

NPM. This explains the strength of CSR and its capacity to strike out all other financial competing variables like sales and advertising costs. The regression equation for the firm is modeled as:

$$\text{NPM} = .2122 + 2.4098 \text{ CSR} - .0010 \text{ CE} + .0064 \text{ Net Sales} - .0560 \text{ Adv. \& Admin Costs}$$

CSR today has become an essential strategy or the firm, which finds a very significant place in the corporate plans, budget as well as the annual reports of the firm. This reflects the company culture of thinking about the society as much they think about their production. If visualized the other way round, CSR has proven a beneficial factor for the firm and this starts a snowball effect.

## Conclusion

Speaking at a macro level, internalizing CSR requires substantial motivation, especially in countries like India where there is plenty of scope to divulge in CSR and reap its benefits. But ironically a vast number of firms are not aware of these facts. This paper thus brings to light the various factors by which society can be benefitted by participatory CSR. Business has the power to transform society and in the process, to make a profit. Michael E. Porter, a Harvard strategy guru, believes there is a “symbiotic relationship” between social progress and competitive advancement. This relationship “implies that both business decisions and social policies must follow the principle of *shared value*” Thus, business and society are inseparable and interdependent. The best business leaders know this truth and act with vision, courage and passion to create real and lasting contributions to society. This becomes a way for companies to advance social progress while also making a profit, and ultimately becomes a way for long run effective sustainability in many businesses. It suggests that corporate social responsibility (CSR), therefore, has become an essential part of any successful company’s business strategy. Hence it becomes imperative as to how businesses’ values contribute to the common good.

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**TABLE 1 – Correlation between NPM and CSR**

Model	Un-standardized Coefficients		Standardized Coefficients	t	Sig.	95% confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-Order	Partial	part	Tolerance	VIF
(Constant)	.319	.819		.39	.70	-1.616	2.255					
CSR Dependent Variable- NPM	1.76	.301	.911			1.052	2.473	.911	.911	.911	1.000	1.000

TABLE 2 – Multiple Regressions

<i>Regression Statistics</i>	
Multiple R	0.9775393
R Square	0.9555831
Adjusted R Square	0.9111662
Standard Error	0.8445629
Observations	9

ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	4	61.38247647	15.34562	21.51396	0.005743321
Residual	4	2.853145754	0.713286		
Total	8	64.23562222			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>
Intercept	0.2122249	1.462515609	0.14511	0.891643
X Variable 1(CSR)	2.4098946	0.728172755	3.309509	0.029668
X Variable 2(CE)	-0.001065	0.002179542	-0.48885	0.65054
X Variable 3(Net Sales)	0.0064882	0.003034246	2.138325	0.099274
X Variable 4 (Admin & Adv Costs)	-0.056043	0.026559228	-2.1101	0.102479

	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	-3.848369377	4.2728192	-3.8483694	4.27281923
X Variable 1(CSR)	0.388162934	4.4316263	0.3881629	4.431626294
X Variable 2(CE)	-0.007116847	0.0049859	-0.0071168	0.004985908
X Variable 3(Net Sales)	-0.001936214	0.0149126	-0.0019362	0.014912622
X Variable 4 (Admin & Adv Costs)	-0.129782951	0.0176975	-0.129783	0.017697524

## RESIDUAL OUTPUT

<i>Observation</i>	<i>Predicted Y</i>	<i>Residuals</i>	<i>Standard Residuals</i>
1	1.5326374	-0.802637377	-1.344009673
2	0.5536554	0.55634461	0.931594464
3	1.648784	0.301215985	0.504383684
4	3.0821686	0.347831408	0.582440826
5	6.1337833	-0.903783324	-1.513377728
6	7.0588252	0.13117482	0.219651155
7	7.8501829	0.829817105	1.389521903
8	6.8978316	-0.057831578	-0.0968385
9	5.3321316	-0.402131649	-0.673366131

## QUEST FOR IDENTITY IN THE NOVELS OF ANITA DESAI WITH SPECIAL REFERENCE TO HER NOVEL “ FIRE ON THE MOUNTAIN”.

Ms. Papari Kakati\*

### ABSTRACT

Anita Desai is a major literary voice among the Indian writers in English. She has given a new dimension to English fiction by concentrating on the exploration of the problematic sensibility of modern Indian culture attitude and approach. She is famous for the depiction of inner problems and struggles of her female characters. She is more interested in the interior landscape of the mind than in social and political realities. In her fiction there is an effort to discover and then to underline to convey the significance of the one's self identity. Anita Desai excels in writing psychological novels. All her writing is an effort to discover and convey the true significance of things. The uniqueness of Anita Desai's fiction lies in the treatment of feminine themes. Her writings have drawn worldwide critical attention. Anita Desai can be considered the innovator of psychological study of alienated women in India. Anita Desai wrote about a dozen of novels. Among these “Fire on the Mountain”, ‘Cry, the Peacock,’ ‘Voice in the Cities’, ‘The Artist of Disappearance’, ‘In Custody’, ‘Games at Twelve Night’, ‘Clear light of Day’ etc are considered as the major works of Anita Desai. Desai has received Sahitya Academy Award for her masterpiece-“Fire on the Mountain”. In the “Fire on the Mountain” Desai explores the effectiveness of escapism as a coping Mechanism. After a life time of dutiful servitude to her family, elderly matriarch Nanada Kaul purchases a house in the isolated hill country of Kasuli and lives out her days in peaceful seclusion. The novel shows the clash of generation between Raka and Nanda, the division of classes between Nanda's isolated hill community and the nearby village, and the conflict between the educational programmes sponsored by the central government and the tradition of the local villagers.

Desai's chief concern is human relationship. In this novel, Desai has shown the married life, its shared

values, mutual commitment, trust and faith which sub-ordinate the interest of the individuals resulting in the smooth relationship of the family. Her novel is abundant with the tensions and maladjustments in their relationship but the moral and religious convictions disapprove them together. Hence, the paper will focus light on the marital discord, class, caste, conflict, gender and marginalization as the theme of her major novels. In this paper the quality of resilience demonstrated by the characters has also been tried to examine.

### Discussion

Many of the Indian women novelists have focused on women's issues; they have a women's perspective on the world. In fact there has been a great need for an interest in works in the subject. This has given rise to the emergence of a new area of study and research- The Women's Study. It involves the writing of the materials and literature that deal, in a direct and implied fashion, women's improvement and their general enlightenment. One of the reasons that women have taken up their pen is because it has allowed them to set the conditions of existence, free from the direct interference of men. Anita Desai has dealt with issues related to women. As a thought provoking Indian women writers in English, she depicts a strong inclination towards the existential interpretation of human condition. Her predominant interest remains the exploration of women protagonists as individuals condemned into hostile environment which they find terribly difficult to handle. These women

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are mostly sensitive wives, pitted against insensitive, unloving husbands. They find their existence meaningless and absurd and this feeling confines them in a bizarre world-where they experience guilt, conflict, restlessness, boredom, isolation, dissatisfaction and anxiety. They usually end up taking the extreme step of killing or getting killed, asserting their freedom to choose and responsibilities for their destinies. In most of her novels, Anita Desai has tried her best to voice the mute, untold and psychosomatic miseries of the women particularly married women who are seen caught in the net of identity crisis, problems and predicaments. Her deep and profound study of the inner behaviors of the women life viz-a-viz spiritual stress and strain, marginalization of dignity, classification of social status and gendering the voices of the women are due to patriarchal pattern of society. She dives deep into the emotional world of the second sex revealing a quest for imaginative identity of several unfathomed shades of human personalities and feminine sensibilities. The protagonist in Desai's works is predisposed to the trauma of isolation and suffers from a sense of alienation who could reach the intensity of an existential malaise.

Most of Desai's novels deal with the conflict created by stratification of men above women. This power over women drawn the ages has created powerful images of man as a patriarch, lawgiver or as a boss or as a person who is in charge of women's life. The appetitive need for a new self image and the recurrent hope of transformed women are the direct result of conflicts. Desai has shown that when relation is unbalanced it generates conflicts. Desai's protagonists are seemed to be standing on the battlefield of conflicts. Again, suppression is indeed the most powerful weapon that has been used against

women in her novels. Desai's characters struggled for self-actualization which she has skillfully documents the conflicts of the self, especially those women whose life is the thematic focus of her novels. She powerfully interrogates the conflicts that fragment the self. She has also pinpointed psychological processes of sex-role stereotyping with the intension of marginalizing the status of women. In a traditional and structural society, when transition occurs due to awareness of individual, conflict arises between social interest and individual interest. As it observed that the social forces circumscribe the powers and potentials of individual for maintaining equilibrium. This is more so in case of women in a country like India where culture, law and social belief systems marginalized them.

Anita Desai in her, novels presents the image of suffering women preoccupied with her inner world, frustration and the storm of existential predicament of women in a male dominating society. Her novels have Indians as the central characters and she alternates between the female centered narratives. Besides, her novels have also depicted the violence and issues of downtrodden women reinforcing the class, caste and gender discrimination in Indian context. In this regard, Desai is known as the most prolific Indian novelist who self consciously engaged with women issues as her thematic concern and subject matter of her novels. Moreover, her works collectively and individually spans several decades enabling the study and development of women's role in maintaining and resisting patriarchy, cultural identity, social class, sexuality, motherhood and others.

In her fiction, there is an effort to discover and then to underline to convey the significance of one's self identity. In the



***Fire on the Mountain*** Desai explores the effectiveness of escapism as a coping Mechanism. After a life time of dutiful servitude to her family, the elderly matriarch Nanda Kaul purchases a house in the isolated hill country of Kasauli and lives out her days in peaceful seclusion. The novel shows the clash of generation between Raka and Nanda, the division of classes between Nanda's isolated hill community and the nearby village. The attempt has been made by Anita Desai to cross examine the complexities of human relationship and the crisis of self identity. Her characters are self-conscious of the reality around them and they carry a sense of loneliness, alienation and pessimism. She adds a new dimension turning inward into the realities of life and plunges into the deep-depths of the human psyche to score out its mysteries and chaos in the minds of characters.

A close study of the texture and theme of the novel in relation to the tenets of identity crisis of the self undoubtedly justifies the thematic observation of her novels. Desai has skillfully displayed the dramatization of experiences of certain women embroiled by the cross way of life. The novel ***Fire on the Mountain*** deals with the exploration of the inner self human existential problems experienced by the female protagonists Nanda Kaul, an old lady living in isolation. It also projects the inner turmoil of a small girl, Raka, who is haunted by a sense of futility. Besides, it presents the plight of a helpless woman, Ila Das who is confronted with the forces that are too powerful to be counted resulting in her tragic death. Hence, the existential themes of solitude, isolation, alienation, the futility of human experience and struggle for survival form the major themes of the novel.

Anita Desai's ***Fire on the Mountain*** falls into three sections. Each section further is

divided into several short chapters of unequal length. The first section titled "Nand Kaul at Carignano" runs into ten chapters. The novel deals with Nanda Kaul, the main protagonist's lonely life in Kasauli. It portrays Nanda Kaul's change of attitude towards Raka, her great granddaughter. In the final section, "Ila Das leaves Carignano". This section presents the tragic end of Ila Das, Nanda Kaul's childhood friend. The structural unity of the entire novel revolves round the existential angst experienced by the women protagonists.

In this novel ***Fire on the Mountain***, the story element is very thin and there is practically no action except for the tragic end of Raka. The story revolves round the inner lives of the two female protagonists, Nanda Kaul and Raka. Nanda Kaul is the wife of Mr. Kaul, the Vice-Chancellor of the Punjab University. When the novel begins, Nanda Kaul is living in Carignano, far from the madding crowd. She is leading a life of isolation and introspection. She shuns all human company. Even the postman's arrival to deliver the letter is frowned upon by her. But this seeming quietude does not last long. Raka arrives at Carignano to convalesce after her typhoid attack. The old woman and the young girl live in double singleness. But as days pass by, Nanda Kaul finds herself drawn towards Raka, something she had not expected. But the little girl refuses to be befriended and escapes into the hills looking for company in solitude.

Ila Das; Nanda Kaul's childhood friend visits Carignano to meet Raka. She has come to Kasauli now in her new capacity as an officer in the local people about the evils of this practice. This invites the wrath of many of the villagers of whom Preet Singh is one. His attempts to barter his little daughter for a tiny piece of land and a few

goats have been successfully thwarted by Ila Das. One evening, when Ila Das returns late from Carignano to her humble house in the valleys, he waylays her, rapes and murders her. When the news of Ila Das's death is conveyed to Nanda Kaul over the telephone, she is rudely shocked and faints dead. Raka unaware of great grandmother's death rushes into the house proclaiming widely that she has set the forest of fire. For Nanda Kaul, the past, the present and the future are all in ashes. She has tried to create a fantasy world from the past, a world of happy families, love, wealth and good humour.

Nanda Kaul, Raka and to some extent Ila Das are in search of their identities which embodies the predicament experienced by the individual in an un-understanding and even in hostile universe. A detailed examination of the characters of these protagonists bring to light how Anita Desai has succeeded in giving expression to her existentialist world-view through these characters and by a subtle use of imagery and symbols in this novel.

When the novel, "**Fire on the Mountain**" begins, Nanda Kaul is presented as a recluse. She is living all alone except for the company of the servants who dare not disturb her privacy. She brooks no human presence. She wants no one and nothing else. Whatever else came or happened here would be unwelcome intrusion and distraction. She spends her days in isolation, musing about her past and experiencing the existential ennui. From the musings of her agitated mind it appears that as the wife of the Vice-Chancellor of the Punjab University and the mother of several children. Anita Desai unfurls her past in the form of long interior monologues punctuated by authorial interruptions. Nanda Kaul witnessed only betrayal and demands in life before her

retirement to Kasauli. She had lived a monotonous life receiving and treating the endless stream of visitors who used to call on her vice-chancellor husband. Her husband had carried on a lifelong affair with his mathematics mistress Miss David, whom he would have married, had she not been a Christian. Again, the memories of her children make Nanda Kaul shudder at the very thought of her past. As a mother of several children, all demanding an accommodative and she had been given too many anxious moments. Nanda Kaul feels that loneliness is the only essential condition of human life. Whenever she looks at the tall pine trees that stand out from among the Underwood, she is reminded of her own alienation. Not exactly conscious of what she is waiting for, nonetheless, she is awaiting the inevitable end to all human existence. She concludes that human life is basically a lonely struggle against the odds of life. In her case, the odds have been manifested themselves in the form of an adulterous husband and cantankerous children. Anita Desai here has shown the married life, its shared values, mutual commitment, trust and faith which sub-ordinate the interest of the individuals resulting in the smooth relationship of the family. This novel is abundant with the tensions and maladjustments in their relationship but the moral and religious convictions disapprove them together.

In *Fire on the Mountain*, Anita Desai gives us a positive message, very valuable in the context of our contemporary society. She gives us a chance to try to strike a balance between reality and illusion, and to make our lives more meaningful. Here she highlights the truth that a life of undiluted reality or undiluted illusion spells tragedy. Nanda Kaul and Ila Das are such characters whose identical crisis and problems remain unsolved through out of the development of

the action of this novel. Nanda Kaul feeds herself on illusion. But when she receives the tragic news of the rape and murder of Ila Das her illusion changes into reality. On the contrary, Ila Das faces real life. Nanda Kaul, an old woman, has had too much of the world with her and, so longs for quiet, retired life. Her busy past now looks like 'box of sweets', positively sickening. She desperately desires to avoid familiar obligations around her. She wants to free herself from all stifling and irritating involvements. So, she withdraws determinedly into Carignano, her hill side home, Kausali where she hopes to live a paired, reduced and radiantly single life. She cries out in agony:

**“Have I not done enough and had  
enough? I want  
No more. I want nothing. Can I not  
be left with nothing?”**

Nanda Kaul's cry is nothing but a cry in wilderness, a prayer shot into the vacant air which goes unheard and unanswered. Physically, she has been able to withdraw herself from her harsh life of duties and responsibilities, irritations and annoyances, dubious joy and certain sadness. She can neither escape her past, nor help the present, nor predict her future. She is apparently all alone. Her past keeps babbling in her memory and these memories create uncontrollable feelings in her consciousness. Her present is also not free from disturbances. Even her friend Ila Das, who is a piano teacher-turned- social worker breaks Nanda Kaul's solitude. Her voice is enough to disturb Nanda Kaul's life. In fact, Ila Das is a noble soul struggling against the odds of life. She is aware of the fact of life that misery and suffering are inevitable in life. So, she always keeps smiling. Ila Das simply tries to stop the disastrous marriage of the daughter of Preet Singh. For good

intentions she is assaulted and raped under the cover of darkness. The telephonic news of her death results in the death of Nanda Kaul. This tragedy leaves Raka utterly alone. The fabrication of fantasy is of no use. The hidden reality is enough to force Raka to escape and to seek her thrill by setting fire to mountain side. Ila Das is leaving her fantasy, while Nanda Kaul sees. Like Monisha, Nanda Kaul also finds how senseless the compromise in between external and inner self of Nanda Kaul's experiences.

Nanda Kaul's attempt to detect the scheme of events in human existence seems to be an exercise in futility. She tries to be unattached with the world, but the world sticks to her tenaciously. She is sick of her part, and so she removes herself to a new heaven. But the past, including the memory of her husband's infidelity, keeps assaulting her. She wants to will away Carignano to her but does not do so. She detects Ila Das's voice but she cannot dismiss her. When she takes pity on her, she feels that she should invite her to stay with her but fails to do so. Hence, Ila Das dies an unnatural death, which has been so often eluded in the novel. It shows that human existence is never safe, never at the mercy of chance and it cannot escape the truth that is death. The picture of life that Anita Desai presents in this novel is no doubt a dismal but it is true to life. As defined by Madhusudhan Prasad, human life has so many facets and there are different angles from which it can be viewed and reviewed. But the novelist is successful in her presentation and has chosen her own angle of view. She has been able to diagram the absurdity of human life, utter futility and meaninglessness.

Like **“Fire on the Mountain”**, the protagonist in **“Voices in the City”** is devoid of love. It is well known fact that

the absence of love reduces every creative act into a self destructive act. Nirode finds solace in the creative friendship of David. Dharma recovers from his solitude through the love of Amla. It is Monisha alone who seeks them in human relationship and is finally destroyed. Thus, this novel is a powerful tragedy of human existence. In “Bye-Bye Blackbird”, Anita Desai leads us into this world through her characters that are all entangled in self-made images. The characters move against a background that draws them but leaves them dissatisfied. Dev in this novel caught between acceptance and rejection. He wavers between his choices. Sarah also remains an outsider in her own chosen world. She is seen accepting the decision of her husband in seeking her husband’s self. The quest for the self in the “Voices in the City” is clearly demarcated in two parts. The different attitude of Jit, Dharma, David, Nirode, Monisha and Amla are highly individualized. The various sets of instincts, feeling, emotion and passion, however, in between the two-reality and unreality strike us.

Maya in “Cry, the peacock” seems to be self seeking for a change in her life. She connects her present with the past and tries to go into sheltered life. Her continuous effort for something fails to establish complete communication with reality in life. Maya wants to revert back to her childhood-memories with reality in life. The self-seeking Maya longs for a change in life. Maya seeks meaning in a dark universe. She cherishes a continuous longing for something which she never gets. Her own cries frustrate her within.

In “Bye Bye Blackbird”, Dev’s dilemmas are also seen emanating from his emotional and instinctive responses to the London scene. He wanders on its streets in search of his new identity. London thus reflects

various psychic stages that he goes through before he discovers his affinity with the countryside. In this vast human island he finds himself alienated and suffers spiritual agony through his hellish experiences in the London tube. Sarah, the female protagonist, she also worries and wonders about her identity and the two side of her character. She feels like an imposter if she plays the role of English Secretary when she is an Indian wife. Her character is more complex than other characters created by Anita Desai.

In “Clear Light of the Day”, the children resent the long absences of their parents and they are aware of their exits and entrances. Nature is not merely heredity rather it is a matter of inclination and tendency. It is a combination of instincts, feeling and thought which is unconscious or subconscious. It moves towards wholeness to reach a position of being self critical. The division of self has its own function. It leads to self-knowledge and self-understanding. The four section of the novel suggested four dimensions of time. Though Bhim is the central character but the primary focus is not on her. There is an attempt to see the events in time from the perspective of childhood and age. In a sense, the novel is about the growth of four children in an absurd world.

The human island into the novels of Anita Desai had numerous symbolic quotations. They echo conflicting demand of protection and independence. Her most protagonists show a marked tendency towards neurotic behavior. In some of them there is abnormality and eccentricity. Desai is interested in some peculiar characters rather than everyday average ones. The novelist seems to have no capacity to make the pictures opposite to the woman’s point of view. Therefore, the description of human relationship is inadequate.

It may conclude that the human island created by Anita Desai in her novels acquires tremendous significance and becomes symbolic of those urges that lead and motivate us to seek a separate and unique identity of our own. An exhaustive study has been made on the above novels of Anita Desai. The themes and characters of Desai have in common something which is typical and off-beat in its nature and characteristic. In fact, these novels of Anita Desai drift away from the common socio-economic and political themes. Indeed, these novels discuss the psychic problems of certain individuals, particularly the women of modern urban milieu.

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## PORTRAYAL OF 20<sup>TH</sup> CENTURY INDIAN FEMINISM IN THE WORKS OF POST MODERN INDIAN WOMEN WRITERS.

Dr. Amit Purushottam\*

### ABSTRACT

The proposed research paper takes into account the feministic perspective in the works of three notable Indian women novelists in the postmodern era depicting the Indian Feminism during 20<sup>th</sup> century. The women novelists and their respective works under scrutiny are Arundhati Roy's *The God of Small Things*, Kiran Desai's *The Inheritance of Loss* and Manju Kapur's *Difficult Daughters*.

Roy's novel, *The God of Small Things*, is a story about a helpless, lonely lady, Ammu, who is abandoned by her husband. Neglected by her family, she meets a sad fate. The novel shows her ongoing strife with the harsh realities of life. She struggles, resists but in the end succumbs to the innumerable harms done to her. This story is set in the 1970s and keeps swinging between the past and the present.

Kiran Desai's novel *The Inheritance of Loss* explores with intimacy and insight the feministic aspects in the era of globalization, economic inequality, fundamentalism and extremist violence. The time segment is the 1980s, when the agitation for Gorkhaland was at its height. It provides a global perspective as the writer moves from India to Western countries alternately in search of a true identity for women. Manju Kapur's *Difficult Daughters* takes the vantage point of the present to look into the past to show how the Indian woman's aspirations have always been there under the surface in spite of the repressions of the male dominated society in pre-independence India. The desires of Virmati, the female protagonist in this section, will be examined in consonance with the male attitudes, as well as the tendencies of other women characters in the novel.

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### Introduction

Ammu is the daughter of Pappachi and Mammachi. As a child she sees the beating of Mammachi with a flower vase by her father Pappachi. She witnesses the animal side of her father when he destroys the pair of shoes she brings for herself. Also, she is denied education because her father is against the education of girls. She finally meets her future husband at Calcutta in a marriage ceremony. The boy has come to attend the wedding. He works as an assistant manager at a tea estate. Ammu marries him but finally finds out that her husband is an alcoholic. At one juncture he is ready to sell Ammu to his boss, Hollick, to save his job. In a mood of madness and despair, she hits her husband with a book and leaves the place with her twins - Rahel and Estha. She returns to her parents' house in Ayemenem. To add salt to her wounds, Ammu finds that she and her children are not accepted by her family members. She loses control of herself when her father supports Ammu's husband saying that an Englishman cannot behave like this. Ammu is disturbed to see her small children being humiliated by other family members.

Ammu's brother Chacko goes to Oxford for higher studies but Ammu is denied education even in India. Ammu's transgression of marriage is not accepted by her family, but Chacko's marriage to an English lady Margaret is condoned. He has a daughter named Sophie Mol. Chacko comes back to India and lays claim over the whole property at Ayemenem. Ammu is denied any share in the property. Thus the male domination is clearly visible.

Left alone, Ammu is finally tortured by old spinster Baby Kochamma on the ground that after getting married she has no right to stay in her parents' home. To make things worse, she is a divorced lady now. Ammu spends her time on the bank of the river, going for midnight swims. She falls in love with an untouchable, Velutha. The relationship is soon found out by Ammu's father resulting into her confinement. Velutha is beaten to death in the police station after he is charged with the murder of Sophie Mol who actually dies from natural drowning. The twins, Estha and Rahel, are persuaded by Baby Kochamma to give false evidence against Velutha so that he can be charged for the death of Sophie Mol. They lead a miserable life in the Ayemenem house. Estha becomes withdrawn because of his submissive nature. Rahel shows her frustration by colliding against other girls, decorating a cow dung cake with fresh flowers and by burning the hair bun of her house mistress. Neglected by the family and society she grows into a rebellious girl.

Ammu dies at the age of thirty one, neglected, in a hotel room. Rahel sees the crudities faced by her mother. All these memories keep coming back and finally she drifts from one school to another and like her mother ends up into an unsuccessful matrimony. Estha is confined to his own shell after being haunted by the bitter memories of life.

On the individual level, although Chacko's propositioning women is no different than Hollick's attempted seduction of Ammu, the objects of his desire are never presented as anything more than shadowy, giggling figures which may lead to the interpretation of this presentation as proof of a certain ambiguity in the author's stance. Thus, a first interpretation would be that Roy herself is

not entirely capable of escaping her own, class-based position and that she silences these particular women whom she represents. Their plight is in being not only exploited as a labour force but also in their dignity as humans as they are forced to prostitution by the combined factors of their economic and social position. This does not seem to be given as much weight as Velutha's story. The fact that they had not been murdered for having defied the social order like Velutha did, seems at first to diminish the horror of their exploitation as human beings, and appears to remove from them the tragic cloak of victimization that Velutha is clad in. Yet the trade of the body in all forms is one of the worst forms of alienation a human being can experience. Ammu is not a dupe and she bluntly mentions her brother's exploitation of the women who have no choice.

Ammu said it was all  
hogwash . . . a landlord  
forcing his attentions on  
women who depended on  
him for their livelihood.<sup>3</sup>

All that is adapted to Western standards, seems to be polluted, bringing with it decay, loss or putrefaction as in the way the economic condition of the Kathakali ballet dancer is described. 'His velvet blouse has grown bald with use'<sup>4</sup> - appearing to have made of him a half-willing slave to the mercantile forces. 'Things have changed and the Kathakali dancer is frustrated in his art, because he has to cut down six-hour representations to adapt them to the tourists' fickle attention'<sup>5</sup>. The Kathakali dancer needs to dance in the temples, devoid of an audience, to beg forgiveness of the Gods as he has sold his art for his mortal needs. This dancing is the desperate seeking of a refuge against the passing of time which has led to the partial loss of their identity

through the trading of their culture and religion for survival:

In Ayemenem the men danced as though they couldn't stop. Like children in a warm house sheltering from a storm. Refusing to emerge and acknowledge the weather.<sup>6</sup>

Indeed, things are no longer what they used to be even in the most sacred of an ordinary Indian's life—religion—as the narrator humorously points out in the scene where the sleeping priest is seen: 'A brass platter of coins lay near his pillow like a comic strip illustration of his dreams.'<sup>7</sup> However, the Kathakali dancers' attachment to their culture reveals that holding on to tradition holds in it a means of salvation, just like Rahel and Estha's attachment to their culture.

Whether they are fathers, sons or brothers, the male characters in *The God of Small Things* are represented in a very negative light when they are not blotted out by the stronger female characters. Weak, infantile, the male character in this novel is portrayed as unable to undertake his role as a father and preferring to be mothered. The social position that he enjoys only serves to fulfill sexual desire and to spite or destroy the very females who nurture him, thus making him a dangerous person for other female characters.

The endeavours of the male characters are qualified as clumsy and sterile as opposed to the creative capacities of the female characters who are the only strong and reliable figures for all those who are dependent: the working community relying on *Paradise Pickles and Preserves*, and the twins. Nevertheless, the mother figure is

also compared to the sexually enterprising but destructive goddess, Kali, symbolically swallowing her son's testicles and therefore procreative powers, or at least ensuring her exclusive control in the field of parenthood. The mother figure is a not only a castrating one, she also seeks her own sexual fulfillment through the taking over of the son's sexuality. As Sudhir Kakar points out, 'In all societies the image of the 'bad mother' combines both the aggressively destroying and the sexually demanding themes.'<sup>8</sup>

The relations between the male and female characters are conflictual as there is a struggle for control on financial, social or sexual issues. The outcome of the struggles is either castration or erasure of the male characters even though loss is paradoxically experienced mostly by the female characters. The only characters that experience close bonds devoid of violence are those who have no social status - the twins in their privileged brotherhood, Ammu the divorcee, and her untouchable lover, Velutha. These characters are, however, destroyed, giving the reader a generally pessimistic view of the man-woman relationship in the novel's world.

Female characters are omnipresent in this novel, creating, building, but in a certain sense their uncomplaining toiling expunges the male characters' attempts at success and gives them a castrating aspect. The maternal connotations in the appellations of the female characters are no coincidence as the youngest girls are considered as potential mothers and variations and diminutives of the word 'Amma,' 'mother' are attached as suffixes to girls' first names. The Tamil word, 'Ammavaru,' means the primal mother and this novel, even if it underlines that women are limited to their



roles as mothers, also points out the authority that motherhood confers on the woman. The twins are brought up, nurtured by various mother figures. Ammu, their own mother, is almost always designated by the only social function that is left to give her living space, for when her sexual desire is perceived, her person is split into two distinct figures, woman and mother separated, the two being incompatible.

As though she had .... Even her walk changed from a safe mother-walk to another wilder sort of walk.<sup>9</sup>

Even in the love scenes with Velutha, her children are evoked by the female narrator and Velutha himself is perceived as a child by Ammu. Their Mammachi, or grandmother, is a reigning matriarch and from her youth, her name Sosha is transformed into Soshamma, 'Mother Sosha.' The other powerful female figure is Navomi Ipe, the twins' great-aunt, called Baby Kochamma. 'Kochamma' signifies aunt, used for the aunt who is the younger sister of the parent. One can say that Baby Kochamma's title, Aunt Baby or the literal translation of Kochamma being Small Mother, is a nebulous one which underlines the distorted nature of the life she has lived. It is an irony as she has wasted her life as a woman, being neither wife nor mother but an obese great-aunt with a ludicrous name.

The male characters are blotted out in the female text as is indicated from the fact that Estha has deleted his name from his Wisdom Exercise Notebooks and it is only with the appearance of a female figure, Rahel, who unearths his childhood narrative when she returns from America, that his prophetic story writing is revealed. The link between the treasures of the name

from a notebook with the brand name 'wisdom' and Estha's loss of mind can also be mentioned as a symbolic erasure of the male when represented in the female text. From Ammu's attempts at erasing the image of their father from the twins' minds by allowing them to look at his photograph only once, one can read her symbolic erasure of his legal right as a father. This is further underlined in her refusal of using his name even temporarily for her twins while she unwillingly chooses between her husband's and her father's name. This refusal of the mother to adhere to the transmission of family name by the male is continued by the narrator; the text never mentions the name of the father and the world of the novel becomes an entirely feminine one that intentionally rejects men.

The Inheritance of Loss oscillates, telling simultaneously stories of two places - an Indian hill station in the north-eastern Himalayas and a ghastly place in New York. The first place consists of a retired judge, his young granddaughter, his cook and his pet dog, and a small group of people amidst political turmoil resulting in suffering for each and every character. It highlights the impact of blending of people from different cultures and social strata, and episodes of love and hate.

The second place covers the saga of Biju, the son of the judge's cook, who has illegally entered America and fears for being an illegal immigrant. He keeps on changing low profile jobs, has to face the apprehension and injustice of the ruthless world where on the one side he is projected by his father as a monarch and on the other side spends a miserable life in reality. The cook, Panna Lal, connects the two storylines in which unlike characters share the common jolt of embarrassment and loss on all fronts.

The storyline takes place in the 1980's when the agitation for Gorkhaland for an independent state is at its peak. The novel has several attached stories in which personal and political elements are blended and it takes up several issues like the impact of colonialism, the status of women, postcolonial hopelessness, clash of cultural values with the western influences and the economic inequality leading to the exploitation of the third world migrant in western countries.

Kiran Desai infuses in the novel her own experiences of leaving India. Unlike Arundhati Roy's *The God of Small Things*, this novel is not an autobiographical novel, but it provides an imaginative experience of the author as she migrates to other western countries. India is the birth place of Kiran Desai where she spent first fourteen years of her life and in this novel she visits her past experiences in Gujarat, the place from where her father and grandfather came and Kalimpong, her aunt's home. After spending the first fourteen years in India, Kiran Desai migrated to England and then to America for higher studies.

The novel starts in a decayed and disintegrating estate in Kalimpong which is situated at the foothills of the north-eastern Himalayas, in the Darjeeling hills of West Bengal. A retired and introvert judge, Jemubhai Popatlal Patel, lives with his granddaughter, Sai, an old and talkative cook named Panna Lal and his dog, Mutt. Though Jemubhai is as a Cambridge educated judge, he keeps himself cut off from the social intermingle and sticks to his past legacy of his high profile job. Jemubhai finds himself in the shadow of his own magnificent individuality, keeping himself isolated from society. He lives in a big bungalow, named Cho Oyu. Even though the bungalow has a scenic view of the Kanchenjunga, the judge has no interest in the mystical and divine aspect of the

area. The judge is so dazzled with the bungalow when he first sees it that he leaves his job and starts to live like a rootless foreigner.

The orphaned Sai is expelled from her convent and finally comes to Cho Oyu. Sai hates her grandfather who looks more like a reptile than a human in her eyes:

There was more than a hint of reptile in the slope of his face, the wide hairless forehead, the introverted nose, the introverted chin, his lack of movement, his lack of lips, his fixed gaze. Like other elderly people, he seemed not to have travelled forward in time but far back.<sup>1</sup>

Sai's entry into Cho Oyu results into a bizarre bond that develops between the judge and Sai throughout the novel. Sai is looked after by the judge's cook who is concerned for her wellness, but he is constantly anxious for his own son, Biju, an illegal immigrant in New York, who keeps on changing jobs, trying to evade the immigration authorities and living in anxiety to get a green card. The cook feels his position in society elevated because his son works in America. Sai finds herself lost and pensive in the bungalow, trying to escape and explore the outside world by hastily reading the old issues of *National Geographic*:

Books were making her restless. She was beginning to read faster, more, until she was inside the narrative and the narrative inside her.<sup>2</sup>

Sai finds that time has stopped in Cho Oyu due to the harsh behaviour of her grandfather who plays the spoilsport. Sai is the ethical centre of the novel who tries to explore the overlooked dual aspect of the

place where on the one hand there is misery and lawlessness, and on the other hand, the splendor of the nature. However, her entry in Cho Oyu disturbs the equilibrium of Jemubhai's life. It brings back the past memories and reminds him of his own unpleasant experiences.

When he thought of his past, he began, mysteriously, to itch. Every bit of him filled with a burning sensation. It roiled within until he could barely stand it.<sup>3</sup>

Girls' education is totally neglected at this time and there is a tendency of providing all resources to the son. Jemu's parents treat their daughters like a destitute and cut down all their resources for development so that Jemu receives the best education and standard of living. Daughters are denied parental love but all comfort is showered on Jemu. Since he is the only son of the family, lots of things are sacrificed for his accomplishment. The moment Jemu tops in matriculation, the father's aspiration begins to take shape and he wants his son to be a judge after the school principal suggests that one day Jemu can sit for the local pleaders. Thus the aim for the I.C.S. Examination is set. Jemu gets a scholarship and goes to Bishop's college and then to Cambridge.

Jemubhai brings honour to his family by being the first boy from his birthplace who studies in spite of the poor conditions of the family in Gujarat and goes abroad for higher studies. Jemu's father neglects his daughters and for providing all resources to his son goes to the extent of borrowing money from money lenders at an excessive rate. When this is not sufficient, Jemu's father starts searching for a bride who can pay a heavy dowry. Jemu is thus married to the daughter of a rich businessman and gets a heavy dowry in return. Jemu's marriage is meant to fulfill the ambitions of his father

and therefore there is no real emotion in the marriage. It is bound to fail. Jemu marries Bela at the age of twenty. After marriage, Bela's name is changed to Nimi Patel and she takes her husband's title. This shows the condition of women who lose their identity after marriage and their husband's identity is forced on them. Jemu uses the dowry money for his passage to England and even before starting his married life he leaves for England, within a month of the marriage. This reflects the selfish attitude of men who consider women to be a commodity. Jemu and his father are driven only by selfish motives that have no place for emotion and respect for the existence of women. Women are thus considered the objects that are meant to fulfill the baser instincts of men and have no real identity.

Deserted by Jemu and humiliated by the servants, Nimi is now left within the four walls of her house. Jemu finds Nimi to be troublesome and resorts to physical torture when he can no longer tolerate her presence. Nimi becomes mentally unsound due to her torture and isolation and loses the track of her life. She finds herself no longer beautiful and there is no one to praise her once much admired beauty.

She peered out at the world but could not focus on it. As if they had tapped into a limitless bitterness carrying them beyond the parameters of what any individual is normally capable of feeling.<sup>10</sup>

Jemu's resentment and disgust against Nimi is like a sleeping volcano that one day explodes and it finally dumps Nimi out of his life. Jemu travels out on tours and on one such tour, Nimi goes out in the absence of her husband to take part in a rally of the Congress party where Nehru is to be welcomed at the railway station. Nimi goes out to attend the rally without the

knowledge and permission of Jemu, and this defiance severely goes against the career of the judge. Jemu becomes furious. Nimi opposes and resists when she is questioned by Jemu with the proof of her crime:

To his amazed ears and her own shocked ears, as if waking up to a moment of clarity before death, she said: 'You are the one who is stupid'.<sup>11</sup>

The consequence of the reply is ruthless agony inflicted on Nimi by her highly qualified and male-chauvinist husband.

He emptied his glass on her head, sent a jug of water swinging into the face he no longer found beautiful, filled her ears with leaping soda water. Then, when this wasn't enough to assuage his rage, he hammered down with his fists, raising his arms to bring them down on her again and again, rhythmically. . . . 'Stupid bitch, dirty bitch!' The more he swore, the harder he found he could hit.<sup>12</sup>

To make matters worse for Nimi, Jemu sends her back to her family in Piphit as he finds her intolerable and fears for his career if Nimi continues to live with her own irritating manners and habits. Finally, Nimi is kicked out of the house. The situation gets worse when Nimi becomes pregnant and Nimi's uncle sends a telegram to Jemu regarding the arrival of a baby. Jemu hates Nimi so much that he refuses to bring back Nimi and does not go see her daughter. Jemu is not ready to listen to his persuasive father.

'Why are you talking like this?' he said to his father.

'You're following the script of a village idiot. She is unsuitable to be my wife.'<sup>13</sup>

The whole family of Jemu has high expectations of him, but this act of deserting Nimi disappoints Jemu's father. Thus, Jemu's imitation of artificial standards leads him to deceive and dump his own family.

He had been recruited to bring his countrymen into the modern age, but he could only make it himself by cutting them off entirely, or they would show up reproachful, pointing out to him the lie he had become.<sup>14</sup>

Jemu has thus disgraced his family, embarrassed the family of his wife, dishonours his wife's self-respect and turns her into a living corpse. The act of Jemu is inhuman and beastly when he is not ready to take care of his pregnant wife. Nimi's uncle has taken over the whole property of Nimi's father and refuses to keep her in his house. Nimi's uncle believes that a married girl has no right to stay in her father's property when a heavy dowry has been paid in marriage. Nimi seems to carry on her life dejectedly and spends the remaining part of her sorrowful life with a sister. Finally, she dies. Jemu does not feel guilty because he believes the report given to the police that Nimi has died accidentally in a stove fire:

Ashes have no weight, they tell no secrets, they rise too lightly for guilt; too lightly for gravity, they float upward and, thankfully disappear.<sup>15</sup>

Jemu's inhuman behaviour crossed all limits when he refuses to take charge of his own daughter whom he has given birth. Jemu denies his own daughter fatherly love

and destines her to a convent boarding school. He never bothers regarding his daughter's condition in the convent when as a college student she falls in love and marries an orphaned Parsi air force pilot, Mr. Mistry. Both of them have faced the same betrayal in their lives and fall in love after meeting in a Delhi park. She marries in spite of the fact that he is a Parsi and no one in the family would ever give consent to this marriage.

With the British leaving India, fresh trouble is created for the Indians who have received royal slavery from the British colonizers and perceive the country from their own viewpoint.

The arrival of Sai from Dehra Dun to Kalimpong implies the quest of an individual for her identity and familial root, which takes place in the backdrop of a disturbed political milieu.

The story of love between Sai and Gyan, which constitutes the nucleus of the Indian part of the narrative, unfolds in the backdrop of a disturbed sociopolitical milieu when India faces the biggest challenge to her national integration. The time is mid-1980s and various separatist forces are attempting to attack and destroy the idea of India as a nation: 'The country, Sai noted, was coming apart at the seams: police unearthing militants in Assam, Nagaland, and Mizoram; Punjab on fire with Indira Gandhi dead and gone in October of last year; and those Sikhs with their Kanga, Kachha, etc. still wishing to add a sixth K, Khalistan, their own country in which to live with the other five Ks'.

Things are falling apart under the impact of centrifugal forces and the centre cannot hold the nation together. Different ethnic

groups have started giving vent to their feeling of deprivation and sense of injustice in terms of militancy and bloodshed. In Kalimpong and the surrounding hilly areas, the Gorkhaland agitation, under the leadership of Subhas Ghising and C. K. Pradhan, is preparing to explode: 'there was a report of new dissatisfaction in the hills, gathering insurgency, men and guns. It was the Indian-Nepalese this time, fed up with being treated like the minority in a place where they were the majority. They wanted their own country, or at least their own state, in which to manage their own affairs.'<sup>38</sup>

The increasingly violent movement, which is born out of a demand for self-determination as well as recognition of racial identity of the Indian-Nepalese in narrow linguistic, ethnic and regional terms, plunges the entire Darjeeling district into an anarchic insurgency leading to the partitioning of people and their intertwined history, displacement, migration and loss. Sai and her lover are helplessly drawn, like many thousand ordinary people, into the vortex of larger politics. The insurgency threatens their new-sprung romance and causes their lives to descend into chaos until they too are forced to confront their colliding interests.

Set in the early part of the twentieth century, Kapur's novel, *Difficult Daughters* chronicles the history of a middle-class Hindu family whose oldest daughter chooses to study beyond the accepted high-school education that even the most reform minded middle-class families deemed quite sufficient for most women at that time. The educational revolution for women was a function of the nationalist movement that envisaged education as empowering for women, in that it would enable them to

have a voice at least in the matters of the household, where, until, that time, they did not have one. The writer of this thesis would like to examine the ideas of women's education with its rhetoric of monolithic empowerment, and the spaces in which this education was imparted, in the context of the nationalist movement, through Manju Kapur's *Difficult Daughters*. The writer of this thesis would also like to explore, within the framework of the text, issues of female identity as concerns the body and sexuality, and how this ties in with the nationalist movement. Also, there is an examination of the above in the light of the nationalist movement because this disconnect between the drive for women's education and the social displacement that it caused was the most perceptible effect of the move towards an expanded vision of women's education. There was no context provided by these nationalist-educators for the translation of this education into empowerment for the women, in practical terms and every day life.

Manju Kapur's first book is heavily populated with women. There is Virmati, the protagonist; Kasturi, her mother; Shakuntala, her cousin and the initial role model; Ganga, the first wife of the man she marries, and Virmati's own daughter, Ida, the narrator. The structure of the book mirrors Virmati's life itself: calm periods in her life are harshly interrupted by the unease caused by the Professor lurking in the background. These abrupt interjections are similar to the switches in narrative, from accounts of the exploration of her mother's past by Ida to the recounting of Virmati's life in third person. While the narrative voices are mostly representative of the women's side of the issue, the book itself is set up as a series of binaries that contradict each other at some point in the novel as well as in the social fabric that is the background of the novel. There is

female education that is deemed necessary, but can mar bourgeois respectability if it oversteps what society has deemed adequate; marriage that is necessary for any woman with an adequate education, but which can be regarded as an obstruction to, and be obstructed by education and sexuality that is necessary within a marriage and for the purpose of ensuring the continuance of the family line, but can be destructive if the woman is unmarried or if the fruits of this sexuality are overabundant.

It is also interesting that the narrative turns to the history of Virmati's family only after she begins to insist on gaining an education far beyond the socially accepted paradigms of the time. If her family had its way, Virmati would never have progressed beyond high-school. It is as though she is trying to create a sense of history for herself, a female history that is marked by tribulations, pain and strength, no matter that the progenitors of, and participants in that history themselves shun her for her ideas. Virmati's first brush with real education comes in the form of her cousin Shakuntala - a spinster who teaches Chemistry in the metropolis of Lahore. The implied inadequacies of Shakuntala are explicitly expressed in terms of her achievement in education. She has tasted 'the wine of freedom'<sup>1</sup> and has acquired the dress habits of an English woman and the personal attributes which were commonly associated with, and confined to, masculinity: spending without restraint, smoking, and drinking liquor, in the company of women, like her aunt and her mother, whose only proof of existence was their continued fecundity. Virmati, at this time, is engaged in the care of her mother who has been wrung out by the exigencies of ceaseless childbearing. Shakuntala's way of life signifies her freedom and escape from the monotonous routine of the marriage that has been arranged for her.

Right from the moment this desire for education, synonymous with freedom in Virmati's mind, is sparked, her mind is quite untainted by any idea of academic excellence. There are no references in the text to her performance in college. It is quite anti-climactic that the only times that there are references to her academics are when she fails an exam or is unable to perform competently. Her myopic eyesight that attracts the married Professor is literally short-sighted: she fails to analyze how her education will alter her subjectivity and in what manner it will be a vehicle of empowerment. For Virmati, the word freedom is an undefined space, a pastiche of words culled from the experiences of different people, who, she thinks, have experienced freedom.

Virmati suffers the most, after failed pregnancy and trying to commit suicide. Its finally that the professor places her next to his first wife.

Life is a web of relationships. This analysis of texts makes one conclude that to forge healthy relationships, the morality of care centred on the maxim of not hurting others should be universal and not restricted to women, otherwise they will rebel and negate it, which, in turn, would evoke a cold and unsympathetic world. This problem can be tackled only in conjunction with men. They should help to build a society on mutual care, cooperation and compassion. There should be redistribution of responsibility. There is no reason that serving others has to be a threat to maleness. This, like many other notions, is culturally imposed. Men and women together should join hands to create a way of life that includes serving others without being subservient and envision a society based on the foundation of these virtues to make the world liveable.

Undoubtedly, the so-called 'feminine' virtues of women are of an advanced form of living. These virtues are extolled, but paradoxically, the women who practice them are kept in a very inferior status. If women continue to be considered the inferior sex, weak, and are exploited and, in turn, they endeavour to increase their worth by emulating men by replacing feminine qualities with masculine ones, humanity would suffer a real loss, with feminine values tending to disappear. For the good and advancement of humankind, women should be allowed to develop their authentic self. Men and women can build up a supportive value system and reciprocate care and nurturing. Adrienne Rich, as has been quoted in an earlier chapter, says that 'nurturance' turns into a trap for women unless practiced by the community as well. The responsibility of care should include others as well as one's self and the virtues of care and nurturing, comforting and not hurting should be prescribed for both sexes. All should realize the universality of the need of compassion and care. Restructuring of relationships is the need of the hour. Women should be able to draw strength from their relationships and craft - a way of life that includes serving others without being subservient. The stereotypical traditional notions should be refined, revised and redefined to create a world with a better quality of living based on equality.

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## ACHIEVEMENT OF MILLENNIUM DEVELOPMENT GOALS THROUGH CSR WITH SPECIFIC REFERENCE TO TATA STEEL, JAMSHEDPUR

Sonia Riyat\*

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### ABSTRACT

Indian Government is striving hard for achieving the Millennium Development Goals. The United Nations General Assembly has endorsed a deadline of the year 2015 for achievement of the set targets. In India, there are eight Empowered Action Group States and 'Jharkhand' is one of them. By observing the progress of Jharkhand, it seems that district 'East Singhbhum' is contributing in its growth with an increasing rate. This development is not an only result of the efforts by the State Government. Tata Steel, the benchmark of 'CSR Activities' is playing an important role to uplift the life of the citizens. The purpose of this study is to present a comparative study of specific indicators of MDGs. An effort has also made to portray the importance of Corporate Social Responsibilities initiatives taken by Tata Steel, Jamshedpur in achievement of MDGs of Jharkhand.

- **Key Words:** MDGs, CSR

### 1. Introduction

#### 1.1 Research Background

We are just at the end of the last quarter of the year 2012-13. Only two years are in our hand for completing the set targets as per MDGs. The initiatives from the various government and non-government authorities are taking place in the country to review the actions taken in each key area, its implementation and the sustainability so that they can present an agenda for post-2015 action plan. The government cannot work alone in those areas unless it gets a support from the Industry. Not only the economical support but the social support is also needed. Government is also seeking to make CSR spending mandatory for all the companies. Therefore, it is necessary to find out the importance of CSR activities and its impact on achievement of MDGs.

#### 1.2 Research Objectives

The objective of this study is to present a comparative picture of the specific indicators of Millennium Development Goals of Jharkhand. In this study an effort is made to make a relationship between corporate social responsibilities performed by Tata Steel and the indicators of the MDGs.

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### 1.3 Methodology

The study is observational in nature. The analysis is based on Co-relational Study of the secondary data available in the annual reports, sustainability reports, Data available in Census of India, magazines, and handouts of the company.

## 2. Conceptual and Theoretical Background

### 2.1 Millennium Development Goals

Millennium Development Goals consist of eight goals that promote peace and security, the reduction of poverty, illiteracy, and disease and the protection of the environment, all requiring strengthened democracy, good governance and protection of human rights. It was agreed by 189 member states of the United Nations (UN) in UN Millennium Summit in September 2000. For each goal, there are target indicators and altogether there are eighteen targets. Each member state has its own concrete action plan for each goal and they have to achieve the target by the year 2015. These goals are:

- MDG 1: Eradicating poverty and hunger
- MDG 2: Basic education for all
- MDG 3: Encouraging gender equality and empowerment of women
- MDG 4: Reduce child mortality
- MDG 5: Improve maternal health
- MDG 6: Combat HIV/AIDS, malaria and other infectious diseases

- MDG 7: Ensure environmental sustainability
- MDG 8: Building a global partnership for development

Eighteen (18) targets describe the objectives under the 8 goals (MDGs) in the United Nations' MDG framework of 2003". In the Indian context, 12 of the 18 targets are relevant. The UN framework had 53 statistical indicators to measure the progress towards the 18 targets. India adopted 35 of the 53 indicators for the 12 targets concerning India.

The goals have served as a global development framework during the past decade and have influenced national policies throughout the world. In India, efforts to achieve the MDGs have been promoted through the adoption of National Development Goals and the National Common Minimum Program (NCMP), as well as important sectoral initiatives. However, global progress in reaching the MDGs has been mixed. A significant progress has been made in our country and at least four of the key national targets relating to poverty, education, gender and HIV/AIDS will be achieved by 2015. Several of the targets relating to discrimination, maternal and children mortality and malaria require accelerated efforts

In this paper, we are concentrating on the progress of following specific indicators that come under first 'three goals' among eight MDGs:

**Table1: List of MDGs, Targets and Indicators considered for the study**

Goals	Targets	Indicators
MDG 1: Eradicating poverty and hunger	Target 1 Halve, between 1990 and 2015, the proportion of people whose income is less than \$1 a day	<ul style="list-style-type: none"> <li>➤ <b>Proportion of population below \$1 (PPP) a day (1a)</b></li> <li><b>Poverty headcount ratio (percentage of population below the national poverty line)</b></li> <li>➤ Poverty gap ratio [incidence x depth of poverty]</li> <li>➤ Share of poorest quintile in national consumption</li> </ul>
	Target 2 Halve, between 1990 and 2015, the proportion of people who suffer from hunger	<ul style="list-style-type: none"> <li>➤ Prevalence of underweight children under five years of age</li> <li>➤ Proportion of population below minimum level of dietary energy consumption</li> </ul>
MDG 2 : Basic education for all	Target 3 Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling	<ul style="list-style-type: none"> <li>➤ Net enrollment ratio in primary education</li> <li>➤ Proportion of pupils starting grade 1 who reach grade 5</li> <li>➤ <b>Literacy rate of 15- to 24-year olds</b></li> </ul>
MDG 3: Encouraging gender equality and empowerment of women	Target 4 Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015	<ul style="list-style-type: none"> <li>➤ Ratios of girls to boys in primary, secondary, and tertiary education</li> <li>➤ <b>Ratio of literate women to men ages 15–24</b></li> <li>➤ Share of women in wage employment in the nonagricultural sector</li> <li>➤ Proportion of seats held by women in national parliaments</li> </ul>

Therefore, following indicators are being discussed in this study:

- Proportion of population below \$1 (PPP) a day (1a) Poverty headcount ratio (percentage of population below the national poverty line)
- Literacy rate of 15- to 24-year olds
- Ratio of literate women to men ages 15–24

## 2.2 Jharkhand and MDGs – The Present Scenario

On 15<sup>th</sup> November'2000 'Jharkhand' had emerged as 28<sup>th</sup> State of India. It is just a coincidence that UN Assembly endorsed the MDGs in the same year. It is a state of 24 districts and 'East Singhbhum' is the district in which the steel giant 'Tata Steel Limited' is situated.

As the first goal of MDGs is based on poverty and hunger, the factors like Gross Domestic Product, Per Capita Income and the population below poverty line are taken into consideration for the study. With reference to article “Jharkhand – An Investment Decision”, the Gross Domestic Product of Jharkhand amounted to US \$14 billion in 2004, which moved to US \$ 22.46 billion in 2010-11. The per capita GSDP in the State in 2000-01 was INR 16,084 (at 2004-05 prices), which

increased to INR 27,180 in 2010-2011. Per capita income of Jharkhand is increased by 40.82 percent in the last ten years. As published in ‘Times of India’ dated December 8, 2011 ‘Per capita income’ in the country rose to over Rs 54,000 in 2010-11 from Rs 18,450 in 2001-02. Table 2 and Table 3 are indicating the GSDP percentage at constant price and Population below poverty line respectively.

**Table 2: GSDP % at Constant Prices (as on 15-03-2012)**

	2000-01	2010-11
Jharkhand	-9.85	6.01
India	4.35	8.39

Source : Website of Planning Commission of India

**Table 3: Population below poverty line**

State/ UT	Poverty Line(Rs per Capita per month)		No. of persons			% age		
	Rural	Urban	Rural	Urban	Total	Rural	Urban	Total
Jharkhand	366.56	451.24	103.19	13.2	116.39	46.30%	20.20%	40.30%
<b>India</b>	<b>356.30</b>	<b>538.60</b>	<b>2209.24</b>	<b>807.96</b>	<b>3017.2</b>	<b>28.30%</b>	<b>25.70%</b>	<b>27.50%</b>

Source: Planning Commission of India –data pertaining to 2004

To assess the achievement level of MDG 2 and MDG 3, data of Census 2001 and Census 2011 are taken into

consideration. Table 4 presents area-wise comparison of Census Data.

**Table 4: Data of Census 2001 and Census 2011**

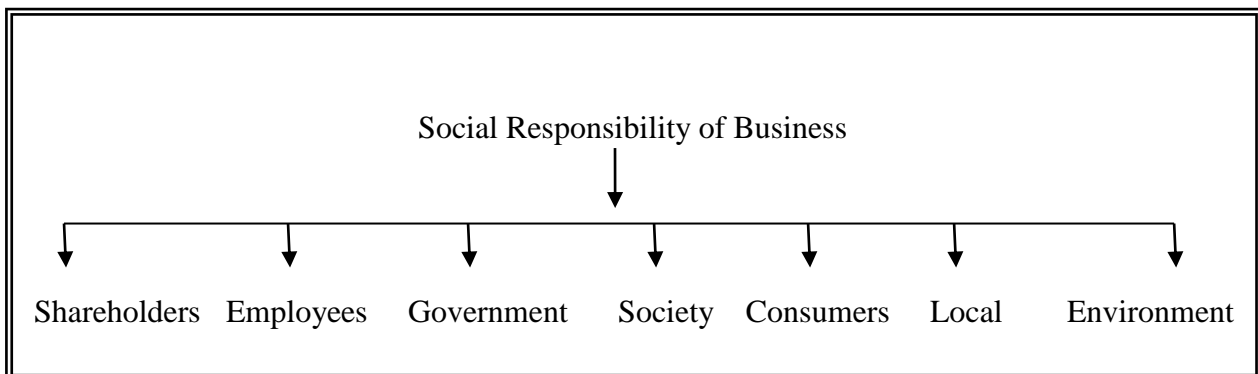
	Census 2001			Census 2011		
	India	Jharkhand	Singhbhum East	India	Jharkhand	Singhbhum East
Population	1028610328	26945829	1982988	121093422	32966238	2291032
Male	532156772	13885037	1027433	623724248	16931688	1175696
Female	496453556	13060792	955555	586469174	16034550	1115336
Percentage Decadal Growth (2001-2011)	N.A.	23.35	22.93	N.A.	22.34	15.53
Growth - Male	N. A.	22.18	N.A.	N.A.	21.94	N.A.
Growth-Female	N.A.	24.62	N.A.	N.A.	22.76	N.A.
Sex Ratio	933	941	930	940	947	949
Child Sex Ratio (0-6 years)	927	966	941	914	943	922
Child proportion to total population	N.A.	N.A.	N.A.	13.12	15.89	12.5
Literacy Rate (Total)	64.84	53.6	68.8	74.04	67.63	76.13
Male	75.26	67.3	79.4	82.14	78.45	84.51
Female	53.67	38.9	57.3	65.46	56.21	67.33

(Source: Census of India 2001 and 2011)

### 2.3 Corporate Social Responsibility

Running business in a vacuum is not possible at all. It runs within the business environment. Business environment includes some direct players like management of the company, its employees, suppliers, customers, transporters etc. There are few indirect players like the local citizen and the nature that have significant role in the

development of the business. It is, therefore company's responsibility to look after all these indirect players. A business cannot sustain with the only economic goal of earning profit. Being a part of the society, it should share a part of its profit with all its stakeholders. Sharing profit with the society with social motive is referred as 'Corporate Social Responsibility'. In other words CSR refers to social obligations of a business.

**Figure 1: Claimants of social responsibilities of business**

Altogether the individual rights of claimants, CSR includes following emerging areas:

1. Social Responsibility:
  - a. Respect for Human Rights
  - b. Socio-economic development
  - c. Employee Welfare
  - d. Consumer Protection
  - e. Respect for National Sovereignty
  - f. Resource Sharing
  - g. Corporate Community Investment
  - h. Socially Responsible Investment
2. Environmental Responsibility:
  - a. Environmental Friendly Technology
  - b. Eco-friendly Waste Disposal
  - c. Preventive and Precautionary control of environment pollution
  - d. Rectifying environmental change
  - e. Bio-diversity Preservation
3. Business Responsibility
  - a. Tax Compliance
  - b. Corporate Governance
  - c. Investment in R&D
  - d. Academic Research
4. Stakeholder Involvement
  - a. Propagation of principles and ethical values enshrined in the organisation to all stakeholders.

## 2.4 CSR of Tata Steel Limited

Tata Steel Limited, formerly known as The Tata Iron and Steel Company Limited owes its origin to the grand vision and perseverance of Jamsetji Nusserwanji Tata. It was registered in Bombay on 26th August 1907. Jamsetji Tata believed that 'the health and welfare of the employees are the sure foundation of our prosperity.'

The Group's stated aim is 'to improve the quality of life of the communities we serve.' This is demonstrated constantly by its businesses through their contributions to the communities of which they are part – now in over 80 countries around the world.

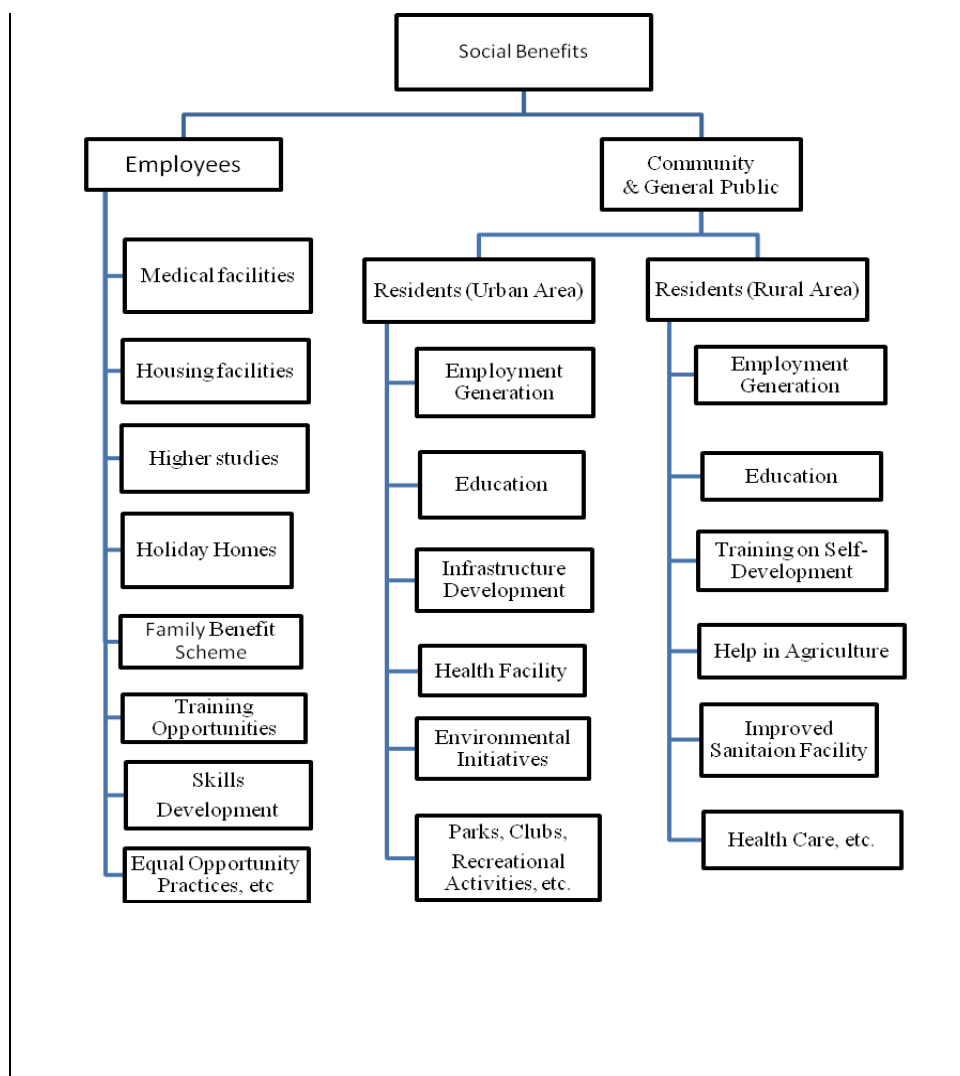
*"Every Company has a special continuing responsibility towards the people of the area in which it is located. The company should spare its doctors, managers to advice the people of the village and supervise near development undertaken by co-operative effort between them and the company" - Mr. J.R.D. Tata*

Though almost 75% of local residents of Jamshedpur are not employees of Tata Steel, Jamshedpur they are considered to be vital stakeholders in the Company and equally entitled to the continuing social, economic and environmental welfare of the town. Tata Steel ensures a strong community infrastructure to support the healthy operation of the business. Initiatives in this direction around Jamshedpur (Singbhum East) include:

- a. Setting up of Jamshedpur Utilities and Services Company (JUSCO) to provide committed municipal services to the Jamshedpur Township that can boast of having the highest reliability in water and power services.
- b. Improvement and maintenance of roads and infrastructure including beautification through parks and horticulture gardens.
- c. Tata Steel runs three primary schools, six high schools, one college in the region apart from supporting nearly 500 other schools.
- d. The 890 bed Tata Main Hospital provides quality health services to

- employees and citizens of Jamshedpur
- e. Two super-dispensaries and nine dispensaries along with HIV/AIDS support centres.
  - f. The JRD Tata Sports Complex and Keenan Stadium for Cricket.
  - g. Various Academies for the advancement of Sports.
  - h. The Tribal Cultural Centre and Centre of Excellence for advancement of culture.

CSR is one of the core activities of Tata Steel. Figure 2 presents the social benefits of Tata Steel, Jamshedpur towards different beneficiaries.



**Figure 2: Social Benefits of Tata Steel**

Table 5 presents a glimpse of few indicators that show the role of Tata Steel in the development of the society:

Table 5: Role of Tata Steel in Development

Indicators	Year 2011-12	Year 2000-01
Employees (Numbers)	35793	48,821
Dividend per Share	120%	50%
EPS	67.84	14.64
Total Spent on Community (Rs.)	1464 Million	378.4 Million
Total Spent on Wage & Benefits (Rs.)	30473 Million	18106.9 Million

Major initiatives taken during 2011-12 in response to the aspirations of rural and urban stakeholder groups include

#### **Rural stakeholders:**

- Establishment of centres to promote traditional scripts of ethnic languages,
- Launch of Tata Steel Skill Development Society,
- Measurement of HDI in villages located on the periphery of the Company's operations in Odisha, after completion of the project in Jharkhand,
- Basic health care to improve the health status of the community and reduce infant and maternal mortality,
- Launch of a Renewable Energy Project to illuminate villages across operational areas,
- Significant increase in educational scholarships offered to economically and socially challenged students and

extension of the scheme to new locations.

#### **Urban stakeholders:**

- Serving the stakeholders in Jamshedpur through assured availability of Water, Electricity and Road infrastructure
- Central Kitchen to provide the mid day meal for ~100,000 students of Government schools
- Focus on empowerment of youth and women

### **3. Analysis, Result and Discussion**

With reference to MDG 1, GSDP percentage, Population below poverty line as mentioned in Table 1, 2 and 3 respectively, it could be analysed that GSDP percentage of Jharkhand has improved positively but still 40% of the total population is below poverty line. By referring Table 5 it could be analysed that 'Tata Steel' is playing a very significant role in eradicating the poverty level of the state by giving employment opportunities and by distributing its income among different stakeholders. It should be noted that during the year 2000-01 there were 48,821 employees in the company and during the year 2011-12 it is recorded as 35,793. The reason is that in the year 2004 the Jamshedpur Utilities and Services Company (JUSCO) was carved out of Tata Steel from its Town Services Division. Therefore, the employees under JUSCO are in JUSCO's payroll now.

To observe the Basic Literacy Level as mentioned in MDG 2, Literacy rate as mentioned in Table 4 is taken into consideration. By comparing the data, following picture appears:

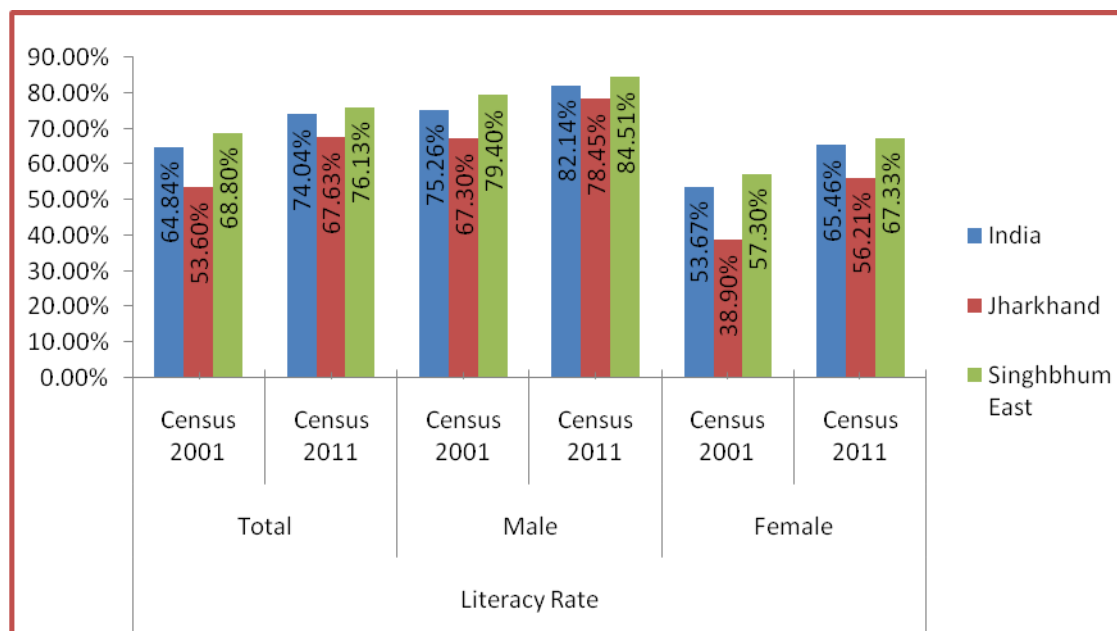


Figure 3: Literacy Rate

Figure 3 shows that the literacy rate of district 'Singhbhum East' higher than the total literacy rate of the state 'Jharkhand'. And in this growth in literacy rate, 'Tata Steel' is contributing in a very significant manner. If we refer figure 2, it is very clear that Tata Steel is providing 'Education Facility' not only to its employees but also to the citizen of Rural and Urban Areas. Tata Steel has, from its inception undertaken various initiatives in education that have catered to the needs of youth in rural and urban areas alike. Tata Steel supports the right to free and compulsory education for all children up to the age of fourteen years and supports initiatives to improve literacy levels amongst adults.<sup>7</sup> In Tribal Area, the company has taken the following initiatives:

- Informally run balwadis (crèches/nurseries) for infants and toddlers.
- Financial assistance and sponsorships.

- Sponsorship of two tribal student every year by TCS at the Tata Institute of Social Sciences.
- Project Sahyog helps tribal students to develop self-esteem and plan their future.
- Assistance and support for The Xavier Institute for Tribal Education near Jamshedpur.
- Financial support worth Rs 25 lakhs to more than 493 meritorious tribal students each year since 2004.
- Fifty matriculate students identified every year for coaching that prepares them for higher studies.

MDG 3 deals with gender equality and empowerment of women. To study the progress under this goal two indicators - Women Literacy Rate and Sex Ratio are taken into consideration. By referring figure 3, it could be analysed that 'Female Literacy Rate' of Singhbhum East is highest than the total women literacy rate of India. However, there is still a gap



between Male Literacy Rate and Female Literacy Rate. It could be expected that soon the district will fill the gap as the growth in Female Literacy Rate is in increasing order. The 'Sex Ratio' is another indicator of gender equality and

women empowerment. By comparing the data given in Table 4, the following picture appears:

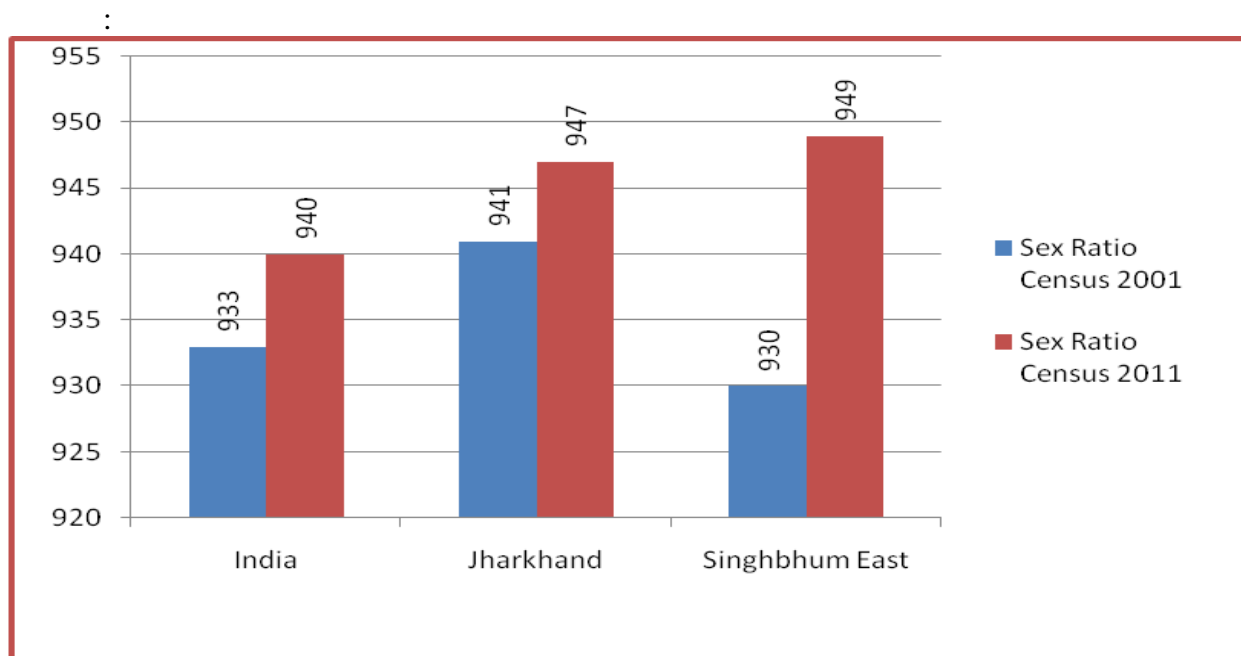


Figure 4: Sex Ratio

Figure 4 shows that Singhbhum East has highest sex ratio than the sex ratio of Jharkhand and the country India. Tata Steel is an equal opportunity employer and does not discriminate on the basis of race, caste, religion, colour, ancestry, marital status, sex, age or nationality. The Company's Affirmative Action Policy promotes equal access to its employment and opportunities and all decisions are merit based. Respect for equal opportunities as set out in the Tata Code of Conduct is followed. The HR Policy and Affirmative Action Policy are monitored by the Ethics Counsellor and supported by an effective grievance redressal mechanism.

Tata Steel encourages female employees to advance their career with initiatives dedicated towards personal development and professional advancement. The Women Empowerment Cell examines and addresses the issues and concerns of female employees and ensures that they do not miss out on any growth opportunity.

Apart from the ongoing 'Tejaswini' programme, an innovative scheme undertaken by Tata Steel in the past few years is the introduction of a Female Trade Apprentice course. Selected candidates are trained in various trades such as fitter, machinist (metal cutting) and electrician. On successfully completing the course,

these young women are deputed to various departments as required

Apart from the above three MDGs if we look into the corporate social responsibility of Tata Steel, it is working for all the targets.

#### 4. Limitations of Study

Millennium Development Goals and Corporate Social Responsibility – both the terms are very vast in themselves. Apart from this, covering the entire CSR activities of Tata Steel is not an easy task. Therefore the results and discussion of this study is limited on following ground:

1. Due to short period of time, the study discusses only three specific indicators out of thirty five indicators of MDGs.
2. Among three indicators, only few specific factors related to the indicator are analysed in the study.
3. Due to non-availability of current year data, some of the analyses are based on old data.
4. As the study is based on above limited factors, the result cannot be generalised beyond the context of this study.

#### 5. Conclusion

The study focuses on the contribution of corporate social responsibility in achievement of millennium development goals. The study has highlighted the specific indicators of MDGs i.e. Per Capita Income, Population below poverty line, Literacy Ratio, Women Literacy Rate and Sex Ratio.

It was found that the corporate social responsibility of Tata Steel plays

a very significant role in the achievement of MDGs and it has a positive impact on the growth of the state as well as the nation too. Therefore, the government should promote the companies those are contributing towards CSR. By promoting the companies, the government can motivate them for further CSR initiatives and this would be a step towards sustainability.

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## AGRICULTURE PRODUCTIVITY IN BIHAR - PROBLEMS AND PROSPECTS

**Dr. Anil Kumar Jha\***

### ABSTRACT

Agriculture is the main stay of economic growth of the country. It plays an important role in providing good grains and non food grains crops in Bihar. A large number of population directly or indirectly depends on agriculture for income, employment and food security, food supply, industries, trade exports, govt. budget and soon. But a part from this Bihar's Agriculture is facing some difficulties and challenges, both internal and external. It is characterized by stagnating yield at a low level, a very large portion of Marginal, Small and semi medium holdings, burdened with high proportion of labour force, highly concentrated cropping pattern, very low income, lack of finance and credit. Over the period of time, this share of agriculture in GDP of Bihar and Jharkhand is the decreasing order. Some 70% of the population lives in rural areas, 55% of the population is employed in agriculture, a sector which contributes approximately 17% of Gross domestic product. Most farms are small, fragmented and have low level of investment and productivity. But in recent years, Indian agriculture has been in deep crisis. The country has been adversely affected by the low rate of agriculture production in comparison to the high rate of population growth.

### Data and Methodology :-

The present study is based on secondary data collection for agriculture production and productivity of Bihar from Department of Agriculture, Government of Bihar for the time period from 2000-2001 to 2007-2008. Data on population of different agro based states work taken from population census 2001, for meaningful results between agricultural productions and population in Bihar.

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### Introduction

Bihar has been under the grip of major natural disaster and socio-economic problems for a long time flood, draught, poverty illiteracy, low agriculture growth, poor socio-economic infrastructure and lack of agricultural diversification are interlinked factors responsible for low socio-economic development of the state, poverty, illiteracy and lack of economic infrastructures such as poor, irrigation facilities, road and transport and communication are the major factors which act as hindrance to agricultural production and productivity in Bihar. Now, we can say that our agriculture still very much depends on vagaries of uncertain nature, is dominated by people who are illiterate ignorant and mostly unimformed about the latest methods and techniques of production. All those factors have continued to be a drag on efficiency in agriculture.

### Agriculture Production and Productivits Trends in Bihar :-

Production of Food grains: Paddy; wheat Jawar, Bajra etc. in main source of farm income in rural areas in Bihar. Trend in area, production and yield of good grains commodities are given in table.

It is evident from the table that area under food grains in Bihar has decreased from 9047.7 thousand hectares (Tha) in 2001-02 to 6548.4 (Tha) in 2008-09, registering a negative compound annual growth rate -4.25 percent. Production of food grains also has decreased more than the area under food grains from 14093.2 thousand tone (TT) to 8568.8 TT during the

same period. Although the production of food grains recorded a negative growth, the growth rate of much higher than that achieved in the area. This is due to

deceleration in the per hectare yield food grains during this period as is obvious from the observed negative growth of 2.08% p.a.

**Table – 1**

**Year wise Area production yield of food grains, coarse, cereals and pulses of Bihar from the period 2000-01 to 2007-08**

YEAR	Total Food Grains			Coarse Cereals			Pulses		
	A	P	Y	A	P	Y	A	P	Y
2000-01-9048	14093.2	1571		870.8	1445.6	1660	910.1	745.4	731
2001-02-8966	13625.9	1520		864.8	1660.5	1920	893.3	665.3	887
2002-03-8898	1438.6	1617		886.5	1701.7	920	865.2	746.3	863
2003-04-7117	12056.3	1694		676.0	1555.0	2300	717.2	620.2	865
2004-05-7021	11682.1	1664		647.7	1541.1	2379	694.4	547.3	788
2005-06-7070	11084.7	1568		656.5	1397.6	2129	697.3	560.4	804
2006-07-7005	11252.6	1601		659.1	1513.3	2296	691.8	562.8	814
2007-08-6463	7704.4	1192		655.1	1501.9	2293	657.4	466.4	710
2008-09-6548	8586.8	1311		695.4	1405.5	2021	596.5	446.2	719

CAGR percent -4.21, -6.29, -2.08, -4.78, -2.27, 1.82, -4.88, -5.76, -0.9 (Sources – Dept. of Agricultural Govt. of Bihar.)

Coarse cereal crops account for the major share in total food grains information recorded in table its shows that area under CC crops has decreased more than the area of food grains from 870.8 tha the 2000-01 to 695.4 tha in 2008-09. The area decreased by 4.78 percent per annum. In order to raise the agriculture production it becomes significant that better technical services are provided in the sector. The provision of better inputs could be instrumental in accelerating the speed of change already being witnessed in the sector. A beginning in the direction has been made by evolving and introducing a package of new technical agricultural

practices especially for agriculture diversification. The package has come to known as the new agricultural strategy. During this period production of cc crops decreased of lower rate from 1830.8 TT to 1405.5 TT, registering a negative growth rate of -2.27 percent p.a., which is one third as compare to the total food grains of Bihar. While cc crops which recorded significant growth in their yield, yield of cc crops great by 1.82 percent p.a. It can be said that, on the basis of above study, which advocating this agriculture situation of Bihar is the deep crisis, because cost of the agriculture inputs such as: HYU seeds, Fertilizers, Diesels etc. are continuously

increasing day by day, where as the production of food grains and non food grains and the return from it has been decreasing for last one decade. Productivity of various crops is very low in Bihar in comparisons to other agro bases states of India.

### **Problems and Issues of Agricultural Divesification and Population in Bihar:**

After the division, Bihar is totally dependent on agriculture for its economic development. The population of Bihar is increasing sharply as per census 2000 to 20008. However, resources are limited but employment opportunities, improvement of income, production of food grains and non-food grains increase at a very slow rate. Continuous rise in population, land man ratio has been declining since last one decade continuously which has been adversely affecting its economic development. Declining land man ratio cannot provide reasonable standard of living and sufficient employment opportunities in the state. Due to socio-economic constraints, farm size and high subsistence pressure have forced low value subsistence crop on Bihar's land, which has resulted in low productivity and limited diversification of high value crops. The boost agricultural diversification and productivity the whole of India and Bihar agriculture with have to be reconstructed and re-organised. Institutional factors have to be reformed and new techniques production have to be used in Mechanization and modernization has to be adopted in right earnest. Crop diversification is an important strategy to be adopted for agricultural productivity. Fruits and vegetables occupy 10% of the gross cropped area in Bihar, the account for 50% of the income from farming. The area under Litchi, Mango, Banana, Guva & Makana will be increased after

identification of the area suited for the crops vegetables cultivation will be promoted to areas with assured sources of irrigation. Area under sugarcane cultivation will be substantially stepped up.

### **Major Challenges and Task Ahead:**

There are some major challenges before the agricultural diversification and development in Bihar. There are as follows.

1. Appropriate technological innovation for yield improvement and cost deduction in farming.
2. Appropriated policy for investment support for diversification and growth of agricultural in Bihar.
3. Progressive land policy trade policy. Fiscal support etc. for upliftment of agricultural diversification and diversified ruler development.
4. Improvement in rural infrastructure and technology.
5. Improving governance and resources and use efficiency and various levels.
6. Proper training and necessary information and services to farmers.

**Conclusions:** We come to conclusions that Bihar is endowed with vast land resources which are highly suitable for a agricultural crops. It is one of only few states of India where water in huge surplus. It is unfortunate that due to lack of efficient management the vast water resources are not boon rather they are bane for the state at every year recurring flood destroy agriculture crops, lifes of people and their properties worth thousands of crores of Rupees and render thousand of poor people homeless every year and effective and

comprehensive water management programmes have to be formulated and implemented to channelise excess water from water surplus area of water deficit areas. There is also need to adopt strategies like increasing the assets base of small and marginal farmers and improving agricultural productivity to meet the demand of increasing population in Bihar. Thus there is a need to diversify the economy and for the successful diversification of agriculture for food grains and non food grains crops in these states and specially in Bihar rural basic infrastructure like power, irrigation road and transportation, marketing facilities etc.

are pre-conditions which would make the crops diversification economically attractive.

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## INDIAN LOGISTIC MANAGEMENT – A CASE STUDY WITH SPECIAL REFERENCE ON PHYSICAL INFRASTRUCTURE

**Rahul Kumar \***

### ABSTRACT

Infrastructure and its development play a key role in improving and sustaining a country's growth. Logistics management is one of the most important sectors today's companies are targeting for quick and timely availability of inputs and supply of output to customer. India is set to emerge as one of the world's largest economies. This is not achievable unless infrastructure improves. Although, the e-infrastructure related to computers and telecom has improved in the last few years in the country, the physical infrastructure related to improvement of Roads, construction of fly-over's, Trains, Airports and modern Ports have not shown similar improvement. This paper brings out the status of infrastructure and its reasons and how it will affect the logistics management of companies and measures taken by India in improving the same. The paper also makes a comparison of infrastructural status of India and China the two major growing economies of the world which are vying with each other in attracting FDIs in all sectors.

### Introduction

Logistics is the art of managing the supply chain and science of managing and controlling the flow of goods, information and other resources like energy and people between the point of origin and the point of consumption in order to meet customers' requirements. It involves the integration of information, transportation, inventory, warehousing, material handling, and packaging. The vital driver of supply chain management is logistics infrastructure. Infrastructure (airports, seaports, roads, bridges, etc.) are all important to a country in terms of attracting investment and business and to a company when it is time to decide where to locate an investment, build a factory, establish a regional office, etc. How easy a country is to travel to and the modernity and efficiency of its air and seaports is always something a company and its executives need to consider to invest in a country.

India has long been a fertile ground for sourcing highly skilled IT and engineering services, but it's estimated that manufacturing and retailing is the next boom. In 2005, India was forecasted as the greatest consumer market opportunity, receiving the highest Foreign Direct Investment (FDI) confidence index.

Currently, India sits atop the global retail opportunity index as the greatest underserved market in the world. This has significant opportunities for companies waiting to sell in this market. India's retail industry, the 9th largest globally and valued at \$330 billion. In 2006 government relaxed FDI in retail sector allowing up to 51% looks very lucrative. The world's largest retailer wal-mart has already cashed on the opportunity.

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For years, the government neglected India's crumbling infrastructure, and the costs of that neglect are now obvious. The World Bank indicates that a lack of reliable, reasonably priced power is the single largest constraint on the country's businesses. From roads and railways to ports and airports, and from power plants to hydrocarbon infrastructure, India ranks among the lowest in the world in terms of infrastructure availability. Logistics Management relates not only to information transfer but also physical transfer/movement of material and goods from one place to another. This paper brings out how private participation in the e-infrastructure has contributed its significant growth and has helped logistics management while poor physical-infrastructure has hampered it. Two countries that are virtually on every company radar screen at the moment are China and India. There are many reasons for these choices, most of which are relatively well.

known, but one needs to understand the pluses and minuses of the entire picture before making a decision on where to go to in Asia, be it to start a new manufacturing operation, to enter a joint venture or to sell to a growing domestic market. China and India often are compared in the same breath by western executives weighing sites for expansion or outsourcing, but the reality of the situation is that in terms of infrastructure, China is decades ahead of India.

### **Physical Infrastructural Conditions in India**

#### **Opportunities in India**

India has long been a fertile ground for sourcing highly skilled IT and engineering services, but it's estimated that manufacturing and retailing is the next boom. In 2005, India was forecasted as the greatest consumer market opportunity,

receiving the highest Foreign Direct Investment (FDI) confidence index. Fueled by a rising young, highly-educated, middle-class population, India's economy is heading towards a boom.

India initiated an ambitious reform programme, a shift from a controlled to an open market economy currently; India sits atop the global retail opportunity index as the greatest underserved market in the world. This has significant opportunities for companies waiting to sell in this market. India's retail industry, the 9th largest globally and valued at \$330 billion India's economic boom, fueled by a rising middle class and changing consumer needs, will accelerate in the next decade as significant economic reforms increases opportunity. India has entered numerous trade agreements and opened its borders to bilateral trade. The issue on everyone's mind is FDI, which is currently allowed in services, manufacturing and wholesale trade and also in retail industry as in February 2006, the country relaxed its FDI for retail, now allowing 51 percent direct investment for single-brand retailing. Many see this opening the doors for more multinational brands to enter the increasingly consumption-focused country. Middle-class spending increases. GDP for 2006 was nearly \$900 billion, and is expected to rise 6 percent a year for the next decade this economic boom is responsible for an emerging middle class.

### **Effects of Poor Infrastructure**

As a result of the under-developed trade and logistics infrastructure, the logistics cost of the Indian economy is over 13 per cent of GDP, compared to less than 10 per cent in almost the entire Western Europe and North America.

- ✓ Lack of good quality infrastructure is costing India 1-2% growth in GDP every year.
- ✓ Loss due to poor roads and congestion is around Rs 200 billion per annum (2005-06).



- ✓ Loss due to power shortage is 68 billion dollars of GDP

India's supply chains are built on slow transit networks fed by poor roads, ineffective ports and little distribution infrastructure. In India, there is no such thing as next-day delivery, no transport company to manage nationwide deliveries, and limited distribution channels marketing foreign products to local areas. Logistics infrastructure is severely lagging the country's growth and costs are extremely high. According to the India Infrastructure Report (IIR), currently 5.5 percent of the GDP is invested in the infrastructure (US\$52 billion) by 2005-2006. The total infrastructure sector needs to be increased to 7 percent within the next three years and 8 per cent by 2005-06.

According to Data monitor, the logistics industry in India is currently hampered due to poor infrastructure such as roads (over 70 per cent of freight transportation in India is via roads), communication, ports and complex regulatory structures.

### **Limited Physical Infrastructure**

#### **Roads and Railways**

India has one of the largest road networks in the world, yet less than half of the roads are paved. The poor condition of roads translates directly to shorter vehicle lifespan, which increases operating costs and reduces efficiency. Off the highways, firms can only run trucks smaller than 20 feet National Highways (NH) form only 2 per cent of the entire road network in India, but handle over 40 per cent of the national road freight traffic, putting enormous pressure on the highway infrastructure. Also, on an average a commercial vehicle in India runs at a speed of 20 miles per hour (mph) compared to over 60 mph in the

mature logistics markets of Western Europe and the USA.

India is deficient in land-based transport infrastructure, be it roads or railways. A global comparison reveals that the per capital availability of road and railway infrastructure in India is one-third that of a large developing country like Brazil.

#### **Over-Burdened Ports**

India has a long coastline, but its port system isn't well utilized. Seventy percent of the seaborne trade is handled by 2 of its 12 major ports, while 180 minor ports go virtually unutilized. As a result, turnaround time far lags other global ports with vessels taking up to 3½ days to debark. Even within its large ports, India can't support 6,000 TEU containerships, which make up 25 percent of today's shipping volume. In addition, the twelve major ports of India handle volumes higher than their full capacity, resulting in pre-berthing delays and longer ship turn-around time.

#### **Power**

A growing economy needs power, both for domestic and industrial use. India is highly energy deficient. The power consumed by an average US citizen per day is equal to that consumed by an Indian in more than 20 days and a growing manufacturing industry needs more power to meet its energy needs, provides tremendous growth potential for companies in the power sector.

#### **Airports**

Air travel has made the world shorter, but it's still beyond the reach of most Indians. As the economy grows, the number of people travelling by air will explode, which will require expansion of the existing airports and building new ones. Currently, India has 125 airports in total, of which, 12 are international ones. But there is huge scope for improvement in passenger traffic. Currently, only 71 persons out of every 1,000 individuals travel by air every year in India.

### **Non-Existent Warehouse Standards**

There is virtually no complex distribution center set-up, no standards for suppliers, and little vendor compliance. Beyond that, firms will find there is little vacant DC space available. Firms entering the country will have to build this infrastructure, which will include supplying their own electricity, running water and road access. Two-thirds of fleets have less than five vehicles, making it difficult for shippers to manage the plethora of carriers required to handle shipment volumes.

### **Comparison Of China and India With Respect to Infrastructure**

Two countries that are virtually on every company radar screen at the moment are China and India, but one needs to understand the pluses and minuses of the entire picture before making a decision on where to go to in Asia, be it to start a new manufacturing operation, to enter a joint venture or to sell to a growing domestic market. In 2003, China received \$53.5 billion in FDI. More than 10 times that of India at \$4.3 billion. In 2004, the disparity was even greater, with China attracting more than \$153 billion in new agreements.

### **Steps Initiated by India to Reduce Logistics Problems**

Quick implementation of infrastructure projects is important for faster growth. Risks limiting the infrastructure projects are recognized, like the long gestation periods, high costs and budget constraints. In order to overcome these limitations the government has proposed a flexible funding scheme, to fund public-private-partnerships for infrastructure projects. For this the government has proposed India Infrastructure Finance Company and formulated a scheme to support public-private-partnerships in infrastructure.

- ✓ Both the private sector as well as the state owned National Thermal Power Corporation (NTPC) are

investing funds into building new power plants, both, thermal and hydel, and are ready to enter the arena of nuclear power generation. Along with the enforcement of Electricity Act 2003 there was a revolutionary change in the power sector of the country.

- ✓ The National Highways Authority of India (NHAI) is strengthening and widening national highways in multiple phases as part of the National Highways Development Programme. Moreover the Department of Road Transport and Highways has drafted a national road transport policy to ensure greater participation of the private sector and the rationalization of the motor vehicle tax regime across states with a view to eliminating octroi alongside implementation of VAT.
- ✓ Some other important steps taken in order to provide better infrastructural facilities as shown in the India Infrastructure Report are like Delhi Metro Rail, Bandra-Worli Sea Link in Mumbai, Bangalore Mass Rapid Transit Ltd., Jawaharlal Nehru National Urban Renewal Mission, National Urban Transport Policy, and Maharashtra Water Resource Regulatory Authority.

### **Steps Initiated By Companies to Manage Infrastructural Problems**

In order to reduce logistics costs and focus on core competencies, Indian companies across verticals are now increasingly seeking and using the services of third-party logistics service providers (3PLs). Realizing the potential in the contract logistics market, 3PL service providers are expanding their basket of services as companies are now looking for more than just transportation of their products and raw

materials. Rely more heavily on inventory India's supply chains will not be highly reliable. Shippers accustomed to reliability and speed will have to reset expectations. To reduce the impact of highly-variable transportation, brought about by inadequate logistical infrastructure, firms must adopt proper inventory strategies. Firms will need to stage inventory throughout multiple echelons to reduce the impact of transportation variability and high transportation costs. Reside close to the market. To buffer lead-time variability, firms should set up final distribution within the independent, local markets they plan to serve. Select a key partner. Today, third-party logistics (3PLs) in India accounts for a quarter of its transport industry, but is expected to grow to over \$125 billion by 2010. Including distribution, the 3PL market is expected to hit \$3.6 billion by 2012. This growth is being fueled, in part, by large investments in automotive and telecom manufacturing. 3PLs like Menlo are not only managing distribution, but many are also offering innovative assembly and manufacturing manpower, as well.

### Conclusion:

The consumer opportunity in India is growing large and relatively underserved. Companies can and should explore opportunities now, setting up regional strategies and logistics infrastructure now. Existing transportation infrastructure limitations will be a challenge, but low-cost labor will enable inventory-heavy cost-effective networks. Firms should quickly establish relationships with organized retailers, logistics intermediaries and distribution sources, but must effectively plan to manage operations within the country. India needs to go a long way in improving physical infrastructure which could help effective logistics of companies. Though India and china are the two competing economies competing with each other opportunities are more for India as the availability of skilled, English speaking

workforce is more, provided the physical infrastructure improves. India is taking all measures to improve Infrastructure to enable the logistics of companies.

While lack of infrastructure is a burden, it's also an opportunity as many private and foreign companies can venture into this sector to take advantage. To take advantage of the Indian market, companies are adopting several steps to manage their logistics like 3PL, better buffer stock of inventory.

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## ROLE OF KISSAN CREDIT CARD IN SOCIO-ECONOMIC DEVELOPMENT OF FARMERS OF JHARKHAND- A CASE STUDY OF JHARKHAND GRAMEEN BANK.

**Kumar Raja\***

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### ABSTRACT

*Agricultural sector constitutes a major portion of GDP of the Indian economy, but it is being seen that working farmers are being exploited by the middleman or jamindars in the past due to the absence of inclusive formal financial system. For addressing poverty alleviation and economic development an innovative framework of Financial Inclusion is being developed. It ensures access of financial services for all segments of society, particularly to the vulnerable populations, at an affordable cost. Kissan Credit Card (KCC) - an instrument of financial inclusion is a pioneering credit delivery innovation for providing adequate and timely credit to farmers under a single window, with flexible and simplified procedure, adopting whole farm approach, including the short-term credit, medium term and long term credit needs of the borrowers for agriculture and allied activities and a reasonable component for consumption needs. It is not only limited to providing financial services or opening of bank accounts but it also encourages banking education to make use of banking facilities and its product to better manage their money and resources. It aims to help the farmers "manage better what little money" they already have.*

**Key words-** Kissan credit card (KCC), Financial Inclusion, Farmers, Jharkhand Grameen bank, Agriculture.

### Introduction:

Agriculture continues to be an important sector of the economy with 18 per cent<sup>1</sup> share in the Gross Domestic Product (GDP), provides employment to nearly 2/3rd of the work force in the country. Agriculture at present has undergone a significant shift from the subsistence level of production to market oriented production. The much needed food security is reflected in the abundant buffer stocks of grains build up out of the surplus production. Diversification and commercialization in agriculture have resulted in shifting of cropping pattern from traditional crops to high-value crops and new markets. Institutional credit played a very important role in the development of Indian agriculture. It showed all signs of resilience to natural shocks like droughts and famines. In fact, credit acted as a means to provide control over resources to enable the farmers to acquire the required capital for increasing agricultural production. It enabled the farmer to go for short-term credit for purchase of inputs and other services and the long-term credit for investment purposes. Thus, credit played an important role by facilitating technological up-gradation and commercialization of agriculture.

Though financing for agriculture has been a gigantic task for banks, given the enormity of the credit requirements on the one hand and vagaries of nature on the other. Besides crop cultivation, the farmer may be undertaking some activities allied to agriculture and even some non-farm sector activities. Working capital needs of these activities are required to be met from the

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banking system failing which the farmer may be constrained to borrow from the informal sector and the consequences of which are well known. Provision of timely, adequate and hassle-free credit to farmers continues to be one of the major tasks for banks in India. In this context, the **Kissan Credit Card (KCC)** scheme introduced by the Government of India (GOVERNMENT OF INDIA) in consultation with the RBI (Reserve Bank of India) and NABARD (National Bank for Agricultural and Rural Development) in 1998-99, facilitating the access to Short Term (ST) credit for the borrowers from the financial institutions. The scheme was conceived as a unique credit delivery mechanism, which aimed at provision of adequate and timely supply of ST credit to the farmers to meet their crop production requirements. **The KCC scheme covers:**

- (i) Production credit
- (ii) working capital requirements for allied activities
- (iii) ancillary credit requirements related to crop production
- (iv) contingent needs, and
- (v) Accidental insurance of KCC borrowers.

Crop loans disbursed under KCC scheme for notified crops are covered under National Crop Insurance scheme. The purpose of the scheme is to protect the interest of farmers against crop loss caused by natural calamities, pest attacks etc.

### Research Methodology

The methodology of the present study relied on the web-based research, review of print literature and field survey of Jharkhand Gramin bank. The study revolves around kisan credit card yojana through focus group on Jharkhand gramin bank and its customer.

### Meaning Of Kissan Credit Card:

The Kissan Credit Card (KCC) Scheme was introduced in 1998-1999, as an innovative credit delivery system aiming at adequate and timely credit support from the

banking system to the farmers for their cultivation needs including purchase of inputs in a flexible, convenient and cost effective manner. The Scheme is being implemented by all the District Central Cooperative Banks, Regional Rural Banks (RRBs) and Public Sector Commercial Banks throughout the country.

The Kissan Credit Card (KCC) Scheme is an innovative product for financial inclusion. "Financial inclusion" (FI) is one of the emerging frameworks for addressing poverty alleviation and economic development. It is defined as the process of ensuring access to financial services for all segments of society, particularly vulnerable populations, at an affordable cost. Under the scheme the farmers can avail adequate amount of crop loan (short term loan) in time without delay, cost effective and hassle-free manner. In addition to short term loan (production credit) term loans for agriculture and allied activities to KCC holders are granted. One of the interesting features of the loan under KCC is 20% of the total loan is earmarked for contingent expenditures like consumption expenditures, medical expenses and educational expenses for the children etc.. The KCC scheme is really an innovative product for financial inclusion. Earlier the defaulters, oral lessees, tenant farmers, share croppers etc. were excluded for agricultural finance. Now these excluded groups can have unhindered access to agricultural credit under KCC scheme.

Kissan Credit Card (KCC) product allowed farmers the required financial liquidity and avail credit when it was absolutely needed, providing in the process flexibility, timeliness, cost effectiveness and hassle free services to the farmers. All Farmers - Individuals / Joint borrowers who are owner cultivators, Tenant Farmers, Oral Lessees & Share Croppers and SHGs or Joint Liability Groups of Farmers including tenant farmers, share croppers etc. are eligible for the scheme.

### Concept of Kissan Credit Card

*According to NABARD:* Agricultural Credit Delivery System (ACDS) has evolved into a multiproduct and multi-agency approach (MPMAA). However, experience over proceeding few decades suggested that multi-credit product approach (MCPA) has a number of systemic and structural rigidities, turning most of the credit products inefficient and sub-optimal. The introduction of a new credit product called Kissan Credit Card (KCC) in 1998-99 with three different sub-limits viz. production, assets maintenance and consumption needs is a step in this direction to address the challenge. In order to assess the implementation aspects of KCC scheme after almost a decade of its introduction, it was felt by NABARD to critically examine the difficulties and operational problems / bottlenecks encountered by the farmers as well as the implementing agencies.

*According to Ministry of finance,* the Kissan Credit Card (KCC) Scheme was introduced in 1998-1999, as an innovative credit delivery system aiming at adequate and timely credit support from the banking system to the farmers for their cultivation needs including purchase of inputs in a flexible, convenient and cost effective manner. The Scheme is being implemented by all the District Central Cooperative Banks, Regional Rural Banks (RRBs) and Public Sector Commercial Banks throughout the country.

During the past 12 years of implementation, the coverage of farmers under KCC has increased from a mere 7.84 lakh in 1998-1999 to 10.38 crore in 2010-2011. Presently, the available data, 10.38 crore Kissan Credit Cards have been issued by the banking system in the country cumulatively, of which Cooperative Banks

have issued 4.07 crore (40.3%), Commercial Banks have issued 4.79 crore (44.6%) and RRBs have issued 1.52 crore (15.1%) as on 31 March, 2011.

*According to the Reserve Bank of India*<sup>7</sup>: Financial inclusion can be seen as a viable business proposition for banks, especially so if the delivery models aim at generating revenue rather than being cost centric such that customers get quality banking services at their door step while simultaneously creating business opportunities for the banks. It is feasible only if delivery of services, at the minimum, includes four products: (i) a savings cum overdraft account, (ii) a remittance product for electronic benefits transfer and other remittances, (iii) a pure savings product ideally a recurring deposit scheme, and (iv) entrepreneurial credit in the form of General-purpose Credit Card (GCC) or Kissan Credit Card (KCC).

### Objectives of Kissan Credit Card

- To provide insurance coverage and financial support to the farmers in the event of failure of crops as a result of natural calamities, pests and diseases.
- To encourage farmers to adopt progressive farming practices, high value inputs and higher technology in agriculture.
- To help stabilize farm incomes, particularly in disaster years.
- To support and stimulate primarily production of food crops and oilseeds.
- Farmers to be covered: All farmers (both loanee and non-loanee irrespective of their size of holdings) including sharecroppers, tenant farmers growing insurable crops covered.
- Sum insured: The sum insured extends upto the value of threshold yield of the crop, with an option to cover upto

150% of average yield of the crop on payment of extra premium.

- Premium subsidy: 50% subsidy in premium allowed to Small and Marginal Farmers, to be shared equally by the Government of India and State Government/Union Territory. Premium subsidy to be phased out over a period of 5 years.

### Review of Literature

Many authors have given detail idea of kisan credit card and they evaluated the performance and impact of KCC in India as given under below heads:

- Growth of credit and KCC.
- Cost and adequacy of credit.
- Impact of credit on socio-economic aspects, and
- Constraints faced.

### Growth of credit and KCC

- Udaykumar and Thattil (2001) examined the status of KCC in India and Kerala. They reported that a total of 28, 16,437 KCCs amounting to Rs. 3,108 corers were issued by 293 banks of which 152 were Central Co-operative Banks (51.88 %) and 141 were RRBs (48.12 %). The Central Co-operative Banks issued 27, 69,000 KCC against which Rs.2,973 corers were sanctioned (95.66 %). The RRBs issued 47,437 cards amounting Rs. 135 corers (4.34%). The study also revealed that 86 per cent of KCC holders withdrew the amount as ready cash and remaining by means of cheques and utilized it mainly for agriculture purpose particularly for purchasing fertilizers and for paying labor charges.
- Jamunarani (2009) reported that over 14 million KCCs have been issued across India. The scheme has been implemented in all the states

and union territories by 27 public sector banks (PSBs), 373 district central co-operative banks (DCCBs) and 196 Regional Rural Banks (RRBs). The KCC system played a vital role in rural credit and large numbers of farmers have been benefited by this novel and innovative credit system. It was the duty of farmers to utilize this credit delivery system not only for their individual benefit but also for national development at large.

### Cost and adequacy of credit

- Poddar (1990) found that borrower spent as much as 4 per cent of the loan as non interest cost of borrowing which enhanced the effective rate of interest on borrowing. A method must be developed where in the bank might verify the records, credentials of prospective borrowers in a group, thereby helping to reduce non interest cost of borrowing to borrowers. He opined that Bijapur Grameen Bank has simplified the procedures to a large extent. It should further simplify the requirement so that, illiterate borrowers might comply with procedures without resorting to non official payments.
- Pouchepparadou (1992) found that the cost of credit was more in the case of money lender than that in commercial banks because of exorbitant rate of interest charged by the former. Farmers were happy with commercial bank credit.

### Impact of credit on socio-economic aspect

- Kaushik (1995) studied the impact of credit of Regional Rural Banks (RRB) on income generation and

poverty alleviation of rural beneficiaries. The educational and skill status of more than 50 per cent of sample beneficiaries was found to be poor, the poverty alleviation had been found to be highest in the case of small businesses followed by animal husbandry, rural industry and agriculture.

- Subodhkumar *et al* (2008) conducted study on income and employment status among the self- help group members in dairy in Bareilly district of Uttar Pradesh. The study revealed that majority of self-help group members (44%) were in medium income category (Rs. 22000-28000/year) and employment status between 400-500 man equivalent days per year. The employment status of SHG members was found to be positively and significantly correlated with land size.

#### **Constraint faced**

- Rao (2003)<sup>15</sup> felt that the Kissan Credit Card Scheme aimed at providing adequate and timely support to the farmers in a flexible and cost effective manner had not succeed in its true spirit because of various stipulations and restrictions. Its operations seemed to be limited to only purchase of fertilizers from fixed shops. A more farmer friendly credit card system needs to be operated so as to realize the objectives of the scheme.

- Sidhu and Gill (2006) analysed issues of agricultural credit and indebtedness in India. They concluded that farmer suicides were reported from those states which are relatively more advanced forerunners in commercial agriculture like Andhra Pradesh, Karnataka, Kerala, Maharashtra and Punjab. In Karnataka, farmer's dependence on informal sources of credit was quite high (31.10 %). In majority of the cases, the suicide victim farmers had used loan for investment in agricultural and belonged to category of small and marginal farmers. This indicated breakdown of community sense and social support mechanism in the area of highly commercialized and competitive agriculture.

#### **Impact of Kissan Credit Card on the development of socio-economic status of the farmers of Jharkhand.**

The State has 8, 59,200 farmers, of which 7, 90,220 are with landholdings and 68,980 are oral lessees/tenant farmers. During 2006-07, all banks, including RRBs and cooperative banks have issued 1.10 lakh KCCs amounting to Rs. 65.6 crore. Cumulatively, the number of KCCs issued by these banks in the State stood at 6.34 lakh amounting to Rs. 352.5 crore. It is observed from the table below that the private sector banks have not been issuing KCCs in the State<sup>17</sup>.



(Amount in Rs. Crore; No. of KCC's in '000s)

BANKS	2004-05			2005-06			2006-07		
	TARGET	SANCTION		TARGET	SANCTION		TARGET	SANCTION	
		NO.	AMT.		NO.	AMT.		NO.	AMT.
PSB'S	108.1	112.3	2.3	122.4	73.1	2.0	122.4	67.4	1.9
PVT. BANKS									
RRB'S	42.2	71.9	74.7	80.7	40.4	57.9	80.7	41.4	55.2
COOP. BANKS	66.5	0	0	66.5	0	0	66.5	1.2	8.5
TOTAL	217.0	184.2	77.0	269.6	113.5	59.9	269.6	110	65.5

Source: SLBC, Jharkhand.

All banks, including private sector banks and RRBs, may fix a self-set target to cover all the farmers of the State through issuance of KCCs within a period of one year. The SLBC Convener bank may ensure that the self-set targets by the banks are fixed in such a manner so as to cover all eligible farmers by March 2009.

It is learnt that KCCs are being issued to eligible farmers only for crop loans, while term loans for agriculture and allied activities have not been covered under the scheme so far, though the revised scheme provides for a single window platform for comprehensive loan requirements as also to avoid inconvenience to the farmers. It is also learnt that the limit is being fixed without taking into consideration the scale of finance, actual land holding, repaying capacity of borrowers, etc. The Group, therefore, recommends that the Controlling Offices may advise all the branches to strictly follow Reserve Bank/NABARD guidelines.

The Group was of the view that KCCs may be issued to the tenant farmers/oral lessees/landless farmers/share croppers on the basis of certificates provided by local administration/Panchayati Raj institutions regarding the cultivation of crops by them.

### Kissan Credit Card Issued By Jharhand Grameen Bank In Ranchi District- A Case Study

Jharkhand Grameen Bank, sponsored by Bank of India, was established on 12<sup>th</sup> June, 2006, consequent upon amalgamation of four erstwhile Regional Rural Banks- namely, Ranchi Kshetriya Grameen Bank, Singhbhum Kshetriya Grameen Bank, Hazaribag Kshetriya Grameen Bank, and Giridih Kshetriya Grameen Bank. The amalgamation took place vide Government of India Notification no. F. No.1/4/2006 dated<sup>18</sup> 12.06.2006, and the amalgamated entity, Jharkhand Grameen Bank, continues to function under the ambit of the regional Rural Banks Act, 1976, an Act enacted by the Government of India for developing the rural economy by providing, for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas, credit and other facilities, particularly to the small and marginal farmers, agricultural laborers.

Head Office of the Jharkhand Grameen Bank (JGB) is located in Ranchi, the capital of Jharkhand State, India. JGB is operating in 15 out of 24 districts in the State of Jharkhand and it has a network of 217 branches, under the jurisdiction of four

Regional Offices. The Regional Offices are:

- Ranchi Regional (headquartered in Ranchi and covers the administrative districts of Ranchi, Khunti, Lohardaga, Gumla and Simdega)
- Singhbhum Region (headquartered in Chaibasa and covers the administrative districts of East Singhbhum, West Singhbhum and Seraikella-Kharsawan)
- Hazaribag Region (headquartered in Hazaribag and covers the districts of Hazaribag, Chatra, Koderma and Ramgarh)
- Giridih Region (headquartered in Giridih and covers the administrative districts of Giridih, Bokaro and Dhanbad)

The aim of the bank is to foster social and economic development of the rural people by extending banking services in remote areas. Adhering to the aim, the bank is providing eligible farmers with a revolving cash credit facility up to an upper limit<sup>19</sup> of Rs. 25,000, which allows for numerous

withdrawals over the period of a year. The Kissan Credit Card Scheme was already in existence in all the four Regions of Jharkhand Grameen bank. KCC Scheme aims at providing need based and timely credit support to the farmer for their cultivation needs in cost effective manner and to bring about flexibility and operational freedom in credit utilization. Technical feasibility grounds for KCC scheme were Suitability of soil, climate & availability of adequate irrigation facilities. KCC provides assistance in purchase of hybrid/ improved seeds, fertilizers, manures, insecticides, pesticides, etc. It fulfills the consumption needs of the beneficiary and enables them to hire charges of tractor & other farm machinery/ implements wages of hired labor, irrigation charges / cost of fuel or power for running pump sets, etc. Insurance facilities are also given under Kissan Credit Card scheme. The Personal Accident Insurance scheme/ policy covers the KCC holders up to the age of 70 years & whose names are declared by the Bank & in respect of whom the premium is paid by the bank to the Insurance Company.

#### Data of KCC Sanction during Last Three Years<sup>20</sup>

*Amount in Lakh(INR)*

Year	KCC TARGET		KCC ACHIEVEMENT	
	A/Cs	Amount	A/Cs	Amount
2008-09	18255	4299	18015	2607
2009-10	30000	4850	25711	3775
2010-11	50000	6500	50427	6875
2011-12*	60000	9000	36772	7075
Total No. of valid/Live KCCs			134792	21298

**Data of Outstanding advance under KCC***Amount in Lakh(INR)*

Year	KCC ACHIEVEMENT	
	A/Cs	Amount
2008-09	42782	5516
2009-10	55143	6555
2010-11	82359	9786
2011-12*	134792	10755

A sum of Rs. 4126 Lakh was paid to 41045 farmers in distress and default of agricultural loans by the government of

India under ADWDR (Agricultural debt waiver and debt relief scheme -2008)

**Data of Crop Insurance Received for farmers during last three years**

Crop season	No of farmers	Amount of Crop Insurance
Kharif -2007	89	2.24
Rabi-2007-08	407	18.30
Kharif-2008	972	66.37
Rabi-2008-09	404	12.37
Kharif-2009	6871	464.95
Rabi-2009-10	50	3.32
Kharif-2010	5161	198.91

The Bank has given sufficient powers to its branch managers to sanction the credit limit at branch level to dispose of the applications of farmers at branch level only.

Banks also get benefited through the scheme. The work load for branch staffs are reduced by avoidance of repeated appraisal and processing of loan papers under Kissan Credit Card Scheme. It minimizes paper work and documentation for withdrawal of funds from the bank is also simplified. Improvement in recycling of funds, better recovery of loans and transaction cost are reduced under the Kissan credit card scheme. It helps in establishing better Banker - Client relationships

**Conclusion**

In the absence of inclusive formal financial system, poor individuals and small entrepreneurs have to rely on informal sources to invest in better opportunities because of its timely availability and easy accessibility, but at a much greater interest burden indebtedness throughout their life. *Kissan Credit Card* an instrument of financial inclusion can help in removing this impediment. It can help in reducing inequality and poverty through several channels. Credit, savings and insurance facilities will enable the poor section to take advantage of financial resources beyond their own capabilities. It facilitates them to build up funds for potentially

profitable investment opportunities and also help them in smooth future consumption. For instance, farmers can invest in improving productivity through investment in improvement of land, irrigation facilities, high-yield seeds and mineral fertilizers. Similarly non-farmer rural households can establish or expand family enterprises. It may appear in the first instance that taking banking to the sections constituting “the bottom of the pyramid”, may not be profitable but it should always be remembered that even the relatively low margins on high volumes can be a very profitable proposition. Kissan Credit card can emerge as a commercial profitable business. Only the banks should be prepared to think outside the box.

Jharkhand is lucky to have leadership, vision, and the resources to bring large segments of the population into the formal financial system. These features have only recently coincided and it is the authors' view that in the very near future Jharkhand will join the ranks of the highly financially included states.

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## ANALYSIS OF TIME-BOUND DELIVERY OF GOODS AND SERVICES AND REDRESSAL OF GRIEVANCES BILL, 2011 WITH SPECIAL REFERENCE TO LOCAYUKTA JHARKHAND

Dr. Sanjiv Chaturvedi\* Kumari Soumya\*\*

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### Abstract

It has been recognised world over that good governance is essential for sustainable development, both economic and social. The three essential aspects emphasised in good governance are transparency, accountability and responsiveness of the administration. "Citizens' Charters" initiative is a response to the quest for solving the problems which a citizen encounters, day in and day out, while dealing with the organisations providing public services.

In a bid for greater transparency and accountability in the government's delivery systems for citizens, the right of citizens for time-bound delivery of goods and services and redressal of their grievances bill, 2011, was approved at a cabinet meeting chaired by the Prime Minister, Dr Manmohan Singh on 7 March 2013. The bill, which deals with sections of government having direct interface with citizens, provides for public authorities publishing a citizen's charter that details the services and the quality of services to be provided and timelines of delivery. Such authorities include constitutional bodies, statutory authorities, public-private partnerships, NGOs that are substantially funded by the government and companies that provide service under a statutory obligation. The bill imposes penalty of ₹250 per day subject to a maximum of ₹50,000 on officials failing in timely delivery of services. The paper presented here, discusses the importance, characteristics, scope and important provisions of citizen charter bill. The paper briefly analyses the role and functions Jharkhand Lokayukt also.

### Introduction

Citizen's Charter is a document which represents a systematic effort to focus on the commitment of the Organisation towards its Citizens in respects of Standard of Services, Information, Choice and Consultation, Non-discrimination and Accessibility, Grievance Redress, Courtesy and Value for Money. This also includes expectations of the Organisation from the Citizen for fulfilling the commitment of the Organisation.

The concept was first articulated and implemented in the United Kingdom by the Conservative Government of John Major in 1991 as a national programme with a simple aim: to continuously improve the quality of public services for the people of the country so that these services respond to the needs and wishes of the users. The basic objective of the Citizens' Charter is to empower the citizen in relation to public service delivery.

### Coverage area

The term 'Citizen' in the Citizen's Charter implies the clients or customers whose interests and values are addressed by the Citizen's Charter and, therefore, includes not only the citizens but also all the stakeholders, i.e., citizens, customers, clients, users, beneficiaries, other Ministries/ Departments/ Organisations, State Governments, UT Administrations etc.

Citizen's Charter initiative not only covers the Central Government Ministries/ Departments/ Organisations but also the

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Departments/ Agencies of State Governments and UT Administrations. Various Departments/ Agencies of many State Governments and UT Administrations have brought out their Charters. More than 600 Citizen's Charters have so far been issued by Agencies/ Organisations of 24 States/ Union Territories.

### **Role of Department of Administrative Reforms and Public Grievances in Citizen's Charter Initiative in the Government**

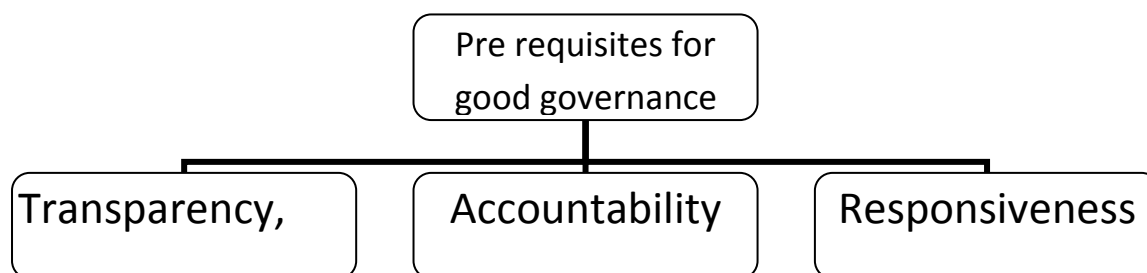
Department of Administrative Reforms and Public Grievances in Ministry of Personnel, Public Grievances and Pensions, Government of India, in its efforts to provide more responsive and citizen-friendly governance, coordinates the efforts to formulate and operationalise Citizen's Charters in Central Government, State Governments and UT Administrations. It provides guidelines for formulation and implementation of the Charters as well as their evaluation.

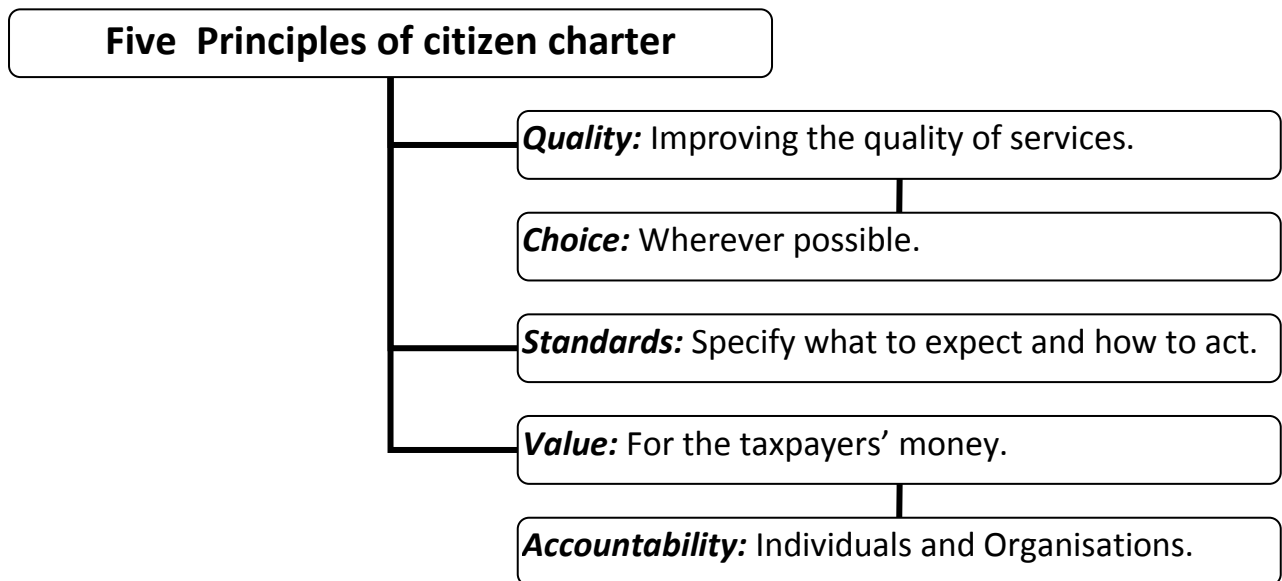
A good Citizen's Charter should have the following components :-

- a) Vision and Mission Statement of the Organisation
- b) Details of Business transacted by the Organisation
- c) Details of 'Citizens' or 'Clients'
- d) Statement of services including standards, quality, time frame etc. provided to each Citizen/ Client group separately and how/ where to get the services
- e) Details of Grievance Redress Mechanism and how to access it
- f) Expectations from the 'Citizens' or 'Clients'
- g) Additional commitments such as compensation in the event of failure of service delivery.

### **Components of a Citizen's Charter**

**Figure 1 : Pre requisites for good governance**



**Figure 2: Five principles of the Citizens' Charter movement as originally framed are:**

### The International Scene

The UK's Citizens' Charter initiative aroused considerable interest around the world and several countries implemented similar programmes e.g. Australia (Service Charter, 1997), Belgium (Public Service Users' Charter 1992), Canada (Service Standards Initiative, 1995), France (Service Charter, 1992), India (Citizens' Charter, 1997), Jamaica (Citizens' Charter 1994), Malaysia (Client Charter, 1993), Portugal (The Quality Charter in Public Services, 1993), and Spain (The Quality Observatory, 1992) (OECD, 1996). Some of these initiatives are very similar to the UK model, while others chart new ground by leaning on the service quality paradigm of the Total Quality Management (TQM) movement. Other initiatives are pitched somewhere in between. Even in the UK, in the context of the Next Steps/Modernising Government Initiatives, Citizens' Charters have acquired a service quality face for delivery of public services. The quality tools adopted for improving public services include the Business Excellence Model, Investors in People, Charter Mark, ISO 9000 and Best Value (Government of UK,

1999). The Commonwealth Government of Australia launched its Service Charter initiative in 1997 as part of its on-going commitment to improve the quality of service provided by agencies to the Australian community by moving the government organisation away from bureaucratic processes to customer-focused outcomes. Service Charters are considered a powerful tool for fostering change and require the organisation to focus on services delivered, to measure and assess performance, and to initiate performance improvement. By providing goals for agencies to strive towards, a Charter acts as a surrogate for competition where none exists (Department of Finance and Administration, 1999). Centrelink is a one-stop shop that provides access to Australian government services for over six million customers. Centrelink has adopted one-to-one service as an innovative and personalised approach to service delivery. One-to-one service treats customers with respect and consistency and takes the complexity out of dealing with government.

## The Indian Scene

Economic development, along with a substantial increase in the literacy rate, (from 51.63% to 65.38% in the last decade) has made Indian citizens increasingly aware of their rights. Citizens have become more articulate and expect the administration not merely to respond to their demands but also to anticipate them. It was in this climate that since 1996 a consensus had evolved in the Government on effective and responsive administration. 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. As a result, Department of Administrative Reforms and Public Grievances in Government of India (DARPG) initiated the task of coordinating, formulating and operationalising Citizens’ Charters. Guidelines for formulating the Charters as well as a list of do’s and don’ts were communicated to various government departments/organisations to enable them to bring out focused and effective charters. For the formulation of the Charters, the government agencies at the Centre and State levels were advised to constitute a task force with representation from users, senior management and the cutting edge staff. A Handbook on Citizen's Charter has been developed by the Department and sent to all the State Governments/UT Administrations. Primarily an adaptation of the UK model, the Indian Citizens’ Charter has an additional component of ‘expectations from the clients’ or in other words ‘obligations of the users’. Involvement of consumer organisations, citizen groups, and other stakeholders in the formulation of the Citizens’ Charter is emphasised to ensure that the Citizens’ Charter meets the needs of the users. Regular monitoring, review and evaluation of the Charters, both internally and through external agencies, are enjoined. Most of

the Indian states including Jammu and Kashmir, Delhi, Bihar, Madhya Pradesh, Uttar Pradesh, Rajasthan, Punjab, Uttarakhand and Himachal Pradesh, have their own citizen service guarantee bills in place

The bill, which was introduced in the Lok Sabha in December 2011 and was later considered by the standing committee, mandates public authority to establish a customer care centre, helpdesk and other support systems to ensure time-bound delivery of services. The provisions of the bill allow a grievance redressal commission to refer a case for investigation by the Lokpal if there is evidence of corruption in delayed delivery of services.

## Formulating a Citizen’s Charter for an Organisation.

Following road map may be adopted to formulate the Citizen’s Charter in an Organisation :-

- a. Setting up of a Task Force in the Organisation to formulate the Citizen’s Charter
- b. Identification of all stakeholders in the Organisation and major services provided by Organisation;
- c. Setting up of a Core Group in the Organisation consisting of representatives from all stakeholders which inter-alia may include Top Management, Middle Management, cutting-edge level, staff representatives, strategic partners, Customers/ Clients etc.; The Core Group shall oversee the formulation of the Citizen’s Charter and approve it. It shall monitor its implementation thereafter.
- d. Consultation with Clients/ Stakeholders/ Staff (Primarily at cutting-edge level) and their representative associations;
- e. Preparation of Draft Citizen’s Charter;
- f. Circulation for comments/ suggestions



- g. Modification of Charter to include suggestions.
- h. Submission of draft Charter to Department of Administrative Reforms and Public Grievances
- i. Consideration of the Charter by Core Group
- j. Modification of Charter by the Ministry/ Department on the basis of suggestions/ observations by the Core Group
- k. Approval by Minister-in-charge
- l. Formal issue/ release of Charter and putting up on website
- m. Sending copies to People's Representatives and all stakeholders.
- n. Appointment of a Nodal Officer to ensure effective implementation

### **Citizen Service Guarantee Bill-2001** **sLokayukta in Jharkhand:**

Jharkhand Lokayukta Act was enacted in the year 2001. Though the office of Lokayukta is functional in the State of Jharkhand since December 2004 but the fact remains that the general public of the State of Jharkhand do not know much about the existence of post of Lokayukta as well as the object for which has been created. They should also know the powers and functions which are exercisable by the Lokayukta. It is most important to make the general public aware about the existence of the office of Lokayukta and to make them aware as to how they can utilize this office for redressal of their grievance and complaint regarding inaction, maladministration, abuse of power and corruption against the State Government machinery. General public must know as to how they can avail the facilities offered by the institution of Lokayukta.

Corruption results into maladministration. Corruption and maladministration are thus two sides of a coin. When administration lacks accountability and transparency corruption takes its shape in various forms such as delays in movement of files, delays

in decision making process, arbitrary, unjust and unfair actions. It is the responsibility of the office of Lokayukta to create awareness among the citizens of the State to report the matter of maladministration, corruption, abuse of power etc before the Lokayukta for redressal of their grievances.

According to the provisions of the Jharkhand Lokayukta Act, 2001 Lokayukta entertains two types of matters i.e. grievances and secondly allegations. "Grievance" means making a claim by a person who sustained injustice and undue hardship consequence to maladministration. "Allegation" means any information that a public servant by abuse of power of his position in order to obtain any gain or favour to himself or to any other person in discharge of his official duties.

### **Provisions of Jharkhand Lokayukta Act, 2001**

Under the provisions of Jharkhand Lokayukta Act, 2001 any person can file his grievances in writing before Lokayukta if he has sustained injustice or undue hardship consequence to maladministration. A period of limitation has been provided that only such grievance would be looked by the Lokayukta if the grievance is filed within twelve months from the date on which the grievance complained against became known to the petitioner. However, Lokayukta has been given power to entertain such a grievance even after a period of twelve months if any sufficient cause for not filing the grievance within the time prescribed is satisfactorily explained to him.

So far the complaint relating to allegations are concerned, any person except a public servant can file a complaint relating to allegations against a public servant who has misused his power for personal gain or has favoured others or has indulged in misconduct and maladministration in the

capacity of his post. Such complaint has to be made in writing accompanied by an affidavit, but no complaint relating to allegations may be entertained if it is made after five years from the date on which the action complaint has taken place. The term public servant has been defined u/s 2 (j) of Jharkhand Lokayukta Act in which Ministers, Secretaries, any Chairman or Deputy Chairman of any Board, Corporation, Local Authority, the Government company or any other institution or authority of the State Government come under the purview of Jharkhand Lokayukta Act.

Even on an ordinary petition on a plain paper, action can be initiated by the Lokayukta. In this way without any expense redressal of any grievance is possible. On a complaint regarding allegation against a public servant, Lokayukta if after investigation and hearing is satisfied that the allegations are true, he then communicates his finding and recommendations to the competent authority for taking action within a stipulated time. In case of inaction on his recommendation, Lokayukta may send his special report to the Governor of the State.

## Conclusion

It is welcome that the government is moving to put in place an enforceable citizens' charter that lays down the services that would be delivered by the government, complete with penalties in case of lapses. However, this is unlikely to inaugurate a golden era of governance in which India suddenly shoots to the top of the "ease of doing business" league table. Jharkhand and many other states have already has such a law in place but this has not particularly improved the way the government functions in these states. Then, there is the question of how responsibility would be apportioned within departments, for any outcome that depends on a series of decisions, taken across ministries and

departments. For example, if a passport is held up because the police verification took too long, should the passport office carry the can? Or should the police be hauled up? Then again, will the Centre's writ run in state-level administration? The latest Budget proposes a 1% tax deduction at source on all property transactions worth more than `30 lakh, for the basic purpose of creating an audit trail on the parties to the transaction. This became necessary because registrars of property failed to comply with an earlier mandate to file annual information returns on all such transactions. Why should they, as state government employees, comply with such a diktat? Will this change with the latest law?

While the charter is welcome, it is insufficient to ensure speedy delivery of public goods and the elimination of graft from the process of delivery. The biggest problem today is the failure to institute reform of political funding. India has an onerous procedure and an insular bureaucracy because the political class has suborned the civil service and made it unaccountable by using it to mobilise campaign finance. Indian democracy is funded by the proceeds of corruption, in which the civil service colludes at the instance of its political masters. Unless this changes, and India develops a transparent system to fund political parties and elections, it will be impossible to make the civil service efficient or functional.

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### SUMMARY OF JHARKHAND LOKAYUKTA ACT-2001

Any person aggrieved may file written complaint before Lokayukta Jharkhand for his Grievance against any action of any Public Servant of Jharkhand Such complaint should be filed within 12 months from the knowledge of the impugned action.

"Grievance" means a claim by a person that he sustained injustice or undue hardship in consequence of maladministration;

Any person other than a public servant may file written complaint before Lokayukta Jharkhand making Allegation against any action of any Public Servant of Jharkhand Such complaint should be filed within 5 years from the date the action have taken place.

"Allegation" means any affirmation that such public servant has abused his position as such to obtain any gain or favour to himself or to any other person or to cause undue harm or hardship to any other person. Actuated in the discharge of the functions as such public servant by personal interest or improper, corrupt motives or guilty of corruption or lack of integrity in his capacity as such public servant.

Public servant includes:

Minister, Secretary or Officer of Jharkhand as defined under the Act.

It also includes any notified Local Authority, Corporation, and Govt. Company or Registered Society of the Jharkhand and there head & deputy.

Each complaint should be supported with an affidavit.

Judicial stamp duty of Rs. 4.70 is payable with each complaint.

Lokayukta if deem fit may treat a letter as complaint send by a person who is in police custody or in a jail or in any asylum or other place for insane person.

For the purpose of investigation and collecting the evidence the Lokayukta have all the powers of civil court.

Any information obtained by the Lokayukta or members of his staffs during investigation or proceeding shall be treated as confidential.

No complaint will be entertained if -

► It relates with the appointment, termination, salary or service condition etc. of the public servant or otherwise specifically barred; or

► the complainant has or had any remedy by way of proceedings before any tribunal or court of law:

Provided that the Lokayukta may conduct an investigation notwithstanding that the complainant had or has such remedy if he is satisfied that such person could not or cannot for sufficient cause have recourse to such remedy.

or

► The Supreme Court or the High Court has issued any direction, order or writ under Article 32 or Article 226 of the Constitution of India in respect of the matter mentioned in the complaint under investigation.

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