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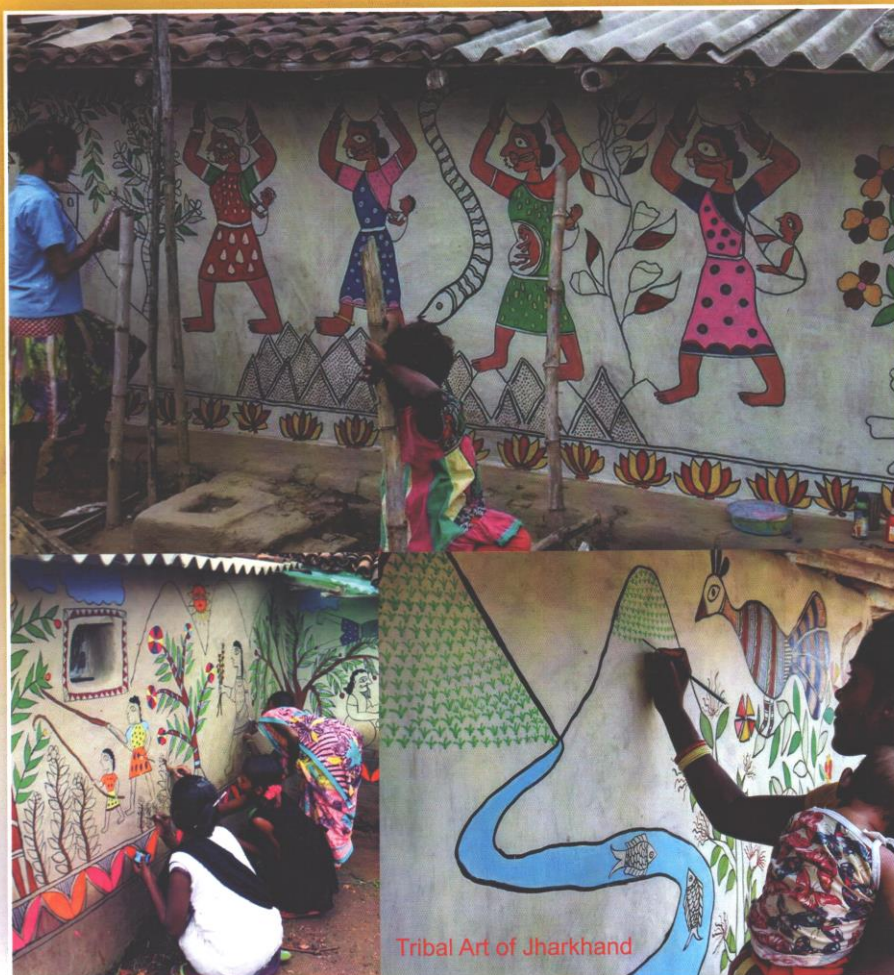
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Message from the Editor's Desk



Dr. M. K Choubey
Editor-in-Chief

Welcome to the 31st issue of JRR.

In last six years JRR has made a place amongst the most reputed and regularly published research journals in the country. Its whole credit goes to none other than learned paper contributors. Their endless efforts to promote research activities in their respective colleges and universities is the backbone of JRR. JRR undertakes its responsibility to continue showcasing noteworthy research contributions through its print and online versions. Articles published in JRR are not only available in print media but also available on official website of Jamshedpur Research Review and on www.issuu.com.

I suggest our authors to upload their published papers on researchgate and other websites along with publication details like: year, vol no, issue no, page number and weblink etc.)

31st issue of JRR is comprised of 14 outstanding research articles. Couple of research papers have been contributed by very young researchers of reputed institutions of our country. Like its previous issue, papers published in this issue are refereed, and well reviewed.

I sincerely hope that you find these articles very relevant, authentic and expedient for decisionmaking as well as research purposes.

Your feedback and suggestions are always welcomed.

With New year wishes.....

Yours sincerely

Dr. M. K Choubey
Editor-in –Chief

December 1 2018
Place: Jamshedpur

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Important

32nd issue of Jamshedpur Research Review is scheduled to be published in the Month of February 2019. Paper contributors are suggested to submit their original research papers before 3st January 2019. Mail your paper to the editor at : editorjrr@gmail.com

EDUCATION AND DEVELOPMENT IN INDIA: MARGINALIZING THE MARGINS

Dr. Samson S. Chiru

Dean (Academic Affairs), Sangai International University, Manipur

Education is a process of development and growth of a person from infancy to maturity. Education is a fundamental right. The Universal Declaration of Human Rights proclaimed by United Nations in 1948 begins with the statement that everyone has the right to education. Education shall be free at least in the elementary and fundamental stages. The United Nations Declaration of Rights of the Child in 1959 also states that the child is entitled to receive education which shall be free and compulsory at least in the elementary stages. Accordingly, right from the inception of the constitution of independent India, the Indian states are relegated to provide the children up to the age of 14 years with the opportunity to get free education. Denial of this right is enforceable in the court of justice. Practically speaking, for the Dalits and other marginalized social groups it has been denied, denied at the cost of having been benefited by other high castes for the past more than sixty years of Indian independence. Education from the start to different levels of employability hint for sharing of the developmental benefits, enshrined in the preamble of the Indian constitution. Again, deprivation of developmental benefits with equality and equity is denial of rights. Most of the excluded and marginalized in Indian society belong to what the constitution of India referred to as Scheduled Castes (SCs) and Scheduled Tribes (STs). Recently the term Other Backward Castes (OBCs) has been added.

Improving educational attainment calls for achieving universal primary education, including calls for gender equality and empowerment for women (UN Millennium Goals Development).

However, in India major differences occur in the primary attendance rates across Indian states, and variability gets further accentuated when we disaggregate primary education related variables by social groups

and further by gender (MDGs and The Excluded: A Critical Appraisal by Indian Institute of Dalit Studies, New Delhi). Thus, the ratio of females to male students enrolled at the primary and secondary levels of schooling is markedly lower for STs and SCs as compared to those for other social groups (Deolalikar, 2005). It is popularly viewed that arresting gender disparities in education is one of the most effective poverty reduction strategies (MDGs and The Excluded: A Critical Appraisal by Indian Institute of Dalit Studies, New Delhi). Therefore, India remains the most iniquitous society on earth as the more changes introduced, the more they remain the same. Thus, extreme disparities in terms of wealth, health, and education have given birth to a new form of two nation theory i.e., the shining India, and the suffering India. As just over ten per cent of the population, mostly from aggressive castes, with different levels of power in their hands, make sure that the rest continue to live in material and mental subjugation, and provide the 'nation' their cheap labour. While the wealth generation and development are taken up in the name of empowering the poor, such 'nation building' leaves the poor more demoralized and marginalized. They still struggle for food, drinking water, sanitation, and education. They represent more than ninety per cent, and mostly are from adivasis, dalits, OBCs, and Muslims. More so, with the globalization and growth of the economy, the liberalized markets under globalization is supposed to deliver growth by imparting efficiency and that growth can generate development, by following the much celebrated "trickle down" effect route of the beneficial effects of growth, the growth analysis, in terms of the distribution, of the output, and related changes in the level, as well as the quality of life which makes for development. The study will focus issues that contribute to widen disparities on the line of education theory of the British India

between the few rich and the vast illiteracy vis-a-vis poverty in India.

Significance of the Theme

Free Universal Primary education, as enshrined in the constitution of India has been repeatedly reminded and taken up as a part in almost all policy formulations. There is a paradoxical Gross Enrolment Ratio/Rates at this level of education relating to SCs/STs compared to the general population. GER for this social groups is indicated a sharp increase in the recent years, whereas dropout rates, before completing five years of schooling indicates as high as 34.2 per cent in SCs case and 42.3 per cent in STs case respectively against national average of 29 per cent(11th Plan 2008). Multidimensional deprivation meted out to these social groups of Indian society was further emphasized in the 11th Five Year Plan: 'Faster and Inclusive growth' targeting benefits of development and growth to be enjoyed by all, especially the margins of the society, but equally implying a paradox of inclusive growth in planning was States ratio of 10/15/25/90/85/75 with Centre. Meaning poor States will remain poorer. Compounded further by 11th Plan National Rural Health Mission (NRHM) share of Centre-State governments from 20-80 per cent to 40 to 60 per cent, aggravating the hurdles of the poor States in India. More or less is felt of the deprivation in educational levels—in school levels and higher education for the socio-economically deprived sections of the Indian society.

Delineation of the theme

Education is an instrument of emancipation and inclusion has been appreciated and applied in most of the oppressed societies with alarming and appalling social exclusion. The unabated oppression of the Caste and Tribe victims, from time immemorial has ensured the permanence of subjugation resulting in the complete social exclusion of these segments. The multidimensional deprivation in the form of total denial of education, health, shelter has created what Paugam calls 'spiral of precariousness' (Paugam quoted in Hillary

Silver's Social Exclusion, Published by Critical Quest, 2011, p. 4, New Delhi), accompanied by social and psychological forms of deprivation. Over the period of time, the Caste and Tribe victims have internalized and accepted their dehumanized slavish conditions as preordained and divine, creating a very low self-esteem, self-abnegation, and total self-hatred. The socialization of thousands of years formed innumerable layers of innocence and fragility in these oppressed communities. In the absence of access to education, wealth and weapons (double edged weapon as rightly education is referred to as), the groups have been totally disrespectful of a dignified future and have been behaving as the obedient slaves. This has created a condition of mental blockage and the communities under perpetual oppression have remained under false consciousness of inferiority and divine subjugation. The majority of masses in India under Caste and Tribe system has been suffering from this fallacy and is engaged in the struggle to meet its bare minimum need.

Education in India has been monopolized, controlled, directed, and monitored by the Brahmins for centuries as their exclusive preserve. No occupation, vocation or profession in the world, has been so peremptorily usurped by single community as education has perpetuated the Brahmanical cultural ethos unabated notwithstanding many challenges from its victims. Educational institutions, research centres, and academic discourse have all facilitated maintaining the Brahmanical 'hegemony' to use Antonio Gramsci terminology. Education as an instrument of oppression and subjugation of defeated communities has been perfectly maneuvered with meticulous precision.

Non-realisation of self-power and self-respect by the SCs/STs in all spell of false consciousness is caused by the lack of education (about exploitation and its solution). If they are conscious of their plight and determine to overcome it, it will be the real education and that was the meaning Ambedkar attached to the education and is just not confined to securing degrees and employment alone. The philosophy of Gautama Buddha has remained the important milestone of developing culture of education ensuring subsequent assertion and creating an inclusive

and sane society. The remarkable continuity speaks volume of singularity of purpose and mechanism to achieve the objective. If one is righteously educated, he becomes free, uses the brain to decipher and decides on his own. The capacity to distinguish right and wrong is education. Inculcating a passion for righteous behavior is education as perceived by Baba Saheb Ambedkar.

Education is a sword and being double edged weapon it is dangerous to wield and therefore must be used as an instrument of emancipation and inclusion and bases for establishing an egalitarian and democratic society with a sense of purpose.

The economic exclusion is experienced through discriminatory nature of inadequate access and availability of opportunities, wage inequalities and non-recognition of land rights. This promotes social discontent and unrest. Thus the need also arise to grant greater recognition to the legal rights of the economically excluded which again is connected to other dimensions such as political, religious, social and education.

Globalisation instead of promoting inclusion of the excluded resulted in atrocities against dalits with higher castes being strengthened in power with their integration into the global market and usurps the resources of the poor and marginalized for commercial exploitation, especially dalits and tribals. Definitely, the margins of the society—women, dalits, tribals, and minorities fall the victimized in social and economic exclusion. It is to be noted that Democracy without people is meaningless. Participation implies, when they participate then, they also have a share in the planning and the profit, whether it is governance, economy, or development.

Scope of the Study

The scope of the study will dwell upon the multidimensional deprivation in education and related causes of socio-economic, political and other allied backwardness of the excluded, the marginalized, and the discriminated social groups of India i.e., SCs/STs and other socially deprived sections.

The study will examine the employment status of the SCs/STs in

government establishments in relation to the provisions of reservation; implication of the new economic policy on reservation; examine the trends in the employment of the SCs/STs in government services; employment growth of these groups under reservation till now and finally the emerging issues of reservation in all dimensions in relation to the process of globalised India.

The study will also deal in conclusion with the rhetoric on empowerment of the Caste Indians and the Tribes and the existence of extensive laws and provisions, as against which not much has been achieved in actual terms. Besides, should reservations be continued as it is felt it immensely contributed towards the representation of the marginalized groups in public sector employment?

For globalization, instead of bringing development in economic sphere causes the poor poorer and the rich richer, through interaction affluences and growth of financial aspect.

The study will also emphasize that mother tongue education plays importance in the countries, both India and others countries like Thailand and other Southeast Indian Countries, in adhering to the mandate of the UN and signatory countries, with employability prospects creating vernacular based manuals and teaching-learning pedagogy. And thus, create inclusive, integrated, holistic, and comprehensive model of education must be pursued with quality education. In this study comparison of the Mother Tongue Education where skilled-based Model of education, related mostly with Southeast Asian model except Middle-east Israeli model and Indian Model based on attempt to educate by focusing on inclusive Mother Tongue Education of the various ethnic conglomeration existing in these comparative studies. How far these countries follow system, based on multi-lingual and multi-cultural identity in consonance with UN Declaration under Article 27 of the International Rights, which states: in those states in which linguistic minorities exist, persons belonging to such minorities shall not be denied the right, in communities with other members of the group to use their own language."

Objective of the study

The objective of the study is to address the historical injustices meted out to the certain social groups as part of the prevalent practices of Caste system and perpetuation of social exclusion through deprivation of developmental benefits as enshrined in the constitution of India. The main objective of providing reservation for Scheduled Castes and Scheduled Tribes in Government services is not only just to give jobs to some persons belonging to these communities, and thereby increase their representations in the services, but also to improve the status of these people socially and educationally so that they can take their rightful place in the mainstream of the society.

- To discuss caste discrimination in India;
- To analyze education effect of the reservation policy and how it helped reduce the caste based discrimination in India; and
- To examine why education and reservation policy are still needed and how can it be extended in private sector.

Methodology

Method adopted would dwell upon extensive dependence on primary sources and secondary sources available in Annual Plans of the government, and other related sources from data providers as outsourced by the government. Besides, sample questionnaires will be prepared and interview conducted with sample size of 5-10 house-holds of respective social groups. Also Internet sources will also be judiciously utilized related to the topic of study. Random comparative analyses will too be undertaken with other Southeast Asian Countries where similar discriminations are meted to certain section of these societies. This will be represented analytically in the Mathematical jargon. Thorough comparative analysis aimed at to bring out what kind of balancing act can further be initiated through the already evolved mechanism and enshrined in the constitution of India. This will required adequate references made to the relevant Articles of the constitution. And how far such provisions laid down are implemented in letter

and spirit of the constitution. Private Sector survey will be a difficult task, yet the study will make use of intake procedures adopted by the companies so as to ascertain the quota for the Dalits and SCs/STs. Theoretical thoughts would involve various social emancipation of the general public in addition to constitutional provisions. Constitution itself is the document evolved from various political theories. However, specifically thinkers like John Locke's writings which revolutionized the Western Revolutions that brought individual rights and constitutional government will be studied and used for the study of this project. Besides, John Rawls writings on social justice will also be used for this study. Karl Max and other economists contributing in the social justice segment will be all studied and represented by applying the relevance of the writings.

Justification/Rationale

Create Equal opportunity as enshrined in Indian constitution. There was a bio gap between two particular sections of society. On the one hand there was a group who were educated, have social prestige and privileges and on the other section who were another section who were deprived of all these. They were not given equal opportunity to come to the mainstream. So there was a need to equalize that gap. Obviously there was a need to treat unequally to bring those in the mainstream of Indian society. In other words, the idea of equality of opportunity demanded unequal treatment "protective discrimination". Protective discrimination or positive discrimination later took the form of the reservation policies for the deprived section of the society. Various provisions in the constitution have been made to undo the past discrimination. The most important aspect of inequality is the gap between haves and have-nots. So it was a felt-need that the disparity of wealth and income must be narrowed down so that economic opportunities are brought towards equality. Because, the equality of social status can never be achieved, unless there is a reasonable representation of that segment of society who has been kept out of power from time immemorial (Chiriyankandath, 1999.)

To empower historical depressed social groups

Reservation is a catalytic to SCs/STs and OBCs empowerment and growth in India. Empowerment enhances education and consciousness to understand their rights and duties as citizen of India; to organize them to fight against exploitation; oppression, and become assertive to their rightful assets accession.

Research Questions:

- a) Was education denied to the Dalits as the injunction of the religion?
- b) Did the British India not perpetuate the Brahmanical education in India?
- c) .How have the Dalits affected so much by such discriminatory practices when they are outside the fold of caste system in India?
- d) Can we say it was the import of Greek city states, where education was designed only for the so-called Guardians (Philosopher Kings)?
- e) When education is made a fundamental right, why does educating the Dalits take that much time till now?

Hypothesis

- a) Dalits and other socially depressed sections in India are meted historical injustice by denying education which is the instrument of human development index.
- b) Lord Macaulay education theory is a flaw one as education does not entirely have trickledown effect to Dalits and other socially depressed section of Indian society.
- c) Constitutional provisions of free and compulsory elementary education has not much meaning when children are created to make barrier that results in high drop-out rates of the children from socially depressed section.
- d) To compare analytically the historical and continuity of the prevalence of castes-based segregation on occupational lines in Indian society.

Review of Literature

Ambedkar, B.R., (1917), *Castes in India: Their Mechanism, Genesis and Development*, Dalit Book Trust, New Delhi, discussed India as land of anti-Indians because every Indian practices caste. They may change their religion but do not, rather cannot, change their caste. They practice it in their religion. Caste makes them mutually warring nations thus weakening the social and national fabric. The booklet said that Ambedkar described Caste system not only a division of labour but also a division of labourers. If it is looked more closely at it, it would be realized that it is not only a division of labour and labourers but also a division of power. If caste divides labour or reasonability to the society it also divides power to fulfill that responsibility. It gives to each labourer the power that he requires to do his job. A Brahmin gets intellectual power while the Khsatriya gets administrative and military power; the Vaishya gets economic power and the power to set up and run industries, the service sector represented by the Shudra gets labour power which is the most powerful and deadly power—deadlier than all the above three ‘high caste’ powers. The book further exemplified that if scavengers stop working, no amount of medicine, medical care or armies of doctors of the ‘intellectual’ professions can stop people from sickness, ill-health and death. If workers, the ‘Shudras’ in a factory, stop working the Vaishya’s financial power will go waste and become a noose around his neck! Similarly the Khsatriya will also die if he has to live in dirty, unhygienic conditions. His Kshatriyahood depends upon his health which can be guaranteed only by healthy conditions and environment. So the Shudra is the foundation of all life and he is the most powerful of the four. His power is the most powerful and deadliest.

Prof D.T. Lakadwala traces in chapter III “Objectives and Paths of Development in Asia”: “In the last twenty five years amidst its many problems of internecine wars and conflicts there is some achievement of which Asia can justly be proud. In spite of the fact most of its countries belong to the developing world its rate of economic growth was among the highest.”

“Educating the Girl Child”, *Innovations in Governance: Sharing of Experiences with the nation*, Government of Gujarat, wherein it is said that if a girl child studies, two families prosper. In Gujarat, attention is on those families who are either aware of the importance of the education but lack opportunities as well as those who lack both awareness and opportunities. While Gujarat is emerging as a developed State in the country, the State’s performance vis-à-vis male and female literacy has not been very encouraging. The biggest lacuna has been the enrollment and retention of children in school, especially that of the girl child. The pamphlet stated that this is directly linked to the availability of educational infrastructure and awareness among parents. The focus of the State Government on the deliverables is showing results. Further, over the last two years, Gujarat celebrates “Shala Prveshotsav” by taking out “Kanya Kelavni Rathayatra” during 13th-15th June every year to spread awareness in the society and to ensure enrollment of eligible children, especially in the schools.

Singh, J.L., et al (ed)., (2002) *Approaches to Higher Education*, Sunrise Publications: New Delhi gives an account of the various writers, where K.D. Gaur and Rachita Rana in their paper, “Higher Education Reforms: Indian Experience” examines various aspects of higher education in India. According to them bearing in mind the correlation between education and the society, the basic feature of higher education, social value of higher education and good nature on one hand and the needs of new economy which is globalized, liberalized and privatized; the policies be formulated for the balanced development of higher education system. The imbalanced development may lead to wastage of resources, improper use of infrastructure and dropouts. The government’s role should be confined to enabling policy environment and influencing the decisions of students and institutions indirectly through incentives. Broadening the social base of participation in higher education is important for social stability and economic efficiency. But it is not possible to achieve equity in higher education without ensuring access to quality public education at the pre-school,

primary and secondary levels to the disadvantage sections of the populations—women, ethnic minorities and rural residents. Further, higher education should become dynamic and the perspectives match with the country’s development and economy. The growth of higher education system should be in a balanced manner keeping internationalization and revolution of education in mind but react locally.

K.D. Gaur and J.L. Singh in their paper, “Education and Development: lessons from Developing Countries,” discussed various issues and aspects related to education and development with special reference to developing Asian countries in the 21st century. They depicted that there has been drastic changes in educational development due to globalization, liberalization, privatization and competition at national and international level. It may be stated that globalization may bet to further internationalization of higher technology. There has been a revolution in information technology. They are influencing various dimensions of life such as economic, social, psychological and cultural. This is a fact that information technology might become the single most important determination of progress of nations in the 21st century. Further, the role of state may become quite important in terms of all the three functions, viz., provision, funding and regulation/population,

Gore, M.S., et al. “Social Implications of Development: The Asian Experience”, 1988, Indian Academy of Social Sciences, in its brief survey of region-wise development in Asia has been made in the introductory chapter by Professor Girijesh Pant where acknowledging considerable development in most of the Asian Countries he argues, “...with the exception of Japan and to certain extent People’s Republic of China most of these Countries have not been able to build a self-reliant national economy...” What is the nature of development in Asia? According to him it is “lopsided”. He suggests a close link between “lopsided” nature of development and “rising of authoritarian tendencies and higher sense of uncertainty leading to artificial hike in prices, narrowing down of equality base, sense of deprivation.” Prof Gore drew attention of the delegates toward commonality of goals

and differences in paths of development in Asian countries. To the question 'why' he says, "because they differ in their historical experience, their natural endowments in material resources, the extent of the homogeneity or heterogeneity of their population. They differ in the very size of their domains as sovereign nations." In most of the Asian Countries "the words of democracy, socialism and secularism have attained a degree of non-specificity that is at once convenient and confusing."

Sen, Amartya, and Dreze, Jean, (1999) Omnibus , explore the economic, social, and political roots of deprivation in the modern world, and the role of public action in addressing this problem. It is Sen's classic exposition of 'entitlement approach' to the analysis of hunger and deprivation. This approach focusses on the ability of a person to acquire food and other relevant commodities within the prevailing economic, social and legal arrangements. The implications of this approach are illustrated through detailed case studies.

Conclusion

The representation of the SCs/STs remains at levels below those for the Non SC/STs in all categories of jobs and for all sectors under the government. Therefore, it is desirable that the reservation policy sector jobs be implemented in its entirety so as to realize the social justice and egalitarian aims of the Government of India.

Education and development is two sides of the same coin. Education without employability through lag of skills or lack of opportunity is weakness of the education system and governance and mismanagement. More severe is the case that where there is rampant disparities owing to faulty distributive mechanism. In India education is one-sided and benefits only the rich at the cost of depriving the poor. When over ninety percent of the populace is from socially depressed section, and there is deliberate policy to exclude them in the developmental changes in the country, that too by further worsening the plight of the Dalits, SCs/STs and other backward classes, it is indeed a historical injustices meted out to them by being designed

through a policy that was in colonial time being endorsed by independent India.

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FARMER SUICIDE IN INDIA: CAUSES AND REMEDIES

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Abstract:

Suicide is a very serious social problem that our country faces. The rate of suicide is becoming higher every single day. Among all the suicidal cases, farmers' suicides holds the majority. State of Maharashtra comes out with the highest number of farmer suicide every year. But the other states of India is no exemption from this behaviour. This behaviour is seen mostly because of the poor condition of Indian agriculture which holds more than half of the total workforce. When compared to other countries India's agricultural production & productivity both shows a very low position. For a country like India, where agriculture is the dominant of all other sectors, it is very obvious that the miserable state of agriculture is the main reason behind farmer's mental distress. Distress among the farmers is because of several reasons such as indebtedness, crop failure, low productivity, lack of fair market price and many more. However, the central as well as State governments have launched many schemes for the wellbeing of farmers in the form of Krishi shinchai yojna, crop insurance scheme, krishi vikas yojna, Price support scheme.

The paper aims to address the issues like causes of farmers' distress, reasons behind growing suicidal rates across India and prevailing government schemes for farmers. This study is done with the help of secondary data available from different sources like journals, newspapers, material downloaded from internet, government reports and statistics.

Key words: suicide, farmers, agricultural production & productivity, distress.

Introduction

Suicide is a worldwide phenomenon. It is a serious issue among the people globally. It is not a disease that can be completely cured but certainly it can be controlled through preventive strategies. In India, suicide is one of the serious issues which is increasing at an alarming rate. It is estimated that close to 800000 people die due to suicide every year, which is one person every 40 seconds. (WHO, 2017). This behaviour is seen mostly among the youth who are between 15-44 years of age. Also, it is the leading cause of death in the 10-24 years age group. (Kumar, 2012)

There are many reasons for this typical behaviour such as psychological, socio cultural, political, economic, biological and moral. (Kumar, 2012). Thus people who commits suicide finds any one of the above reason to undertake such action. Such behaviour has also crept among the farmers in a vigorous rate. We often come across the saying that to lead a comfortable life we often need a service of a

doctor, an engineer, a Mba, and a police officer but we fail to understand that farmers are required three times in a day because they are the crop producers of our country. Farmers, popularly called the 'anna daata', grows crops to feed the whole of our nation, but when we see the state of farmers, we find that the feeder of the country cannot feed himself and his family owing to lack of money. There are many factors which leads the farmers to distress and helplessness and finally forces them to take the ultimate step that is **suicide**. To critically examine the root cause of farmer suicide, first we have to look into the importance of agriculture in India and also the state of Indian agriculture.

Importance of Indian agriculture in India:

"India lives in village."- Mahatma Gandhi.

This statement can very truly be justified because India is predominantly an agrarian economy where 70% of the population resides in villages. Agriculture plays a key role in bringing economic prosperity in our country. It is very well known that majority of the Indian

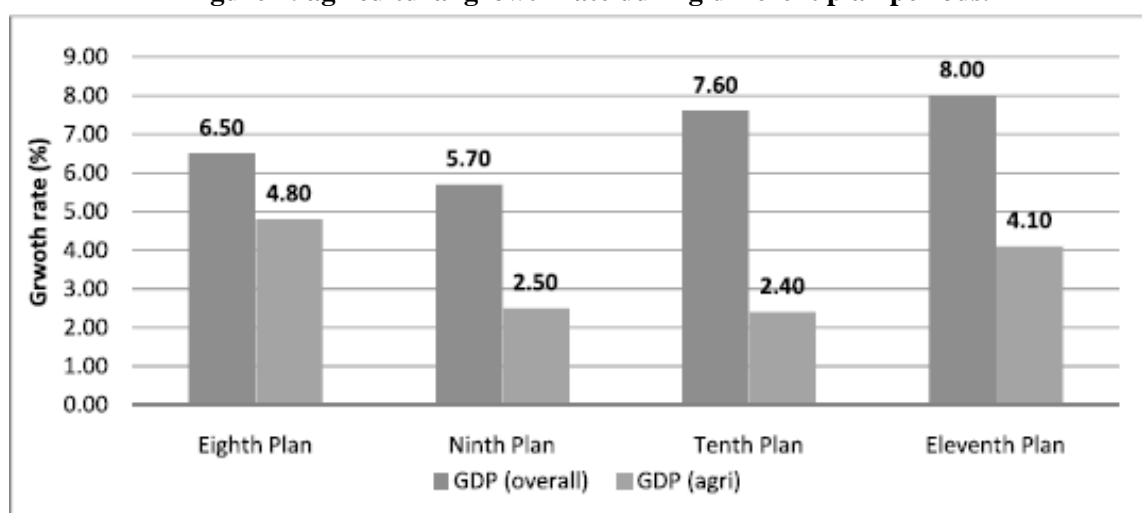
population lives in villages and are wholly engaged in agricultural activities. Not only agriculture but allied activities like animal husbandry, forestry and fishery also play a vital role in providing livelihood to more than 60% of the population. Agriculture contributes about one fourth of India's GDP. During the period of planning, contribution of agricultural sector to the GDP has been ranging between 18 to 51% for different years though it has tended to decline overtime. (Jain, Ohri, 2011, p. 43). This was 51% in the year 1950-51, and 17.1% during the year 2008-09 (Jain, Ohri, 2011, p. 43). The share of agriculture and allied activities in GDP at factor cost in 2009-10 was 14.6%. However, it contributes to 17.5% at the GDP at current prices in 2015-16. (MOA&FW, 2015). Thus, this sharp decline in the share of GDP is due to development in the secondary and tertiary sectors after the emergence of the planning period in India. The importance of agriculture can also be examined through the fact that it provides employment to almost more than half of India's population. In 2009-10 agriculture provided employment to 53% of the total workforce. (Deshpande, 2017) However, with the rapid increase in population the absolute number of people engaged in agriculture has become exceedingly large. Agriculture also provides

wage goods that are necessary for life such as wheat, rice, pulses, maize, bajra, oilseeds etc. these goods are the life supporting goods which comes only through agriculture. Apart from these agriculture acts as a base for industrial growth. It supplies industrial material like cotton for textile industry, seeds for oil industry and so on. (Jain & Ohri, 2011, p. 44). Thus, the secondary sector depends upon the primary sector for its development. Lastly, agriculture also contributes to international as well as domestic trade which helps in earning foreign exchange. Having known about the importance of Indian agriculture, now we come to the state of Indian agriculture.

State of Indian agriculture.

Decline in growth rates: Indian agriculture has shown a continuous decline in growth rates starting from the beginning of economic reforms in 1991. It has fluctuated from 4.8% per annum in the eighth five year plan (1992-96) to a low of 2.4% during the tenth plan (2002-06) and then rising to 4.1% in the 11th plan (2007-12) fig.1. (MOA&FW, 2015). One of the major factors behind this downfall in the growth rate is continued dependence on the vagaries of monsoon.

Figure 1: agricultural growth rate during different plan periods.



Source: Central Statistics Office (CSO)

High dependence upon rainfall: Indian agriculture has rightly been called a "gamble in monsoons". (Mishra & Puri, 2013). Indian

agriculture mostly depends upon the rainfall for irrigation. Occurrence of rainfall is very uncertain in India which hampers the

production of crops. The food grain production increased from 198.40 million tonnes in 2004-05 to an all time high of 265.04 million tonnes in 2013-14, which means a good monsoon year. In 2014-15, both monsoon and post

monsoon rains were deficient and deficient rainfall affected the production of both kharif and rabi crops during the last few years and the estimates for the current year are given in the table given below. (MOA&FW, 2015).

Table 1 : production of food grains and other major crops.

Crop	Season	2004-05	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16 (1st advanced estimates)
Rice	Kharif	72.2	80.7	92.8	92.4	91.5	90.9	90.6
	Rabi	10.9	15.3	12.5	12.9	15.2	13.9	
	total	83.1	96.0	105.3	105.2	106.7	104.8	90.6
Wheat	Rabi	68.6	86.9	94.9	93.5	95.9	88.9	
Coarse cereals	Kharif	26.4	33.1	32.4	29.8	31.2	29.8	27.9
	Rabi	7.1	10.3	9.6	10.3	12.1	11.9	
	total	33.5	43.4	42.0	40.0	43.3	41.8	27.9
Total cereals	Kharif	98.6	113.7	125.2	122.2	122.7	120.7	118.5
	Rabi	86.6	112.5	117.0	116.6	123.1	114.8	
	Total	185.2	226.3	242.2	238.8	245.8	235.5	118.5
Pulses	Kharif	4.7	7.1	6.1	5.9	6.0	5.6	5.6
	Rabi	8.4	11.1	11.0	12.4	13.3	11.6	
	Total	13.1	18.2	17.1	18.3	19.3	17.2	5.6
Foodgrains	Kharif	103.3	120.9	131.3	128.1	128.7	126.3	124.1
	Rabi	95.1	123.6	128.0	129.1	136.4	126.4	
	Total	198.4	244.5	259.3	257.1	265.0	252.7	124.1
Oilseeds (lakh tonnes)	Kharif	141.5	219.2	206.9	207.9	226.1	183.3	198.9
	Rabi	102.0	105.6	91.1	101.5	101.4	83.5	
	Total	243.5	324.8	298.0	309.4	327.5	266.8	198.0
Sugarcane (lakh tonnes)	Total	2370.9	3423.8	3610.4	3412.0	3521.4	3593.3	3414.3
Cotton*	Total	164.3	330.0	352.0	342.2	359.0	354.8	335.1
Jute and Mesta**	Total	102.7	106.2	114.0	109.3	116.9	114.5	108.0

*Lakh bales of 170 kgs. each**Lakh bales of 180 kgs each

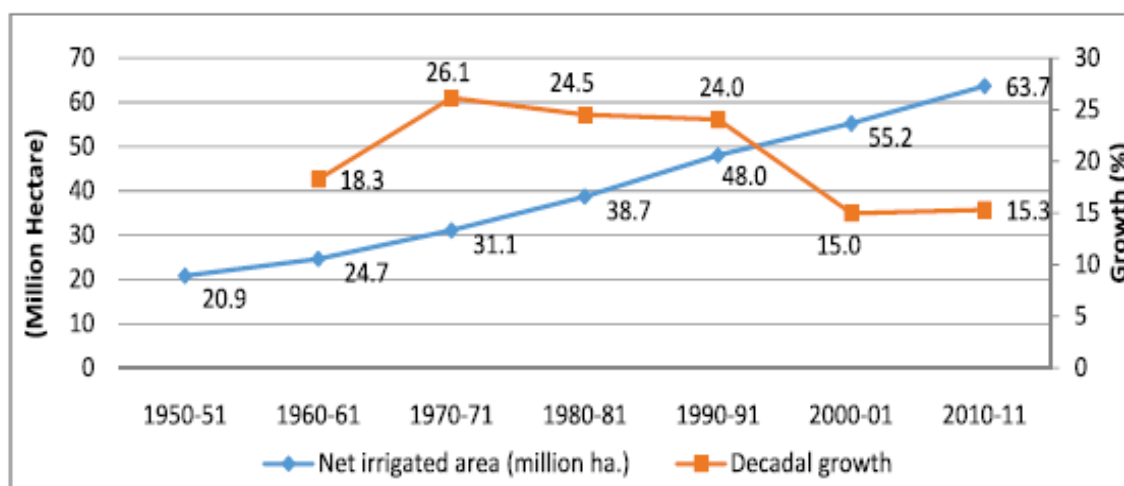
Source: Directorate of Economics and Statistics, Ministry of Agriculture and Farmers welfare.

Small land holdings: The land holdings in India is fragmented to the extent that around 85% of the operational holdings in the country are small and marginal i.e. it is holdings of 2 hect. each. between 2000-01 and 2010-11 the no of marginal holdings increased from 75.41 to 92.83 million, a rise of 23% and the no of small holdings increased from 22.70 million to 24.78 million (9% increase). (MOA&FW, 2015). The rate of fragmentation is on a rapid scale and no future improvement is predicted. Size of land holding which is present 1.15 hect, is likely to reduce further by 2020-21 (MOA&FW, 2015).

Lack of irrigational facilities: Indian agriculture is highly dependent on rainfall,

which is very uncertain and also unseasonal. For a better crop production, availability of irrigational facilities is of utmost importance. India has only 4% of the world's fresh water resources. (MOA&FW, 2015). It can be estimated that large number of agricultural lands are dependent upon seasonal rainfall for crop cultivation. Lack of irrigational facilities not only hampers the productivity of crops but also puts a barrier on usage of chemical fertilizers and HYV seeds. (figure 2) shows the decadal growth rates of net irrigated area which were very high till 1990-91. After 1990-91, the growth rate fell to around 15% each in the next 2 decades.

Fig.2: Net irrigated area – decadal growth.



Source: Directorate of Economics and Statistics, Ministry of Agriculture and Farmers Welfare

Source: Directorate of economics and stats; Ministry of agriculture and farmers welfare.

If we look into the state wise coverage of irrigated area under major crops in 2012-13, it shows that most of the states have less than 50% of irrigated area.

Less access to farm mechanisation: Farm mechanisation can be taken as another important prerequisite in providing optimal utilization of resources and economy in time. (MOA&FW, 2015). It also facilitates multiple cropping which results in high productivity. But looking at the state of Indian agriculture the practice of farm mechanisation is very limited. The main source of farm power in agriculture are agricultural workers, draught animals, tractors, power tillers, diesel engines and electric motors.

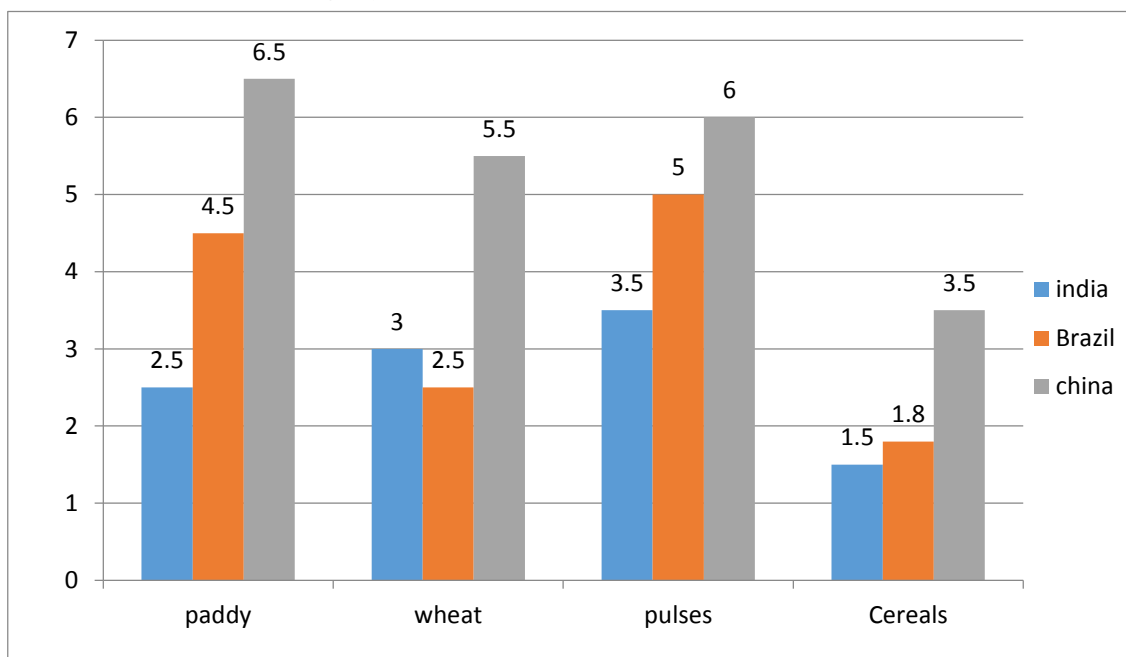
(MOA&FW, 2015). These resources are far away from affordability of small and marginal farmers who face the problem of limited capital availability, lack of money etc.

Agricultural productivity: Agricultural productivity refers to yield per hectare land. It is very low in India as compared to other countries. As regards rice, our major crop, productivity per hectare was only about 31% of that of Japan during 1976-67. In case of wheat, average annual yield per hectare in India was 1425 kgs. during 1976-78, while it was 4346 kgs. per hectare in France and 4547 kgs. per hectare in Germany. In case of cotton, our major cash crop, India's per hectare productivity was just one-

sixth that of Mexico. (Kumar, 2001, p. 228). The figure given below shows yield of indian

agriculture with respect to other countries

Fig:3 yield in different countries (tonne/hectare)



Source: Food and agriculture organisation of the United Nations, PRS.

The above datas shows the low yield of indian agriculture with respect to the other countries which are much higher than India.

All India estimates of yield of major crops in the year (2015-16)is shown through the table given below.(MOA&FW, 2016)

Table 2: yield of major crops in the year (2015-16). Yield(kg/hectare)

Crops	Season	Year(2015-16*)
Rice	Autumn	-
	Winter	-
	Kharif	2310
	Total kharif	2310
	Rabi/summer	3376
	Total	2404
Wheat	Rabi	3093
Jowar	Kharif	893
	Rabi	722
	Total	780
Bajra	Kharif	1154
Maize	Kharif	2146
	Rabi/summer	4134
	Total	2509
Ragi	Kharif	1424
Small millets	Kharif	610
Barley	Rabi	2552
Coarse cereals	Kharif	1521

	Rabi Total	1821
Cereals	Kharif	2064
	Rabi	2932
	Total	2421
Tur	Kharif	656
Pulses other than tur	Kharif	404
Gram	Rabi	859
Pulses other than gram	Rabi	678
Pulses	Kharif	487
	Rabi	787
	Total	652
Foodgrains	Kharif	1804
	Rabi	2379
	Total	2056

Source: Directorate of economics and statistics, DAC& FW

*4TH Advanced estimates.

The state of indian agriculture is very miserable which forms the basis of distress for the farmers. Although agriculture forms the most important sector for India because it holds the maximum amount of workforce and most importantly contributes a massive amount to the GDP but yet it is the most neglected sector. It is very true that indian agriculture has progressed since independence but still the rate of growth is very steady because of the lack of technological advancements and the direct sufferers behind this are our farmers.

Farmers distress and its causes.

It is very clear that the wretched condition of agriculture is the most important cause of distress for the farmers. Farmer and farming play a pivotal role in improving the economic condition of our nation. Almost every day we come across the news of farmer suicide in news papers. The main question which can be framed on the basis of these suicides is that inspite of governments intervention in improving the economic condition of the farmers and strenthening their back bones in all possible ways then why the farmers go to the extent of committing suicides? What is the hidden mystry behind the occurance of this behaviour repeatedly? To understand this, we have to first know the reasons which leads the farmers to distress.

The main causes of farmers distress can be analysed through two different factors.

Internal factor: it is the **psychological aspect** which a farmer or may be any person undergoes who thinks of committing suicide. Before attempting suicide a number of thoughts are generated in a persons mind which persuades him to take the step. A feeling of helplessness of coping up with the society is a reason of suicide.

External factors: these are the external reasons of suicide. A farmer mostly faces the problem of loan, subsidy, repayment of loan, untimely change of weather leading to crop failure, lack of required help, minimum support price, due to the application of high yielding variety seeds ,quality fertilizers, and powerful pesticides farmers are overshadowed by loan.(Mishra, 2012)

Detailed analysis of the causes of farmers distress:

Crop failure and inadequate access to crop insurance - considering the vagaries of monsoon in India, there is always chances of crop failures. Not only uncertain rainfall but other factors like drought, flood etc also contributes to crop failures. This creates huge economic losses for the farmers. Moreover, inadequate access to crop insurance is another major problem. In 2011, about 10% of the

Indian farmers were covered under a crop insurance scheme. (Kumar, 2001)

Less access to agricultural credit- the small and marginal farmers donot get adequate access to agricultural credit. Farmers require short term loans for purchasing seeds , fertilizers, harvesting, transporting etc. and long term credit for irrigational facilities, equipment, agricultural machinery etc. the small and marginal farmers cannot afford to such loans due to high rate of interest. Also, access to agricultural credit is linked to the holding of land titles. (Deshpande, 2017). as a result the small and marginal farmers who account for more than half of the total land holdings , and may not hold formal land titles, are unable to access institutionalized credit. (Deshpande, 2017). As a result, these farmers have to be dependent upon informal sources of credit.

Informal sources of credit- when the small and marginal farmers cannot afford to institutional loans , they have no other choice but to depend wholly upon the money lenders. These money lenders misutilize their power of position and start exploiting the farmers. Though zamindari system is abolished in the year 1951 but still in many interior rural areas , the zamindari system is still practiced and the victims of this are the farmers. Generally the farmers who hold land of less than one hectare , depends upon the money lenders for loans. Whereas, those with land holdings of two or more hectares borrow from banks. Other sources of credit include shopkeepers, relatives, friends and co operative societies.

Social cost- the farmers of medium farm size groups suffers more from inconveniences, sacrifices, humiliation and bribe taken by middlemen for the purpose of providing legal documents related to land holdings. (Kumar, 2001). This leads the farmers to depression being unable to cope up with the society.

Role of intermediaries- in the process of agricultural marketing , the farmers cannot sell

their produce directly to the markets. They sell their products to the middlemen and in return get a very little price which is not sufficient for them to fulfill their basic needs. The consumption expenditure being more than the incomes forces the farmes to take loans.

low productivity – In times of less productivity i.e, less yield per hectare of crops , the farmers are left with very less produce for commercialization of the crops. The whole produce is used for self consumption. This creates distress among the farmers since they suffer economic losses.

Unsatisfactory earning – it is one of the most crucial factor behind farmers distress. The Indian farmers face the problem of transportation of their produce to the markets , so a farmer has to depend upon middlemen to earns the maximum in the process.

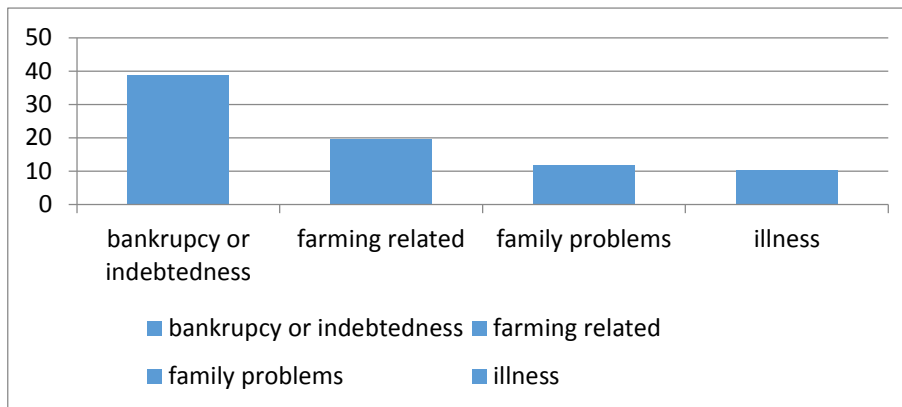
Moreover, there is no alternative income for the farmers other than the agriculture. The small and marginal farmers only earns on the agricultural season. This income is not enough for them to sustain for a whole month.

Vicious circle of poverty – farmers have a low per capita income which means low rate of savings. When savings are small , investment will also be low. Low investments leads to low productivity. With low productivity, income is bound to be low. And this process continues again and again forming a circle called vicious circle of poverty.

Other causes – family problems, drug/alcoholic addiction are the other causes of farmer suicide. These causes are rarely reported. Bankruptcy, or indebtedness is one of the major causes of farmer suicide apart from other causes.

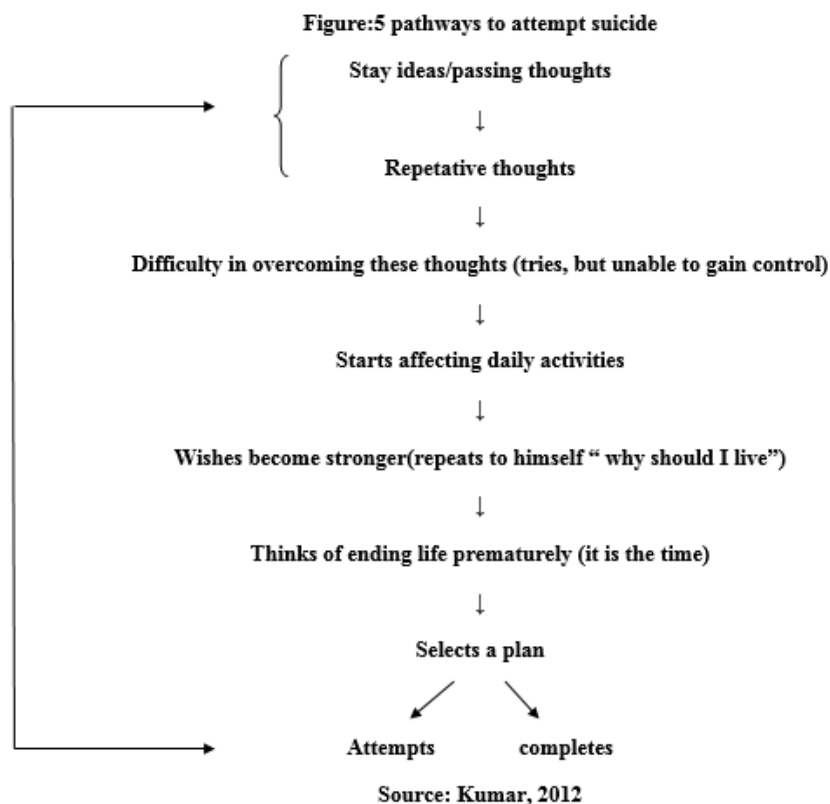
The figure below shows the percentage share of major causes of suicides among farmers / cultivators during 2015.

Figure 4: percentage share of major causes of suicides among farmers / cultivators during 2015.



Source: accidental deaths & suicides in India 2015.

Taking these as the major cause of farmer suicide, the thoughts which trigger a person to commit suicide can be explained through the flow chart given below:



The farmers also go through the same thought process before attempting suicide. And finally succeeds in the process called suicide.

Rate of farmer suicide in India

Every year Maharashtra hit the record with highest number of farmer suicide in India. (Verma, 2016). In 2016 on an average 200 farmers in each month was found to be committing suicide in Virudhachari district, Maharashtra. Out of the total number of people who committed suicide maximum are the farmers in India (Verma, 2016). In 2006-08, Maharashtra saw 12493 farm suicides. (Sainath, 2010). It is 85% higher than 6745 suicides it recorded during 1997-99. From over the years farmers suicide is mostly seen in the 5 big states of Maharashtra, Andhra Pradesh, Karnataka, Madhya Pradesh and Chattisgarh. (Sainath, 2010). In the year 2015, Maharashtra topped the list with 4291 suicides followed by Karnataka with 1569, Telangana 1400, Madhya Pradesh 1290, Chattisgarh 954, Andhra Pradesh 916, and Tamil Nadu 606. Together these 7 states accounted for 87.5% of

total suicides in the farming sector in the country. (Mahapatra, 2017). A total of 12,602 persons involved in farming sector consisting of 8,007 farmers/ cultivators and 4,595 agricultural labourers have committed suicides during 2015, accounting for 9.4% of the total suicide victims (1,33,623). In the country. (India 2016, compiled by ministry of information and broadcasting). According to NCRB data, bankruptcy and indebtedness, witnessed the sharpest spike in 2015, registering an almost three fold increase (3097) as compared to 2014 (1163). (Tiwar, 2017). For the first 10 years from 1995 suicides went on rising year after year. From over 10,000 per year in 1995 it went to over 18,000 per year in 2004. In the last 10 years however, there has been reversal in this trend, with farmer suicide declining continuously. The rate of suicide has gone up sharply in 1995 whereas, suicide rate has even increased during the year 2013-14 but the rate of increase is low, an increase by about 5% in 2014 when compared with 2013. (Basu, & Das, 2016).

Figure:6 number of suicides in India from 1995-2014.



Source:- Das & Basu, 2016

When we compare the suicide mortality rate of India including the states of Maharashtra and Kerala and excluding those states, we find a huge difference between these two. (SMR is

suicides per 100,000 population). Figure below shows the SMR of India including Kerala and Maharashtra and excluding those states in the year 1995-2014.

Figure 7: Ratio of farmer SMR and non farmer SMR in India with and without Kerala and Maharashtra.

Source: Basu & Das, 2016

It can be clearly seen that the red line which depicts India without Kerala and Maharashtra is much below the blue line depicting India including Kerala and Maharashtra. As many as 1129 farmers have killed themselves between January and May in 2017 in Maharashtra. Osmanabad (in central Maharashtra) and Yavatmal (in Vidarbha) were the two districts

in which the maximum farmer suicides were reported. In Amravati, 426 farmers committed suicide, while in Aurangabad, 380 died in 2017. (Gangan, 2017). The falling prices of agricultural produce and outstanding loan payments are the main causes of farmers' distress this year.

Table 3: Month-wise suicide in 2017

Months	Suicide by month (2017)	(2016)
January	203	252
February	205	228
March	255	267
April	223	276
May	243	270
Total	1129	1293

Source: Hindustan Times, June 27, 2017

The following schemes are launched by the central government to improve the agricultural situation and enhance the income of the small farmers.

Pradhan mantri fasal bima yojna.

This scheme was launched by our prime minister Narendra Modi on 13th January 2016. It has been launched from kharif 2016 season

in place of existing National crop insurance scheme, which had some shortcomings like high premium for the farmers. (Mahi, 2016). Under PMFBY, the maximum limit of the farmers' share of premium as token premium is capped at 2% for kharif crops, 1.5% for rabi crops, and 5% for horticultural crops. Remaining amount to be borne by the government (Mahi, 2016).

Pradhan mantri krishi sinchai yojna: it was launched to ensure the water security in the country with the aim of ‘‘har khet ko paani’’(Mahi, 2016) . the scheme is based on three categories; Creating sources of assured irrigation, Per drop more cro and harnessing rain water at micro level through jal sanchay and jal sinchan.

Rastriya krishi vikas yojna: this scheme was launched in 2007-08. It aims to improve the various agricultural sectors like crop development, horticulture, animal husbandry, fisheries, agriculture mechanisation, natural resource management and micro and minor irrigation (MOA&FW, 2015). The central governments share for the implementation of the scheme during current year (2015-16) is 4500 crores. (MOA&FW, 2015).

Market intervention scheme: this scheme is implemented by DAC&FW for the procurement of agricultural and horticultural commodities that are perishable in nature and are not covered under the PSS. The objective of the intervention is to protect the growers of these commodities from having to make distress sale in times of bumper crop production. (MOA&FW, 2015). The condition is that there should be either 10% increase in production or a 10% decrease in the market prices over the previous normal year. (MOA&FW, 2015).

Price support scheme (PSS)- minimum support price is the rate at which governments buy foodgrains from the farmers in order to enhance their income. Government generally purchases such foodgrains in order to pay remunerative prices to the farmers. the factor of determining such prices include cost of inputs of production, market prices of the foodgrains , the state of productivity of the crop. (Kumar, 2001). The central government extends price support to food grains and other agricultural produce through FCI for paddy, wheat, and coarse cereals. (MOA&FW, 2015). Under the PSS the losses, if any, is fully reimbursed by the government . the profit earned , if any, is credited to the government. (MOA&FW, 2015).

Integrated scheme for agricultural marketing – launched by the government of India on 13th november 2013. This scheme was proposed by the department of agriculture and cooperation for continuation and integration of ongoing central sector schemes as integrated scheme for agricultural marketing (ISAM) during the XII plan 2012-17. (MOA&FW, 2015). India faces the problem of marketing infrastructure as well as post harvesting marketing infrastructure like storage. So to provide the farmers with access to competitive markets with adequate infrastructure including cold chain logistics , to enable them to realise better prices on the one hand and providing nutritious food to consumers at stable and affordable prices on the other. (MOA&FW, 2015). This was the main motive behind this scheme.

The objectives of the schemes are:

To promote creation of agricultural marketing infrastructure by providing backended subsidy support to state ,cooperatives and private sector investments.

Creation of storage facilities for the storage of perishable goods.

To undertake and promote training, research, education, extension and consultancy in the agri marketing sector.(MOA&FW, 2015)

Conclusion:

India consists of a weak agricultural sector. Agriculture is the base of all other sector. The secondary or manufacturing sector is just incomplete without the primary sector. If the agriculture sector continues to grow at the present steady rate , our country will remain underdeveloped, no matter if the secondary and tertiary sector advances. Thus, it is important that the farmers and the farming sector should be given the first priority. In addition to this, horticulture, fishery and polutry should also be emphasised in order to improve the income opportunities of the farmers.

Suggestions: farmer suicide can be controlled to a great extent if there is spread of awareness regarding the existing government schemes and this awareness can be spread by us, our society. Mostly, the farmers are illiterate so they fail to understand or avail the benefits of the government schemes. The existing government schemes are not effective enough as they fail to cover the entire country specially the interior rural areas. The government should make effort to make the schemes more effective and minimise the

existing gaps. There should be practice of multiple cropping so that the farmers have the opportunity to earn throughout the year. The farmers should be trained for non farm employment activities such as handloom works,house hold and non household manufacturing, handicrafts, processing, repairs, construction,mining and quarrying,etc in the rural areas. Other alternative sources of income can be from horticulture, pisciculture, polutry farming,apiculture, sericulture etc.

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URBANISATION IN WORLD AND INDIA: SOME DISCONCERTING PATTERNS

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Abstract

Since the time of industrial revolution, neglecting the dynamic aspects, urbanisation is largely considered as an economic process in the mainstream literature. In fact, in the mainstream paradigm, urbanisation is considered as correlate of economic prosperity leading to mindless growth of towns and cities. Against this back drop the present study intended to analyse the pattern of urbanisation in world and across the states in India from various perspectives using the recent data published by United Nations and Govt. of India. The study finds that though the levels and trends of urbanisation across the world, in emerging market economies and in India's neighbourhood follow the mainstream paradigm, there are some disconcerting pattern as well. Finally, the study finds a glaring inter-state disparity in the levels of urbanisation in India. Hence, the study calls for a review of reliance on mainstream paradigm.

Key Words: urbanisation, towns, levels, paradigm

1. Introduction

Generally, urbanisation is considered as the process, in which the number of people living in cities increases compared to that in rural areas. But, in strict sense urbanisation has a dynamic connotation that involves socio-economic as well as geographical factors (Muller 1969). The dynamic connotation encompasses functions and institutions that are different from that of agricultural clusters (Harvey and Clarke 1965). In other words, apart from occupational changes that are away from agriculture, urbanisation generates certain manifestations, both physical and social within the settlement pattern and the cultural organisation of the involved community (Rose 1967). Thus, in a dynamic sense, urbanisation implies a combination of geographical, sociological, cultural processes political, administrative and economic processes. Unfortunately, since the days of industrial revolution, urbanisation is viewed from a narrow perspective. Urbanisation is conceived as a means the transformation of rural areas into urban areas, owing to the rapid industrialisation or shifting of population from rural to urban area. Such transformation has substantially influenced the process of urbanisation world over in the post industrialisation period (Bose 1967). Economic reasons lie at the root of these changes from rural to urban. Viewed in this sense, the process of urbanisation as an economic process is much more significant than any other process.

In the era of Feudalism, mainly administrative and political considerations led to the growth of towns and cities rather than economic considerations. According to classical view urbanisation characterises as urban place as an economic parasite thriving on the agricultural surplus produced in its hinterland (Ramachandran 1989). Thus, in classical view urbanisation is an economic decay. But in modern view, the process of urbanisation is considered as an economic process. The modern conception of urbanisation dates back to the era of industrial revolution. The very nature of industrial revolution led to the initiation and the growth of productive activities in urban centres, which resulted in rural - urban migration and the rapid growth of urbanisation.

Nevertheless, urban economy is not an independent economy. It depends on rural economy for food, raw materials, and for a market for the industrial product that it produces. Rural economy also depends on the urban economy. Hence, there exists interdependence. However, the degree of interdependence varies from region to region and country to country. In the thinly populated western world, there might exist a high degree of interdependence between each other. But, in the overpopulated developing countries like India, where the distribution of ownership of means of production is largely iniquitous, urban economy depends much on the rural economy than the other way around. This is precisely because, in overpopulated under developed countries, only a small section of rural population who are rich, benefit by selling the

agricultural surplus to urbanites and thereby enjoy the industrial goods produced by the urbanites whereas a large section of rural population suffers due to soaring food prices as they do not have enough agricultural surplus even to sustain themselves. However, whatever may be the degree of interdependence between the rural and urban economy, it is beyond doubt that in the recent years urbanisation across the world is dictated by the mainstream economic paradigm that it is highly correlated with economic progress.

There has been a quite a few studies authenticating such a contention in the context of India. Bhattacharya (1975) considered the period from 1901-1971 with 1941 as dividing year for the two different sub periods. The study maintained that the growth of urban population in earlier decades was not marked but after Independence it grew at a faster rate. Between 1901 and 1941 the percentage of urban population to total population had gone up by only 3 points i.e. from 10.85 per cent to 13.86 per cent. It rose to 17.30 per cent by 1951, and in the last two decades under study the percentage had gone up by 2.6 points. The study failed to establish a link between urbanisation and the pace of economic progress during the considered period. Mitra and Kumar (2015) dealt with new patterns with regard to urbanisation in India with the help of 2011 census data. The study found that the urban activities tend to spill over to adjoining rural hinterland leading to a change in character of occupation of rural populace. Also, the migration of labour to non-farm activities owing to livelihood constraints in the agricultural sector changes the character of the village from rural to urban. Thus, although various studies have touched upon the broad theme of the present study, there is hardly any study that has assessed urbanisation as economic process taking the recent data on urbanisation in world and India into account. The present study intends to fill this research gap. In particular, it intends to analyse the broad pattern of world urbanisation from various perspective and to search for existence of any striking feature within that broad pattern. The study also intends to do a similar sort analysis in the context of India and her states. In fact, the study aims at a thorough

analysis of urbanisation across the states in India. Accordingly, the present study is divided into five broad sections. Apart from introduction, there are four other sections. The second section discusses methodology and data source used for this study. The third section is devoted to the analysis of world urbanisation while the fourth section analyses urbanisation in India both at national and state levels. Finally, the entire discussion is summarised in the form of conclusion.

2. Methodology and Data

Before measuring the extent of urbanisation, it is essential to define an urban unit. The key ideas underlying the concept 'urban' are;

- (i) High density of population and
- (ii) Dominance of non-agricultural pursuits.

The census combines these two ideas, on the basis of which settlements are classified as urban areas if either; they have municipality, corporation, cantonment board, notified town area committee, etc. Or they have: a minimum population of 5000, as per the latest Census a density of population of at least 400 persons per sq. km, and at least 75% of their male labour force is engaged in non-agricultural occupations.

Thus, the levels of urbanisation in India are measured as per the above census definition. Urbanisation can be measured in a number of different ways. We have considered three different measures. Firstly, we have examined the changes in the proportion of population living in urban areas. This is simply, urban population divided by total population and multiplied by 100. Second measure is the growth of urban population itself. Here, we have considered decennial growth, annual average growth and compound average growth rates. The decennial growth is measured a simple growth in population between two decades. In estimating annual average growth, we have considered the population growth as an exponential function over time. The functional form may be represented as follows;

$$P_t = P_0 e^{rt}$$

P_t is Population in Period t ,

P_0 is Population in the initial Period,

e is the natural number, t is the time i.e. year and r is the rate of growth

$$\ln P_t = \ln P_0 + rt$$

$$\ln P_t = \ln P_0 + rt$$

Taking natural log (\ln) of population for each year and regressing against time we obtain the average annual growth rate of population. However, when only discrete data points are available, we have considered compound average growth rates on the basis of the following formula.

$$P_t = P_0 (1 + r)^t$$

P_t is Population in Period t ,

P_0 is Population in the initial Period,

t is the time i.e. year and r is the rate of growth

$$P_t = P_0 (1 + r)^t$$

$$(1 + r)^t = \frac{P_t}{P_0}$$

$$r = \left(\frac{P_t}{P_0} \right)^{1/t} - 1$$

Finally, a measure could be Urban-Rural Growth Differential (URGD). This is merely the difference in the growth rates between urban and rural areas. Apart from measuring urbanisation, we have assessed its inter-state differences India through Lorenz curve, coefficient variation and Gini coefficients.

As far as the data is concerned, for measuring urbanisation levels across the world and the position of India in it, we have used United Nations data published by its Department of Socio Economic Affairs (DESA). And for measuring the levels of urbanisation in India and in its states, we have used census survey data published by Ministry of Home Affairs, Govt. of India.

3. Levels & Growth of Urbanisation in the World

According to data from the United Nations, recent decades have witnessed important changes in patterns of world population distribution. This process has been the result

of accelerated urbanisation throughout the world. In 1950, only around 30% of the world's inhabitants lived in cities; about 734 million people. By 2000, it was close to 47% about 2.8 billion, in 2018 it has become 4.2 billion, around 55% and is expected to reach close to 70%, i.e. roughly 6.6 billion by the mid of this century.

The main stream literature suggests that it urbanisation is a correlate of economic progress. The available statistics of course vindicates such a contention. If we look at world urban population by economic regions, we can find that the high income and more developed regions have always dominated the urbanisation levels in the world (Table 1). In 1950s, also they had a high share thanks to colonialism and industrial revolution in the previous decades. However, in the recent decades the middle income and low-income countries and the less developed regions are slowly catching up owing to globalisation. In fact, the urbanisation process is becoming slower in the developed regions while it is growing rapidly in the less developed regions.

Table 1: World Urban Population: by Economic Regions

Sl. No	Regions	Urban Population (in Per cent)			
		1950	2000	2018	2050*
1	Low-income countries	9.3	25.7	32.2	50.2
2	Middle-income countries	19.9	41.6	52.6	68.3
3	Lower-middle-income countries	17.2	33.1	40.6	59.0
4	Upper-middle-income countries	22.1	50.3	66.6	82.6
5	High-income countries	58.5	76.8	81.5	88.4
6	More developed regions	54.8	74.2	78.7	86.6
7	Less developed regions	17.7	40.1	50.6	65.6
8	Least developed countries	7.5	25.0	33.6	52.5
9	World	29.6	46.7	55.3	68.4

Notes: *: Based on Population Projected by Department of Economic and Social Welfare, United Nations, 2018

Source: Computed from world urbanisation prospects: the 2018 Revisions, Department of Economic and Social Welfare, United Nations, 2018

This may be due to the fact that while the industrialisation process has reached a phase of maturity in high income countries, the resource bottlenecks which severely obstructed the process of industrialisation in low income countries is fast improving. It is expected that the latter will be very close to the former by the mid of this century. Thus, in the coming years the world urbanisation levels are going to be dictated by the low income and less developed regions. However, beyond

economic regions, it is worthwhile to look at urban population by continents.

As one would expect, the economic dominance of the continents is also reflected in terms of their urbanisation figures. Northern America, Europe and Oceania have always dominated the world urbanisation levels. On the contrary, Africa and Asia have remained behind, though slowly catching up in recent years (Table 2).

Table 2: World Urban Population: by Continents

Sl. No	Continents	Urban Population (in Per cent)			
		1950	2000	2018	2050*
1	Africa	14.3	35.0	42.5	58.9
2	Asia	17.5	37.5	49.9	66.2
3	Europe	51.7	71.1	74.5	83.7
4	Latin America and The Caribbean	41.3	75.5	80.7	87.8
5	Northern America	63.9	79.1	82.2	89.0
6	Oceania	62.5	68.3	68.2	72.1
7	World	29.6	46.7	55.3	68.4

Source: Same as Table 1

However, the only exceptions are Latin American and Caribbean. Few countries in these continents e.g. Brazil, Argentina, Colombia have higher level of urbanisation even in spite of moderate economic growth. This could be due to urban planning and tourism boom in these regions. Nevertheless,

the world urbanisation across the continents follows economic growth. Of course, a glance at the level of urbanisation level by major countries will provide a compressive picture besides assessing India's position.

Table 2: World Urban Population: by Select Countries

Sl. No	Major Countries	Urban Population (in Per cent)				Average Annual Growth of Urban Population between 2000-2018 (in %)
		1950	2000	2018	2050*	
Developed Countries						
1	Japan	53.4	78.6	91.6	94.7	0.81
2	United Kingdom	79.0	78.7	83.4	90.2	1.08
3	United States of America	64.2	79.1	82.3	89.2	1.04
4	France	55.2	75.9	80.4	88.3	0.84
5	Canada	60.9	79.5	81.4	87.3	1.19
6	Germany	67.9	75.0	77.3	84.3	0.20
7	Italy	54.1	67.2	70.4	81.1	0.44
Major Emerging Market Economies (BRIC)						
8	Brazil	36.2	81.2	86.6	92.4	1.37
9	Russian Federation	44.1	73.4	74.4	83.3	0.02
10	India	17.0	27.7	34.0	52.8	2.54
11	China	11.8	35.9	59.2	80.0	3.33
India's Neighbour						
12	Bangladesh	4.3	23.6	36.6	58.4	3.74
13	Bhutan	2.1	25.4	40.9	57.7	4.49
14	Nepal	2.7	13.4	19.7	37.4	3.25
15	Pakistan	17.5	33.0	36.7	52.2	2.65
16	Sri Lanka	15.3	18.4	18.5	31.6	0.61
17	World	29.6	46.7	55.3	68.4	2.16

Source: Same as Table 1

The urban population in all the sample countries has been growing consistently since 1950 (Table 3). Clearly, the broad pattern is that the proportion of urban population to total population is very high in case of developed countries compared to major emerging market economies, barring Brazil and South Asian countries i.e. India's neighbour. Brazil, Russia, India and China (BRIC) are the four major emerging economies. Among the developed countries, Japan lies at the top, whereas Italy is at the bottom, in terms of share of urban population. This may be attributed to the phenomenal rates of economic growth attained by these countries. Thus, the world urbanisation process does not deviate from the theoretical postulate of existence of a high degree of correlation between economic growth & urbanisation. However, by 2018, Brazil and Russia have urban population as high as that of the developed countries. Brazil is just below Japan whereas China is just above India, in terms of percentage of urban population. But, in 2016, the per capita income of Brazil (\$14810) was much less than Russia (\$22540) and China (\$15,550), in 2016 in terms of purchasing power parity. Similarly,

by the same yardstick, Bangladesh (\$3580), Pakistan (\$5235) have much less per capita income than that of India (\$6490) but have higher levels of urbanisation. On the contrary, Sri Lanka (\$12,312) has much higher levels of per capital income but significantly lower level of urbanisation. In fact, it may be found striking difference between urbanisation and the levels of Human development, which of course is beyond the scope of the present study. Nevertheless, the aforesaid pattern in urbanisation, though miniature in size, questions the mainstream paradigm of development that economic progress is led by higher levels of urbanisation and industrialisation. Further, beyond the broad pattern and small striking pattern, what is emerging is that the levels of urbanisation in the industrially advanced countries have neither changed much in the last half a century, nor are going to change much in the years to come. But for the developing countries, especially Asia and Africa, it is the opposite. It has increased considerably and is going to increase significantly during the same period. It is estimated that by the year 2050, the countries like India, Pakistan, Bhutan, Bangladesh are going to have more than 50% of their population in urban areas whereas the

same for developed countries are going to change marginally (Table 3). This could be because of the fact that urbanisation process as a feature of economic development has reached near maturity, in case of developed countries, but in case of developing countries it is in a take off stage. Thus, the following conclusion emerges from the analysis of the urbanization process at the world level. Firstly, there appears a direct and positive relationship between urbanization and economic process. In other words, high income countries have the highest urban population followed by upper middle, middle, lower middle and low-income countries. Secondly, the converse of the first is also true i.e. much of the world's population live in low & middle-income countries, which are less urbanized. Thirdly, there are some striking patterns in the urbanisation which reveals that the aforesaid direct and positive relationship is not fundamentally true. Fourthly, there has been a significant increase in world's urban population over the last two decades and it is going to rise further in years to come. Fifthly, the increase and the likely increase in world urban population may largely be attributed to the developing economies rather than the developed economies. Finally, as far India is concerned, it is not only less urbanised in comparison to the advanced industrialised countries but also it is also the least urbanised among the four

leading emerging market economies (BRIC) considered for the present study. Further it is also less urbanised compared to even Bhutan, Pakistan and Bangladesh.

4. Urbanisation in India

Taking India's comparative position of urbanisation among developed countries, emerging market economies and her neighbour into consideration, it is essential to analyse her urbanisation levels extensively. Apart from analysing the broad pattern at the national levels, attempt has been made to analyse the same across the major states in India.

4.1 Levels & Growth of Urbanisation in India: India no longer lives in villages. As per 2011 census more than 37 crore Indians live in nearly 11000 towns and cities spread across the length and breadth of the country. This comprises of around 31% of its total population, in sharp contrast to 17% on the eve of independence, around 62 million (Table 4). During the last 60 years the population of India has grown by three times but Urban India has grown about six times. In numerical terms, India's urban population is second largest in the world after China, and is higher than the total urban population of all countries put together barring China, USA and Russia.

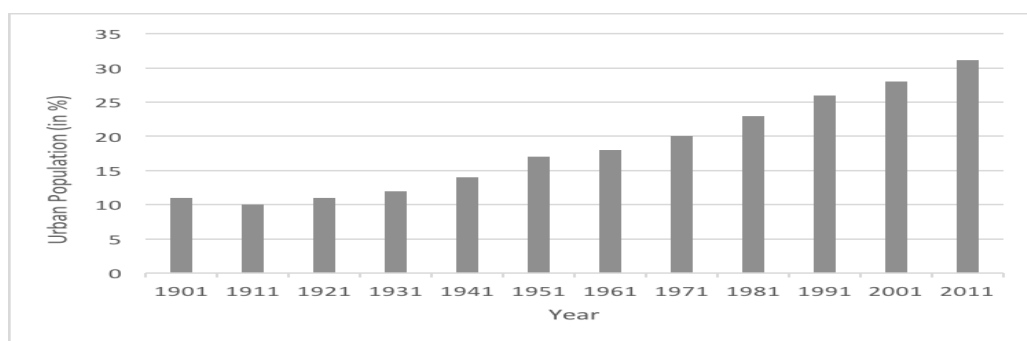
Table 4: Urbanisation Levels in India

Year	Total Population	Total Urban Population	% of Urban population to total population
1901	23.8	2.6	11
1911	25.2	2.6	10
1921	25.1	2.8	11
1931	27.9	3.3	12
1941	31.9	4.4	14
1951	36.1	6.2	17
1961	43.9	7.9	18
1971	54.8	10.9	20
1981*	68.3	15.9	23
1991*	84.3	21.8	26
2001	102.7	28.5	28
2011	121.1	37.7	31

*: Since Census was not conducted in Assam in 1981 and in J & K in 1991, appropriate adjustment has been made with the data.

Source: Computed from Indian Census Data

There has been a marked increase in the proportion of urban population in India in recent decades. In the year 2001, urban population of the country was 28 per cent as against 26 per cent in 1991 but by 2011 it has gone up to 31% (Figure 1).

Figure 1: Level of Urbanisation in India

However, apart from the urbanisation proportions, the growth figures provide a picture of the changing scenario. In fact, in order to have a comparative perspective it is essential to examine the growth of rural population as well. Decennial growth of both urban and rural population in India has varied over the decades. The urban population in India grew consistently till 1951, it declined in 1961 but again it rose consistently till 1981, again it declined temporarily in 1991 till 2001

but in 2011 it has increased marginally. The same has almost been the case with the decennial growth of rural population (Table 5 and Figure 2). This could be on account of variation in population growth in the post- independence period. Decennial growth of urban population also shows a similar trend excepting the last two decades under study i.e. 1981-91 and 1991-01.

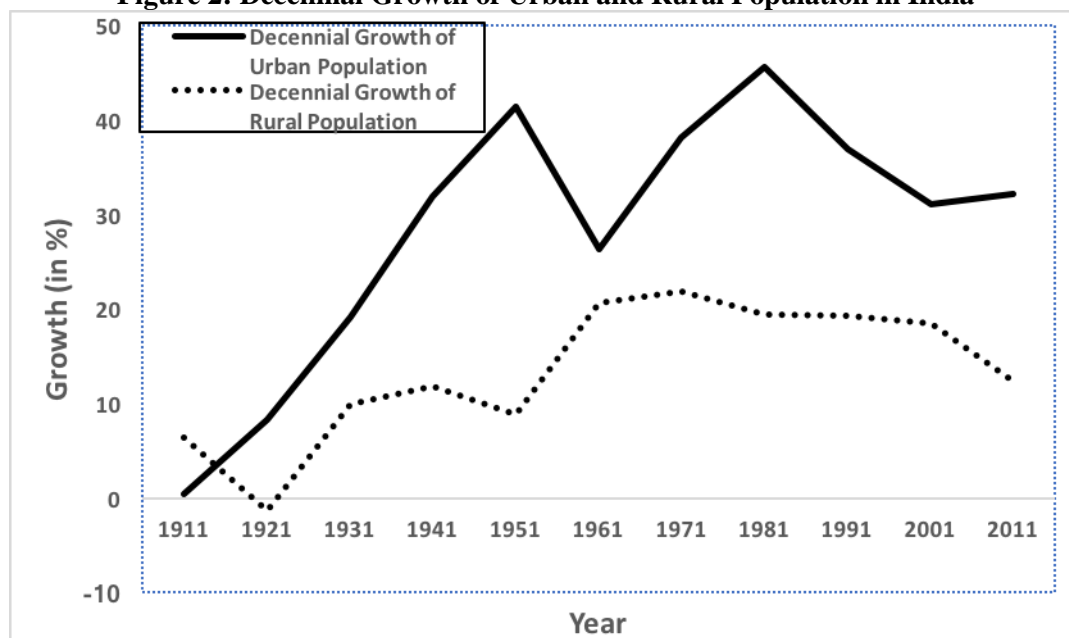
Table 5: Comparative Growth of Urban-Rural Population

Year	Decennial growth of urban population (in %)	Decennial growth of Rural population (in %)	Urban Rural Growth Differentials(URGD)
1911	0.4	6.4	-6.1
1921	8.3	-1.3	9.6
1931	19.1	10.0	9.1
1941	32.0	11.8	20.2
1951	41.4	8.8	32.6
1961	26.4	20.6	5.8
1971	38.2	21.9	16.4
1981	45.7	19.4	26.2
1991	36.9	19.3	17.6
2001	31.1	18.5	12.6
2011	32.2	12.4	19.8

Source: Same as Table 4

However, the urbanisation process in India may be better analysed taking the Urban Rural Growth Differentials (URGD) into account. This method provides a good idea of the rural - urban transformation. The URGD based on decennial growth is devoid of any clear trend. The URGD increased throughout except 1921-31, 1951-61,

1981-91 and 1991-01 (Table 5). However, though the URGD is devoid of any clear trend, its positive values since 1921 suggests that urban population in India has been rising faster than that of the rural population. This is also evident from the gap between two lines (Figure 2).

Figure 2: Decennial Growth of Urban and Rural Population in India

The above analysis also supports the fact that the urbanisation is accompanied by the development process led by rapid industrialisation. In spite of ups and downs in the process of industrialisation in India, a positive trend has been maintained at least from the beginning of twentieth century. Taking this aspects into consideration we analyse growth through various sub periods. We have considered three sub-periods, (a) 1901 -51 (b) 1951-2001 and (c) 2001-2011.

It appears that both the average decennial growth and average annual growth of urban population has increased continuously from period I to Period II but have declined in the last period under study. The same has also been the case with the rural population. However, the urban growth has outpaced the rural growth throughout by all measures, as evident from URGD (Table 6).

Table 6: Period Wise Urban Rural Growth in India

Periods	Growth	Average Decennial	Compound Annual Average
Period I (from 1901 to 1951)	Urban	20.2	1.8
	Rural	7.1	0.7
	URGD	13.1	1.1
Period II (From 1951 to 2001)	Urban	35.7	3.1
	Rural	20.0	1.8
	URGD	13.7	1.2
Period III (From 2001 to 2011)	Urban	32.2	2.8
	Rural	12.4	1.2
	URGD	19.8	1.7

Source: Same as Table 4

Quite similar to Bhattacharya (1975), it appears that the urban growth in the post-independence period is higher than that of pre-independence period. This could be due to the fact that after independence our development process got a kick start with the state leadership. Industrial centres such as Rourkela, Bhilai, Durgapur, etc. were created with the aim of providing a sound

industrial base. Also, it vindicates the fact that the political factors make significant impact on the development process. Along with this it also supports the earlier maintained position that urbanisation and economic development accompany each other. However, the extent to which the urbanisation at national level is

reflected across the states will provide sense of equity in the development process.

4.2 Urbanisation Pattern across States in India: Since urbanisation reflects economic progress, as per the mainstream literature, an analysis of changing level of urbanisation across the states will provide some impression about the disparity in economic progress. Of course, the very existence of Indian federal set up necessitates such an analysis. There is

significant variation in the level of urbanisation (as measured by the proportion of urban population to total population) between the states in India. The states like Goa, Mizoram, Tamil Nadu, Kerala, Maharashtra, Gujarat etc. are highly urbanised whereas, the states like Himanchal Pradesh, Bihar, Assam, Odisha, Meghalaya, Uttar Pradesh and Arunachal Pradesh are least urbanised (Table 7).

Table 7: Proportion of Urban Population across the States

Sl. No.	States	2001			2011		
		Total Population (in Cr.)	Urban Population (in Cr.)	Urban Population as a % of total Population	Total Population (in Cr.)	Urban Population (in Cr.)	Urban Population as a % of total Population
1	Andhra Pradesh	7.6	2.1	27.1	8.5	2.8	33.4
2	Arunachal Pradesh	0.1	0.0	20.4	0.1	0.0	22.9
3	Assam	2.7	0.3	12.7	3.1	0.4	14.1
4	Bihar	8.3	0.9	10.5	10.4	1.2	11.3
5	Chhattisgarh	2.1	0.4	20.1	2.6	0.6	23.2
6	Goa	0.1	0.1	49.8	0.1	0.1	62.2
7	Gujarat	5.1	1.9	37.4	6.0	2.6	42.6
8	Haryana	2.1	0.6	29.0	2.5	0.9	34.9
9	Himachal Pradesh	0.6	0.1	9.8	0.7	0.1	10.0
10	Jammu & Kashmir	1.0	0.3	24.9	1.3	0.3	27.4
11	Jharkhand	2.7	0.6	22.2	3.3	0.8	24.0
12	Karnataka	5.3	1.8	34.0	6.1	2.4	38.7
13	Kerala	3.2	0.8	26.0	3.3	1.6	47.7
14	Madhya Pradesh	6.0	1.6	26.7	7.3	2.0	27.6
15	Maharashtra	9.7	4.1	42.4	11.2	5.1	45.2
16	Manipur	0.2	0.1	23.9	0.3	0.1	29.2
17	Meghalaya	0.2	0.0	19.6	0.3	0.1	20.1
18	Mizoram	0.1	0.0	49.5	0.1	0.1	52.1
19	Nagaland	0.2	0.0	17.7	0.2	0.1	28.9
20	Odisha	3.7	0.5	15.0	4.2	0.7	16.7
21	Punjab	2.4	0.8	33.9	2.8	1.0	37.5
22	Rajasthan	5.6	1.3	23.4	6.9	1.7	24.9
23	Sikkim	0.1	0.0	11.1	0.1	0.0	25.2
24	Tamil Nadu	6.2	2.7	43.9	7.2	3.5	48.4
25	Tripura	0.3	0.1	17.0	0.4	0.1	26.2
26	Uttar Pradesh	16.6	3.5	20.8	20.0	4.4	22.3
27	Uttarakhand	0.8	0.2	25.6	1.0	0.3	30.2
28	West Bengal	8.0	2.2	28.0	9.1	2.9	31.9
India		102.7	28.5	27.8	121.1	37.7	31.1

Source: Same as Table 4

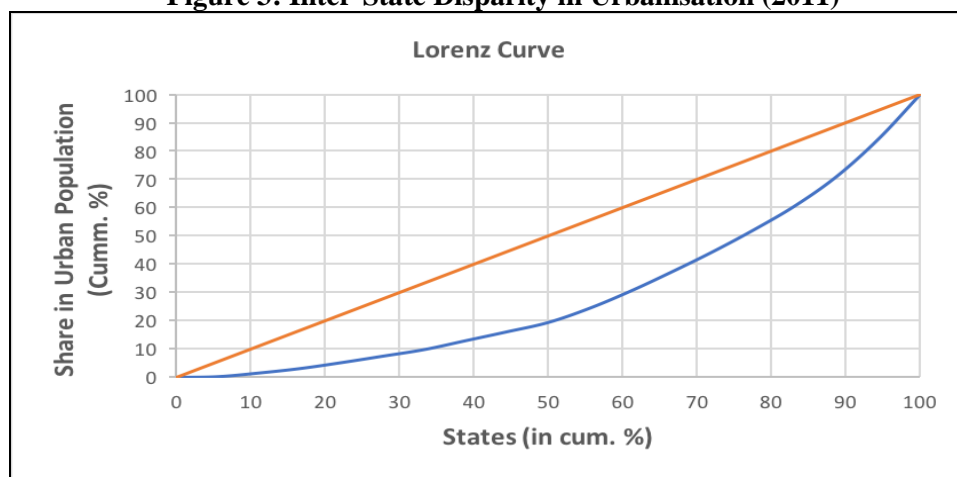
In fact, along with the former category of states, the states such as; Andhra Pradesh, Haryana, Karnataka, Maharashtra, Punjab, and Tamil Nadu have proportion of urban population higher than the national average. The share of urban population in all other states is lower than the national average. In fact, numerically, 11 states are above national average and 17 states below national average. Further, if we compare share of urban population in 2011 with that of 2001 across the states we will find that it has improved for all the states. Of course, there is variation in the improvement across the states – for some states there has been a phenomenal increase whereas for other states it has not increased much. Thus, some sort of interstate disparity in the levels of urbanisation is apparent. In general terms, western and southern states are relatively more urbanised than eastern and north-eastern states. The higher levels of urbanisation in western and southern parts could be explained by the facts like; (a) they are mainly the coastal cities, (b) they have huge river basins, (C) they are the areas where the development/ urbanisation process started very early, (d) they are closer to metro cities (million plus cities), (e) there exist well developed rail network in these cities. On the contrary, the lower level of urbanisation in the north-eastern states could be attributed to

factors like (a) they are hilly or mountainous, (b) they have a larger proportion of tribal population (c) they are generally inaccessible with respect to metropolitan cities and the main arterial railways connecting them. Though, many of the constraints of urbanisation are absent in the states like Odisha and Bihar, they are the least urbanised. On the contrary, the hilly states like Mizoram, Manipur, Uttarakhand, Sikkim fare well in terms of urbanisation. Hence, it may be asserted that socio-political factors play major role in the urbanisation than the geographical factors.

Nevertheless, the inter-state disparity indicated above deserves a relook. In this regard, instead of urbanisation percentage in each state we examine each state's share in total urban population of India through Lorenz curve, coefficient of variation and Gini coefficient analysis after standardising with their state total population.

The estimated coefficient of variation and Gini Coefficients have reduced marginally from 115.87 and 0.57 to 111.77 and 0.53 in 2011. This implies that there has been a marginal decline in interstate disparity in urbanisation. Also, the Lorenz curve shows the glaring inequality in the urbanisation levels across the select states in India (Figure 3).

Figure 3: Inter-State Disparity in Urbanisation (2011)



The huge and slow declining inter-state disparity in urbanisation could be because of the inherent difference in developmental effort across the states, over the years. However, in order to assess the future of urbanisation across the states it is essential to

analyse the growth of urban population across the states taking the last three census data into account.

There exist wide variations in decennial growth of urban and rural population across the states. However, we can dissect the urban

growth between 2001-2011 across the states into three exclusive categories,

- States with high urban growth i.e. 10 per cent above the national average growth (32.2 per cent),
- states with moderate growth, i.e. between 10 per cent plus and minus the national average,
- states with low growth, i.e. between 10 per cent less than the national average.

States like Arunachal Pradesh, Haryana, Kerala, Manipur, Nagaland, Sikkim and Tripura are the states with high urban growth. On the contrary, Himachal Pradesh is the only state with low growth of urban population during the last decade, whereas all other states fall under the category of moderate growth in urbanisation (Table 8).

Table 8: Decennial Growth of Urban Population across the States

Sl. No	States	1991-2001			2001-2011		
		Urban	Rural	URGD	Urban	Rural	URGD
1	Andhra Pradesh	14.6	13.6	1.1	37.6	2.1	35.6
2	Arunachal Pradesh	101.3	15.2	86.1	42.5	22.8	19.7
3	Assam	36.2	16.7	19.6	29.8	15.3	14.5
4	Bihar	-23.6	-1.1	-22.5	35.5	24.5	11.0
5	Goa	39.4	-2.2	41.6	35.6	-18.3	53.9
6	Gujarat	32.7	17.1	15.5	36.2	9.5	26.8
7	Haryana	50.8	20.6	30.2	44.6	10.3	34.3
8	Himachal Pradesh	32.4	16.1	16.3	15.7	12.7	3.1
9	Jammu & Kashmir	35.3	28.7	6.7	37.0	20.4	16.6
10	Karnataka	28.9	12.1	16.8	31.8	7.6	24.2
11	Kerala	7.6	10.1	-2.4	92.8	-25.9	118.6
12	Madhya Pradesh	5.0	-12.9	17.9	24.6	18.7	5.9
13	Maharashtra	34.3	15.2	19.2	23.9	10.4	13.4
14	Manipur	12.8	36.6	-23.8	46.2	11.2	35.0
15	Meghalaya	37.1	28.3	8.8	31.6	27.9	3.6
16	Mizoram	38.7	21.0	17.7	29.6	16.8	12.9
17	Nagaland	69.4	63.4	6.1	61.8	-14.0	75.8
18	Odisha	29.8	13.8	16.0	27.4	12.0	15.4
19	Punjab	37.6	12.3	25.3	26.1	8.1	18.0
20	Rajasthan	31.2	27.5	3.7	29.1	19.0	10.1
21	Sikkim	62.2	30.1	32.1	155.9	-4.9	160.8
22	Tamil Nadu	42.8	-5.2	48.0	28.2	6.8	21.4
23	Tripura	28.8	13.4	15.4	77.0	2.4	74.6
24	Uttar Pradesh	25.0	18.0	7.1	28.9	18.1	10.8
25	West Bengal	20.2	16.9	3.3	29.4	7.7	21.7
	India	31.1	18.5	12.6	32.2	12.4	19.7

Source: Same as Table 4

Moreover, during the last decade, in almost all the states the urban growth has outstripped the

rural growth, as evident from URGD figures (Table 8). However, in the states like Sikkim,

Kerala, Nagaland, Tripura and Goa it has outstripped by wide margins. In fact, in these states their rural population has declined in 2011 in relation to 2001. Interestingly, the north-eastern states such as Sikkim, Nagaland, Tripura have exhibited high growth rates despite severe geographical disadvantages. This probably indicates that creation of ample non-agricultural activity can positively influence the urbanisation levels. Moreover, the positive URGD across the states indicates that the inter-state differences in urbanisation in India has the potential to fade out in the years to come.

Further, compared to 1991-2001 decade, the urban growth in the succeeding decade (2001-2011) has improved in many states such as; Andhra Pradesh, Bihar, Gujarat, Jammu and Kashmir, Kerala, Madhya Pradesh, Sikkim, Tripura, Uttar Pradesh and West Bengal. But in all other states it has declined. The negative urban growth in Bihar during the previous decades may be attributed to the creation Jharkhand as a separate state, carved out from the former. Nevertheless, decline in urban growth in various states during 2001-2011 period in comparison to that of the previous period reflect worsening of job opportunity and industrial activities.

5. Conclusion

The findings of the study largely support the main stream paradigm of development that urbanisation is a part and parcel of economic progress. The world urbanisation is largely concentrated in high income regions such as North America, Europe, Oceania in general and in industrially advanced countries in particular. But, the pace of their urbanisation is fading out in recent years. On the contrary, the less developed regions or developing countries are catching up fast. By the mid of this century, they will be close to the developed countries in terms of urbanisation. However, in this broad landscape of evidence supporting mainstream paradigm, there are some disconcerting patterns. One of them could be that the countries without having sufficiently low economic progress have attained higher levels of urbanisation than that of the countries having high economic progress. Similar pattern has also been found in Indian context.

Although the urbanisation levels in India has increased tremendously across its states during the post-independence period, there is considerable inter-state disparity. The phenomenal growth of urbanisation in infrastructural constrained hilly states and its absence in the state belonging to plains negates topographical factors as a cause of low urbanisation. As a corollary, the study also finds exception to the aforesaid mainstream paradigm in Indian context. Thus, the study flags off counter intuitive questions to mainstream paradigm of development.

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PREDICTIVE AND PRESCRIPTIVE ANALYTICS FOR MARKETING

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Abstract

Analytics is driving the world today. Prescriptive and predictive analytics will be driving the marketing of the future. The article tries to provide the ways and means to deploy analytics in the marketing.

Key words: Analytics, Prescriptive, Predictive, Marketing, tools

Introduction

In the current market scenario of stiff competition, increasing and maintaining one's customer base is a tough task for any service organisation. The heightened demands of customers for personalised services and the need to retain their loyalty requires special efforts through the implementation of various marketing tools. Analytics shall play an important role in this shift. Gartner, a global advisory firm, states that analytics progresses through four stages, viz., descriptive, diagnostic, predictive and prescriptive. While descriptive and diagnostic analytics may be classified as basic analytics, which is presently treated as business intelligence, the next two stages are of greater complexity and value. Such Analytics shall help organisations by fetching relevant data of customers, assisting application / product screening, capturing existing relationship, identifying propensity for availing services, estimating the likelihood of default, etc.

Generating models through analytics

By using machine learning, which is a subset of Artificial Intelligence (AI), various models can be generated which can help in targeting the right set of clientele. Predictive analytics help in (i) optimized targeting of best customer segments, (ii) arresting churn of existing customers and (iii) incentivizing loyal customers. In addition, they can also help in estimating a customer's lifetime value and in tailoring individualized offers/messages suited to each customer's profile, resulting in a better response rate during campaigns. Similarly, Prescriptive Analytics helps in marketing decisions involving the traditional 4 Ps, clearly

prescribing (a) Product : Type of products / services to be offered, (b) Price : Timing to offer concessions / discounts, (c) Place : Channel to reach the customer i.e., through online or brick-and-mortar set up, (d) Promotion: Campaigns to the staff / customers to increase the sales or advertising the products / services through media.

Marketing tools

Thus, in order to develop the required marketing tools, specific areas relevant to marketing have to be identified from the above. The following steps may then be taken to apply analytics in marketing:

To start with, CRM (Customer Relationship Management) will help in targeting better customers through various models developed by way of churn models and propensity models. The current technologies like Point of Sale, Social Media, in-Apps in addition to the organisational records, provide the necessary data which can be analysed to identify spending patterns, behaviours and sentiments of customers.

The next step is the offering of products / services, which can be predicted as a 'next best offering' for a customer in terms of revenue / geography. This will help in better sales management and higher incomes. In addition, customer analytics are helping in equipping managers with insights on product offerings and customer needs. Thus, it acts predictively in identifying the products and prescriptively for the purpose of maximising ROI.

The third step is offering concessions / discounts, by analysing the past performance of special pricing offers and loyalty programmes. Better prescriptive analytics will

help in attracting the maximum number of customers both from physical as well as online stores.

The fourth step is identifying the best channel to reach the customer (place) i.e., through online or physical store model. With an increase in online stores offering better discounts, people are attracted to this channel. This had led to various NBFCs offering loan products through online channels. Even Banks have joined this movement by offering simplified loan products through online channels, to those customers who are identified by rigorous analytical models, which take into account the pre-credit history verification and thereby make these loans available as pre-approved loans. This is also helping the organisation in better inventory management, which can be achieved through prescriptive analytics.

The Fifth and important aspect is promotion by way of campaigns. Market Basket Analytics will be used to understand sales patterns and customer preferences and to design the right set of campaigns. These campaigns will help in delivering the right message at the right time to the right customer, ensuring better conversion of leads generated by analytics into business. These campaigns, coupled with incentives to the staff, result in

higher sales achievement in the shortest possible time.

To conclude, predictive and prescriptive analytics will be driving the business models in coming days, and the results of existing experiments are already showing us the path for the future.

(The author is a Deputy General Manager in a leading Public Sector Bank. The views expressed are personal.)

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LEADING ON AVIATION SUSTAINABILITY: A MAJOR CONTRIBUTOR TO GLOBAL ECONOMIC PROSPERITY

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Abstract

Today there is a much clearer recognition of the need to consider aviation's contribution to the three pillars of sustainability; economic, social and environment in a more integrated manner. Despite our improved understanding of the dynamics of sustainability, the social pillar remains one area where aviation's contribution needs to be further enhanced and disseminated. The sector directly employs ten million people worldwide and supports millions more. Aviation provides the only rapid worldwide transportation network. It provides the only possible means of transportation to deliver urgent humanitarian aid during emergencies. Altogether, the aviation sector is estimated to support US\$2.7 trillion of economic activity around the world – equivalent to 3.6% of global GDP. For the development of the aviation industry more and more important becomes the issue of sustainable development, taking into account the coexistence and interaction of the three capitals: social, ecological and economic. The article focuses on the mechanisms of improving the effectiveness of the implementation of this concept of greener economy and sustainability in aviation. It was found that the effective implementation of the concept of sustainable development requires entrepreneurial activities of various entities aimed at the integration and synergy of these three subsystems. Entrepreneurship and innovation can play an important role in minimizing the negative impact of aviation companies on the environment, for example by initiating and realization of innovative projects related to environmental protection, dissemination of eco-innovation, clean technologies, more ecofriendly and greener economy, and focusing on biofuels and renewable energy. Therefore in the article special attention is paid to entrepreneurship treated as an important mechanism for development. The aim of this article is to present the sustainable development of the aviation industry and its contribution toward global economic prosperity. The study is based on desk research and the method of in-depth interviews with representatives of the aviation industry.

Keywords: Sustainable Development, Entrepreneurship, Aviation, Environment, Innovation.

Introduction:

ICAO: ICAO (International Civil Aviation Organization) is a specialized agency of the United Nations. It codifies the principles and techniques of international air navigation and fosters the planning and development of international air transport to ensure safe and orderly growth.

Sustainable Development:

Sustainable development is the organizing principle for meeting human development goals while at the same time sustaining the ability of natural systems to provide the natural resources and ecosystem services upon which the economy and society depend. Aviation is one of the most “global”

industries: connecting people, cultures and businesses across continents. Colleagues throughout the sector are committed to raising awareness of the benefits and the role of aviation. It is necessary for all stakeholders and partners to work together to maximize the benefits of air transport, and to support the sustainable growth of aviation by connecting more people and more places, more often. Aviation has continued to expand. It has weathered crises and demonstrated long-term resilience, becoming an indispensable means of transport. Historically, air transport has doubled in size every 15 years and has grown faster than most other industries. In 2016, airlines worldwide carried around 3.8 billion passengers annually with 7.1 trillion revenue passenger kilometers (RPKs). Fifty three million tonnes of freight were transported by air, reaching 205

billion freight tonne kilometers (FTKs). Every day, around 100,000 flights transport over 10 million passengers and around USD18 billion worth of goods.

Today there is a much clearer recognition of the need to consider aviation's contribution to the three pillars of sustainability; economic, social and environment in a more integrated manner. Despite our improved understanding of the dynamics of sustainability, the social pillar remains one area where aviation's contribution needs to be further enhanced and disseminated.

The sector directly employs six million people worldwide and supports millions more. Around 3.8 billion passengers travel by air each year in present scenario; approximately 41 percent of goods by value are carried on passenger and cargo aircraft and the sector accounts for up to eight percent of world gross domestic product. Meanwhile CO2 emissions from the sector accounts for two percent of global CO2 emissions. ICAO is accelerating developments and steadily progressing in a number of initiatives which have the potential to benefit international aviation's contribution across the three pillars of sustainability, focusing on four key areas:

- State action plans/assistance to States.
- Sustainable alternative fuels for aviation.
- Market based measures.
- Global aspirational goals.

This is in addition to the important technical work of the organization to enhance the environmental performance of aviation operations and to set Standards for the environmental certification of aircraft, including the development of an aviation CO2 standard by 2013. Sustainable fuels provide one of the most promising win win solutions for aviation's future. It addresses the three pillars of sustainable development, for example by reducing greenhouse gas emissions, improving local air quality and providing a new source of employment. In addition, alternative fuels can help to stabilize fuel price volatility, while providing a source of economic development in non-traditional fuel producing regions of the world

Supporting UN Sustainable Development Goals:

The United Nations (UN) adopted the Transforming Our World: 2030 Agenda for Sustainable Development in 2015. The Sustainable Development Goals (SDGs), otherwise known as the Global Goals, are a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity. The world should aim to achieve the 17 Sustainable Development Goals (SDGs) and 169 targets by 2030.

Table 1 : Sustainable development goals

Sl.No	Sustainable Development Goals (SDGs)	Sl.No	Sustainable Development Goals (SDGs)
1	No Poverty	10	Reduced Inequality
2	Zero Hunger	11	Sustainable Cities and Communities
3	Good Health and Well-being	12	Responsible Consumption and Production
4	Quality Education	13	Climate Action
5	Gender Equality	14	Life Below Water
6	Clean Water and Sanitation	15	Life on Land
7	Affordable and Clean Energy	16	Peace and Justice Strong Institutions
8	Decent Work and Economic Growth	17	Partnerships to achieve the Goal
9	Industry, Innovation and Infrastructure		

Aviation contributes to achieving many of the SDGs directly and indirectly. Attainment of the SDGs relies on advances in sustainable air transport, which is a driver of sustainable

development. Aviation industry focusing on "safe, affordable, accessible, efficient, and resilient while minimizing carbon and other emissions and environmental impacts".

Institutional Framework for Sustainable Development:

At the global level there is a clear expression of interest in strengthening the United Nations Environment Programme (UNEP). Within this broad expression, however, more detail is being sought on related implications. Along with ideas on strengthening the Commission on Sustainable Development and the Economic and Social Council, there is also a deep interest in the creation of a Sustainable Development Council. The model of the Human Rights Council is often cited. At the regional level, ways to strengthen the Regional Commissions, and improve the interface with regional development banks, regional integration entities and other bodies is also a major preoccupation. At the national level, many are referring to the need to reorient national decision making, putting integration at the heart of the national system of ministries, and activating Sustainable Development Councils at national levels. The UN system is being asked to strengthen its contribution at all levels. The 'delivering as one' modality has been cited as one good example. Sustainable development offers a pathway that allows all of humanity to share a decent life on this, one planet.

Green Economy:

The green economy is defined as an economy that aims at reducing environmental risks and ecological scarcities, and that aims for sustainable development without degrading the environment. It is closely related with ecological economics, but has a more politically applied focus. A green economy can be a way to synergize growth and environmental protection by promoting win-win solutions and a way to include the poor as active participants/beneficiaries. It can be a means to accelerate progress towards sustainable development and poverty eradication and a way to re-orient public and private decision making so that it reflects and respects natural capital. The International Civil Aviation Organization is actively promoting the reduction of aviation environmental impacts through appropriate operational measures, Standards and market-based options.

Going Green with the aviation industry:

As the world's population continues to grow, demand for international air travel also rises, meaning an estimated 56,000 new passenger aircraft will take to the sky over the next 25 years. As a result, carbon emissions from aviation are forecasted to skyrocket in coming years and could triple or quadruple by 2040. The International Civil Aviation Organization (ICAO) has made progress by voluntarily signing a declaration in 2013 that will cap emissions at 2020 levels. The commitment also includes parameters for the world's first aircraft carbon dioxide efficiency standard. Although the industry has already begun to implement more efficient and reduced-carbon operations, the vast majority of emissions reductions will be realized through the use of new fuel-efficient planes. Upgrading the world's fleet will take many years, and even after initial improvements in operational and technological efficiency, projections show a likely "emissions gap" of 7.8 billion tons over the period of 2020-2040. Encouraging Concrete Action on Climate Change: The guidance document consists of five parts, each focusing on a different aspect of an action plan:

- Part 1: Introduction to Action Plans
- Part 2: Estimation, Reporting and Verification of CO₂ Emissions
- Part 3: Selection of Measures
- Part 4: Analysis Methods and Tools
- Part 5: Assistance Needs

The Promise and Practicality of Sustainable Aviation Bio fuels:

Aviation Biofuel: Aviation biofuel is a biofuel used for aircraft. It is considered by some to be the primary means by which the aviation industry can reduce its carbon footprint. After a multi-year technical review from aircraft makers, engine manufacturers and oil companies, biofuels were approved for commercial use in July 2011. Since then, some airlines have experimented with using biofuels on commercial flights.[2] The focus of the industry has now turned to second generation sustainable biofuels (sustainable aviation fuels) that do not compete with food supplies nor are major consumers of prime agricultural land or fresh water. NASA has determined that

50% aviation biofuel mixture can cut air pollution caused by air traffic by 50-70%.

Concerns and challenges:

Biodiesel that is stored for long periods of time is more likely to oxidize, especially at low temperatures, causing it to gel. Some additives improve the cold weather tolerance of biodiesel, but only by a few degrees. Nitrile-based rubber materials expand in the presence of aromatic compounds found in conventional petroleum fuel. Pure biofuels that aren't mixed with petroleum and don't contain paraffin-based additives may cause rubber seals and hoses to shrink. Manufacturers are starting to use a synthetic rubber substitute called Viton for seals and hoses. Viton isn't adversely affected by biofuels. The US Air Force has found harmful bacteria and fungi in their biofueled aircraft, and use pasteurization to disinfect them.

Industry commitments and collaborations:

The International Air Transport Association (IATA) supports research, development and deployment of alternative fuels. IATA thinks a 6% share of sustainable 2nd generation biofuels is achievable by 2020, and Boeing supports a target of 1% of global aviation fuels by 2015. This is in support of the goals of the aviation industry reaching carbon neutral growth by 2020 and a 50% decrease in carbon emissions by 2050 (relative to a 2005 baseline).

Potential for future Aviation Growth in India:

As the world's largest democracy with a population of more than 1.3 billion citizens, India has considerable potential for further aviation growth. Indeed, we expect India to overtake Germany, Japan, Spain, and the UK within the next 10 years to become the world's third largest air passenger market. Such growth will be driven by a number of factors, including a trebling in the proportion of middle-class households over the next 20 years and further increases in time-saving options for air passengers. Of course, the future will not be without challenges. These include making sure that the right type of

infrastructure is put into place, at the right time and in the right location to ensure that the demand can be met. And to have the right policy environment that supports the sustainable growth of the industry. These steps will help to position India for the increasingly important role it will have in global aviation.

How Aviation Boosting Global Economic Prosperity:

Supporting 65.5 million jobs and \$2.7 trillion in global GDP, the air transport industry is a driver of the global economy. Over a third of all global trade by value is sent by air and aviation is a key component of global business. Air Transport can play a key role in economic development and in supporting long-term economic growth. It facilitates a country's integration into the global economy, providing direct benefits for users and wider economic benefits through its positive impact on productivity and economic performance. Commercial air transport today sustains the international links that make the 'global village' possible, connecting over 220 countries with scheduled services. More than 36,000 airport pairs have non-stop services and recent work by the World Bank has found that 80 percent of the world's cities, large and small, could reach each other with at most two connections. Aviation's role remains crucial to all aspects of social and economic progress and, on the environmental front. However, that the air transport community needs to continue to promote and comprehend the implications of the factors affecting all of the sustainability pillars - environmental, social and economic. It is clear that air transport plays a major role in supporting poverty reduction and economic, as well as social, development. There are several perspectives to take on the industry's contribution to more aggregated notions of development. The most crucial is air transport's role in connecting countries and economies to overseas markets. The network of connections between cities represent an infrastructure asset as essential to the operations of modern economies as a well-educated workforce, investment in information and communications technologies (ICT), and the stock of capital equipment. This network enables a flow of tourists and trade, but also flows of skilled labor, ideas, capital and

competition. Good air transport connections underpin and enhance the productive capacity of an economy, supporting long-term economic growth and development. Much of the recent reduction in the number of people living below the poverty line was achieved in Asia and was largely a result of economies opening up and getting connected to the developed world. Globalization has its costs, admittedly, but the tremendous expansion in world trade is established as key in the reduction of poverty in terms of incomes. Air transport has been a vital enabler, as well as beneficiary, of that globalization. Thus we can understand that Global Aviation is a major contributor for the Global Economic Prosperity.

Conclusion:

Aviation is one of the most “global” industries: connecting people, cultures and businesses across continents To cope with the aviation sustainability and growth of the global economic prosperity, it is unavoidable that every country has to grow its commercial aviation industry resulting in new airports and expansion of flight network and ultimately causing the rise of total CO₂ emission. Sustainable Biofuel has shown its potentials for reducing CO₂ emission as a short and medium term solution especially with increased flight routes and airports. Whilst it is feasible to use alternative fuel such as biofuel in development of modern and efficient aircrafts giving lower CO₂ emission must also continue. As a conclusion, this study has

demonstrated that in order to sustain the growth of Global commercial aviation industry, biofuel could potentially play a key role as a short and medium term solution in driving down CO₂ emissions. However, this solution must be adopted whilst recognizing a caveat that there must be a continued effort to develop modern and efficient aviation technology so that robust and continued CO₂ reduction from the industry can be affected instead of just concentrating on changing the type of aviation fuel used. However at present time of globalization aviation is playing a greater role to boost global economic prosperity.

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DIFFERENCE BETWEEN GOVERNMENT AND PRIVATE HIGH SCHOOL GOING BOYS OF NADIA DISTRICT OF WEST BENGAL IN RESPECT OF CARDIOVASCULAR ENDURANCE: A COMPARATIVE STUDY

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Abstract

The purpose of the study was to determine the difference of Cardiovascular Endurance between Government High School boys and Private High Schools boys of Nadia district of West Bengal. 80 (Eighty) boys from Government High School (40) and Private High School (40), age ranging from 14 to 16 years were selected as the subject. The data pertaining to the study were collected by employing the Modified Harvard Step Test and the t-ratio statistical technique was employed to compare the mean value at 0.05 level of confidence. On the basis of result it was conclude that no significant difference was observed between Cardiovascular Endurance of Government High School going boys and Private High School going boys. It was also observed that the Government High School going boys have better Cardiovascular Endurance than Private High School going boys.

Keywords: Cardiovascular Endurance, Govt. High School, Private High School

Introduction:

To achieve high performance in all sports there required five motor qualities- Strength, Speed, coordination, flexibility and Endurance. The Endurance is the most essential motor ability in the purpose of doing a motor task for a prolong period of time. Endurance is highly trainable motor quality.

Endurance is characterized by the maintenance of working capacity and by the degree of resistance of the organism against fatigue and against the influence of unfavorable environment condition. Endurance is depending upon the aerobic capacity of the sportsperson. Aerobic capacity is related to heart. Capacity of heart mean cardio input and output of blood from heart, which increase the $\dot{V}O_2$ max in the working muscles. The muscle of the heart and blood vessels must be strong enough to send the required amount of oxygen and nutrition, through the blood. So, it can be said that cardiovascular fitness represents one's whole health. Physical fitness is the capability of heart, blood vessels, lungs and muscles, to function at operative efficiency.

The Endurance is subdivided in to Cardiovascular Endurance and Muscular

Endurance. Cardiovascular Endurance is the ability of the heart to provide oxygen to muscles during physical activity for a prolong period of time. Cardiovascular system is input and output of the blood from the heart to flow to the working muscles. During exercise, heart rate combines with stroke volume to provide an appropriate, at maximal or near maximal results of work. Body might adjust to provide the optimal combination of heart rate and stroke volume to maximize the blood flow to active muscle and increase $\dot{V}O_2$ max.

The growth and development of a child passes through various stages Endurance can develop from pre-school age to adolescence stage (15-16 years). Endurance can be improved to a high level in adolescence. The benefits of regular physical activities, in children and youth, are well documented.

Cardiovascular tests have shown possible relationship, sometimes, with functional manifestations cardio respiratory endurance. In this study the research scholars compared the cardiovascular endurance between government and private high schools male students of Nadia district of West Bengal.

Methodology

For the present study 40 (forty) male Private High Schools going boys and 40 (forty) male Government High School going boys of Nadia District of West Bengal were selected as the subjects randomly. The age of the subjects was ranged from 14 to 16 years. To collect the data Modified Harvard Step Test was used and the pulse of all the three half minute counts are recorded are added together and a fitness index

is calculated by employing the FI formula. For the statistical analysis t-ratio statistical technique was employed. The level of significance was kept at 0.05 to test the hypothesis.

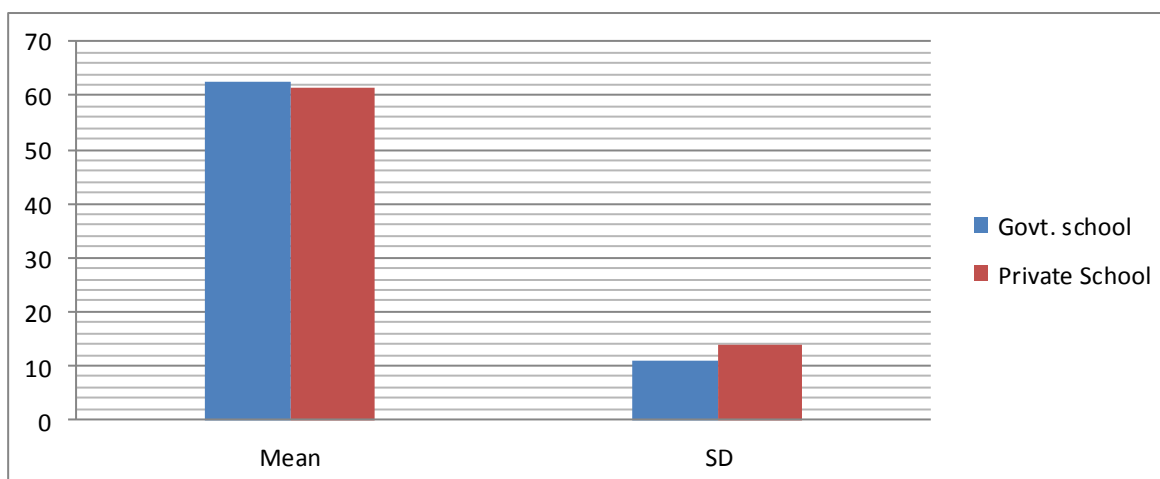
Result and discussion

The result of the present study is presented in the following Table.

Table 1: Comparison between the Means of Government and Private High Schools Going Boys in Cardiovascular Endurance

School	Mean	Standard Deviation	Mean Difference	Standard Error	T-ratio
Govt. high schools boys	62.66	10.90	1.34	2.78	0.69@
Private high schools boys	61.32	13.80			

Figure 1 : Insignificant at 0.05 level of confidence Tabulated $t_{0.05(73)} -1.5908$



The table reveals that the obtain t-ratio value of 0.69 lesser than the tabulated t-value of 1.9908;* hence statistically there is no significant difference in the means of cardiovascular endurance of Government High Schools boys and Private High Schools boys.

Discussion of findings

The above mentioned Table and figure shown that there is no significant mean difference in cardiovascular endurance of government high schools boys and private high schools boys of Nadia district of West Bengal. It may be attributed to the fact that both the government high schools boys and private high school boys might be involved equally in the various

games and sports activities in the school or off the school. But as most of the government schools boys are from low socio-economic background family, they might have to involve in vigorous physical activities for the fulfillment of their daily needs. On the other hand most of private schools boys are from good family background so that they might have to do less physical activity. But in comparison to Govt. High Schools and Private High Schools have abundant facilities for games and physical education which help boys to be fit.

Conclusion

The result of the study showed that there is no significant difference in the means of cardiovascular endurance of Government High

Schools boys and Private High Schools boys. It was also conclude that the cardiovascular endurance of Govt. High School boys is better than Private High Schools boys (62.66>61.32

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HIGHER EDUCATION LOANS IN INDIA POLICIES AND PROBLEMS

(A study with reference to Public Sector Banks in India)

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Abstract:

The objectives of this paper are to study the basic issues relating to Education loans in India for higher education, the need fulfillment of higher education in India. The study includes the need, background and problems faced by applicants and suggested steps to overcome the problems. The paper, drawing on extant relevant literature (Researches and case studies) and reports from different sources, presents and analyses the current structure and practices of education loans in India. It consist of four sections the first section - evolution, nature, importance and advantages and limitations in general. Section two deals with education loans in India and the current structure on eligibility criteria for public sector banks. Discussion on the existing potential prospects and challenges, emphasis given to the Interest rates and organizational strategies in the third section. The last section presents conclusion and recommendations.

Keywords: Higher education system, Education loans structure, criteria of eligibility, Analysis of Interest rates, Institutional supports.

Education plays a vital role in human resources and their empowerment in any country. Education and development are closely related, as education provides inputs for economic growth among which knowledge is an important one. In Higher education the development and knowledge of an individual is based on the quality of education system available in a country. Education not only impacts the human development and economic growth, but also the fundamental requirement in a democracy. It is an essential element of eradicating poverty. It improves productivity, plays greater role in earning a better livelihood for themselves, society at large.

The education has widened the scope both in India and in Abroad covering new courses in diversified subjects. The reduction in government subsidies in higher education made an expensive affair then the need for institutional funding arises.

Development of human capital is of national priority no student denied the opportunity to pursue higher education due to lack of financial resources. Funding for education should be seen as an investment for

economic development and prosperity. The central and state governments frequently issuing instructions and guidelines to commercial banks to offer loans in higher educational funding.

1. Higher Education System in India

India's overall ranking in higher education system is stands at seventh in Asia next to the China and Japan. The main governing body is the University Grants Commission, which enforces its standards, advises the government, and helps coordinate between the centre and the state. Accreditation for higher learning institutes guiding by 15 autonomous institutions established by the University Grants Commission (UGC). The emphasis on higher education in India can be understood by the quality of education they provide. As of February 2017(As per all India survey in Higher Education), there are 789 universities, 37,204 colleges and 11,443 stand-alone institutions in India, as per the latest statistics from the UGC website. Majority of the colleges (77.8%) in India managing

privately, of which majority are unaided colleges. Total enrolment in higher education has been estimated to be 3.5 crore students with 1.9 crore boys and 1.6 crore girls. Gross Enrolment in higher education in India is 25.2% for 2016-2017 which is calculated for the age group of 18-23 years.

The paper especially is to answer three specific problems:

- I. The Need arousal of education loans for higher education in India& Abroad.
- II. Advantages and limitations of education loan, policies, problems and process involved in sanctioning and disbursal through public sector banks.
- III. The prospects and challenges facing by students to avail education loans.

The intended specific purposes of the paper ar:

Recommending the specific measures to solve problems involved in sanctioning and disbursal of education loans through public sector banks. The significance of the paper can be justified from two perspectives. The first perspective is the policy implications, need, the structure and environment of public sector banks. The second is more than what the paper provides is to bring important issues

relating to education loans to sanction and disbursement.

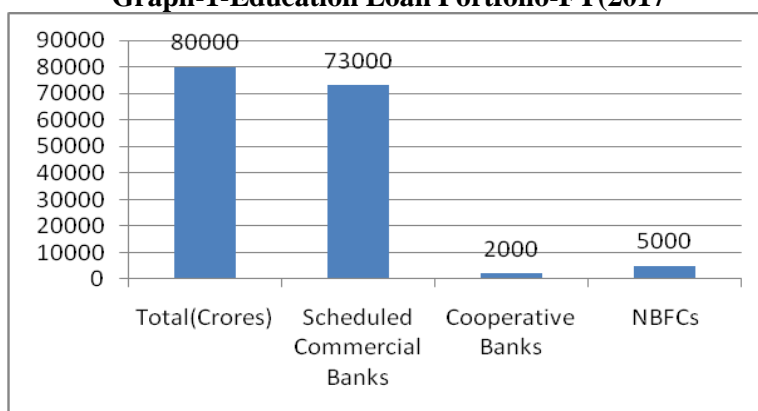
The following activities are conducted in developing the paper.

Review of relevant reports, published and unpublished (Researches and case studies) Assessment policies and problems of public sector banks in India. Assessment of interest rates, policies and practices in sanctioning and disbursal of education loans in public sector bank.

1.1 Education loans in India

Development of higher education depends on various factors, among which finance plays a major role. Bank credit has an important role in promoting the education and development of skilled professionals required by an emerging Indian economy such as India. The idea to encourage education loans was first introduced an education scheme by Indian Banks Association (IBA) in 2001. Financing for higher education is being met through various sources including direct student loan from banks and other financial institutions, parents borrowings through other channels including from friends and relatives, borrowings, loan against property and other unorganized sources.

Graph-1-Education Loan Portfolio-FY(2017)



Source: All India Survey on Higher Education (2016-17)

The overall education loan portfolio is about Rs.80,000crore comprising mainly of scheduled commercial banks (Rs.73,000crore), co-operative Banks (Rs.2,000crore) and NBFCs (Rs.5,000crore). Thus the financing of

higher education is a matter of great debate. The nature, extent and mode of participation of public funds in the education sector involve a long list of arguments focused individual

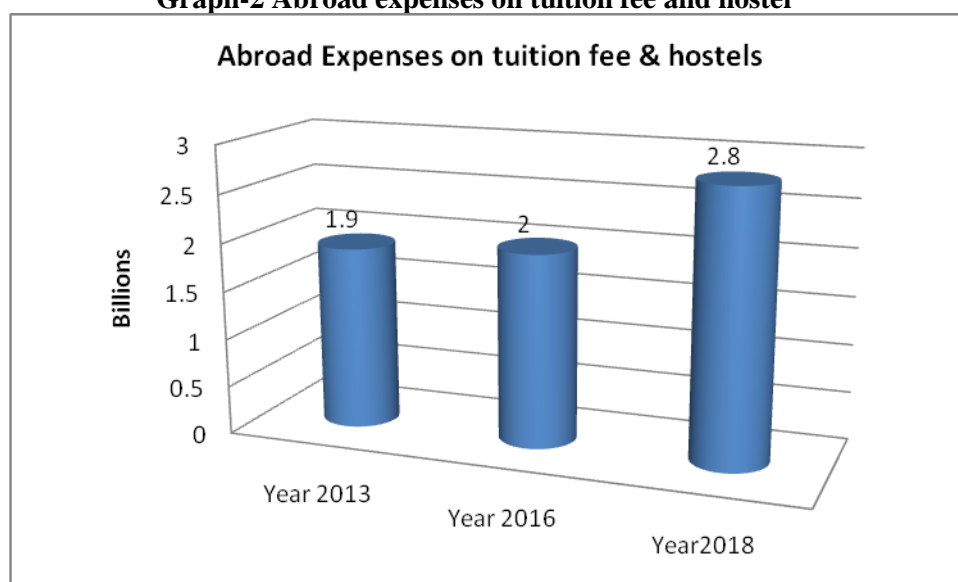
scholars and institutions and hence this study has taken place.

1.2 Education in Abroad

The biggest wealth one generates through education is knowledge; however, it is not just education but quality education that matters. In order to get the quality education, more and more students are going abroad. Acquiring quality education is becoming expensive day by day. Arranging for funds to finance the education abroad is one of the

biggest challenges one side. Pupil overcome this hurdle with the help of loans. Also, there are numerous institutions one can think of while taking an education loan. However, private banks and NBFCs (non-banking financial companies) are also catching up rapidly. Public sector banks offer low-interest rates, no pre-payment charges, and low processing fees. Whereas, private sector banks provide enhanced customer service, high-interest rates and fast processing (as compared to public sector banks).

Graph-2 Abroad expenses on tuition fee and hostel



Source: Reserve Bank of India

According to recently released data from RBI reveals that spending on tuition and hostel by Indian students going abroad has increased 47% from \$1.9 billion in 2013-14 to \$2.8 billion in 2017-18. The exorbitant increase is evident that people prefer to pursue skill education Abroad. From the last three consecutive years, the expense has continuously risen (see graph above). It was close to \$2 billion in 2016 which is increase almost \$3 billion in 2018. As per above graph the education loan funding to Abroad also required to encourage students going out of country.

1.3 Higher education loans in India – Policies

The growth of higher education in terms of institutions and enrolment was appreciable in India especially during the

nineties and beyond, but the nature of this growth raises some issues. Now there has been a quick transition from publicly funded general higher education to private professional education dominated by engineering, management and medicine. The private sector taken up this expansion, as public institutions were not in a position to expand. Apart from obvious concerns about quality, the major consequence of this growth of private sector in higher education field is high user costs. The tuition fees in all private professional institutes are high, making higher education expensive. The real need arousal for education loan as a result many students need to borrow loans for higher education.

The Government of India introduced Education Loan Scheme through the commercial banks for the purpose of completing post- matriculation education.

Despite the fact that the current scheme offers no subsidy, about 7, 00,000 students took educational loans in 2009 compared with just a few thousand in 2001. Since 2000 the banking sector's education loan portfolio has been growing at a robust rate of 40 per cent a year. Middle class and large section of population living below poverty line, the scheme needs to be softer. Presently, the Ministry of Human Resource Development (MHRD) is working out to provide educational loans to the needy with annual family income below 2.5 lakh at a subsidized rate of interest of four per cent (current rate being around 12 %) and the Government of India would act as the guarantor for the loan and so there will be no need for any collateral or co-applicant.

2. Advantages and Disadvantages of Education Loans in India

2.1 Advantage of educational loan

- The main purpose is to facilitate the student to complete their higher education.
- The interest rate is less than the other loans to facilitate students.
- The main advantage is - the repayment can start after completion of study.
- It covers tuition fees
- Fee payable to college/school/hostel.
- Examination/Library/Laboratory fee.
- Purchase of books/equipments/instruments/uniforms/ computer at reasonable cost.
- If required for course completion and any other expense required to complete the course
- Study tours, project work, thesis, etc.
- The borrower (parent/guardian) can avail the tax benefit to the extent of interest.

2.2 Disadvantages of education loan

Besides the above advantages there are some draw backs in education loan. Students who are average in studies also use this education and may not be able to get job. After completion of the course as per rules they have to start repayment of loan which is possible if they get job. If they fail to get a job

then it is a burden for parents, sometimes the loan amount sanctioned may not be enough to meet all expenses. There is a chance of incompleteness of course and burden to repay the loan. The banks have limitations for loan amount for courses and colleges.

Documents to be submitted which will consume time and sometimes this delay may change the mind of students for further study.

The banks will charge only interest for the moratorium period will be included in principal amount and it becomes expensive till the student starts repayment after completion of studies. It is not easy to give loans for students from rural areas as their parents may not know the process and maintain accounts with banks. Even though they may have assets for collateral securities but due to Ignorance of process the eligible students will not get any sort of financial support.

2.3 Problems of higher education loans in India

2.3.1 Structure of eligible courses

- Courses at selected leading Institutions in India like IITs, IIMs, NITs, and AIIMS.
- Graduation, post-graduation including regular technical and professional Degree/ Diploma courses conducted by UGC/ IMC/ AICTE/ and other premier Institutions.
- Loan is limited to Rs.10 lacs in case of India and loan amount of Rs. 1.5 Cr for Abroad.
- The student also get easier repayment through EMI up to 15 years, early approval and sanction prior to i20/Visa and tax benefit: under section 80(E)

2.3.2 Eligibility criteria of education loan

The criteria for the applicants for availing education loan from Nationalized Banks (public sector banks) according to schemes. The primary criteria is the applicant should be an Indian citizen. Then the student has to submit the following documents.

- *Letter of admission: The student must have the admission letter at the time of admission*

- 2 passport size photographs with application.
- PAN Card of the student and Parent/ Guardian/adhaar card of the student and parent/ Guardian.
- Proof of identity (driving license/passport/any photo identity)
- Proof of residence (driving license/passport/electricity bill/telephone bill)
- Statement of cost of study
- Student/Co-borrower/ guarantor's bank account statement for last 6 months
- IT return/ IT assessment order, of last 2 years of Parent/ Guardian/ other co-borrower
- Brief statement of assets & liabilities of Parent/ Guardian/ other co-borrower

- Proof of income (i.e. salary slips/ Form 16) Parent/ Guardian/ other co-borrower
- In addition to the above if a student needs loan to study abroad. He has to pay simple interest charges during course period + moratorium period and submit tangible collateral security or collateral security offered by third party (other than parents)

2.3.3 Benefits of margin

Scholarship/assistantship to be included in margin, margin to be brought in on year-to-year as and when disbursements are made on a pro-rata basis. The Student will be allowed to pay the loan in 5-15 years after completion of course

2.3.4 The expenses covered in education loan

Table 1- Eligible expense

Nature of expense	Basis of allocation	% of expense
Fee payable to college/school/hostel, Examination/Library/Laboratory fee, purchase of books/equipment's/instruments /uniforms/ computer.	Actual spending amounts	100%
Study tours, project work, thesis, etc	Subject to the condition	20%
Caution deposit /building fund/refundable	Subject to the condition	10%

2.3.5 Limitations of loan

There are some limits in providing the education loan. They offer maximum Rs.10lakhsfor studies in India and maximum 1.5 Cr for studies in the Abroad. No security is needed for the loan uptoRs 4 lakhs. A collateral security (third party)is required for

the loan amount between Rs 4 lakhs to Rs 7.50 Lakhs. The bank may waive the third party guarantee in some of the exceptional cases. If bank is satisfied with net-worth/means of parent who would executing the document as "Joint borrower"

Table 2 - Limits of loan in India & Abroad

Limits of loan	Study In India	Study in Abroad
Funding limit	Up to Rs.10 Lakhs	Rs.20 Lakhs to 1.5 cr
Security	Nil-up to 4 Lakhs	Above 4 to 7.50 lakhs-Collateral Security Above 7.50 Lakhs-Tangible collateral Security and future income assessment of parent/borrower

Source: RBI

For the loan above Rs. 7.5 Lakhs bank require tangible collateral security of suitable value, along with assignment of future income of the student for payment of installment.The bank provide the loans if borrower is secured by the parents/ guardian of the student. In case of the married person the co-obligator can be either

spouse or the parent of the student, or the parents in law of the student.

Prospects and challenges of education loans in India

Government, in order to facilitate loan disbursal simplified the norms; but, still there

manyto solve. The challenges faced by students, includes customization of loan product to suit the requirementofthe courses; margin money; collateral security sufficient enough to cover the loan amount; timely approval of loan to meet the admission related deadlines; proof of appropriateness of the university, college and course applied for; post disbursal issues etc will consume time, energy and money. Institutions take the help of credit scoring models for sanctioning.

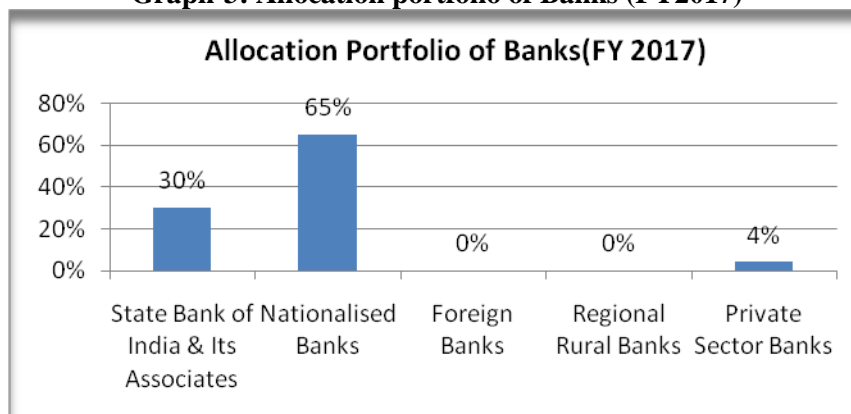
Realizing these facts, the Government of India, just after independence started a student loan scheme under education loans were advanced to the underprivileged students from East and West Pakistan through the Social Welfare and Rehabilitation Directorate, New Delhi. Another such scheme was the interest-free scheme of educational loans i.e. National Loan Scholarship Scheme introduced in 1963. This National Loan Scholarship Scheme was run through the State Governments. However, the scheme was

stopped due to bad recovery of loans and economic crisis faced by Government of India in the year 1991.

3.1 Higher participation of public sector banks (PSBs)

The education loans sector in India has primarily driven by the public sector banks with the back upof government. Emphasis on providing financing to meritorious student from the lower socio-economic backgrounds. The Nationalized banks, the SBI group, have the highest proportion 95% of portfolio amongst the banks. The reluctance in disbursements in this sector is seen in the trend from the low participation and private sector banks forming minimal share in the education loan portfolio. NBFC participation is lower as compared with the public sector banks.

Graph-3: Allocation portfolio of Banks (FY2017)



Source: Reserve Bank of India

Education loans under the priority sector lending stood at 89% in FY17 (refers to the period April 1 to March 31). However, it has been observed that the ratio of priority sector loans to total educational loan portfolio been on a decreasing trend from almost 95.86% in 2013 to 89.75% in 2017. There is no compulsory prescribed limit to banks for

education loans segment under priority sector lending guidelines unlike other segments.

3.2 Interest rates of Education loans in Public Sector Banks

The following table shows the rate of interest charges in different nationalized banks in India and Abroad.

Table 3 - Interest rates of various Public Sector Banks in India

Name of the Bank	Education loan for course in India	Education loan for course in Abroad	Rate of Interest
Allahabad Bank	Up to 10 lakhs	-	12.75% - 13.5%
Andhra Bank	Up to 7.5 lakhs	-	Not Specified
Bank of Baroda	Up to 7.5 lakhs	Up to 20 lakhs	12.75% (up to Rs 4 lakh), 12% (above Rs 4 lakh)
Bank of India	Up to 10 lakhs	Up to 20 lakhs	13.25% (loan up to 7.50 lakh); 12.75% (above Rs 7.50 lakh)
Bank of Maharashtra	-	-	-
Canara Bank	Up to 10 lakhs	Up to 20 lakhs	Not Specified
Central Bank of India	Up to 10 lakhs	Up to 20 lakhs	12.25% for male, 11.75% for female and SC/ST & IIM/IIT Students
Corporation Bank	Up to 10 lakhs	Up to 20 lakhs	Not Specified
Dena Bank	Up to 10 lakhs	-	10.25%
Indian Bank	Up to 10 lakhs	Up to 20 lakhs	12.50% (up to Rs 7.50 lakh); 12.50% (above Rs 7.50 lakh)
Indian Overseas Bank	Up to 10 lakhs	Up to 20 lakhs	Not Specified
IDBI Bank	Up to 10 lakhs	Up to 20 lakhs	9.40% to 9.50%
Oriental Bank of Commerce	Up to 7.5 lakhs	-	10.25% - 14.25%
Punjab and Sind Bank	-	-	-
Punjab National Bank	Up to 10 lakhs	Up to 20 lakhs	12.75% (up to Rs 4 lakh); 13.75% (above Rs 4 Lac to 7.5 lakh); 13.25% (loans above 7.5 lakh)
Syndicate Bank	Up to 10 lakhs	Up to 20 lakhs	For loans up to Rs.4.00 lakhs - 11.75% For loans above Rs.4.00 lakhs - 12.25%
State Bank of India	Up to 10 lakhs	Up to 20 lakhs	10.25% (up to Rs 7.50 lakh); 10.50% (above Rs 7.50 lakh)
UCO Bank	Up to 10 lakhs	Up to 20 lakhs	12.70% (up to Rs 7.50 lakh); 12.45% (above Rs 7.50 lakh)
Union Bank of India	Up to 10 lakhs	Up to 20 lakhs	12.50% (Boys), 12.00% (Girls) (up to Rs 7.5 Lac); 12.25% (Boys), 11.75% (Girls) (above Rs 7.50 Lac)
United Bank of India	Up to 10 lakhs	Up to 20 lakhs	12.25% (up to Rs 4 lakh); 13.00% p.a. (above Rs 4 lakh), 12.25% (above Rs 7.5 lakh)
Vijaya Bank	Up to 10 lakhs	Up to 20 lakhs	Not Specified

Source: RBI Guidelines

The above table shows the state bank group is offering standard interest rate of 10.25% to 10.50%. The IDBI Bank is offering an interest rate of 9.40% to 9.50% which is low rate of interest when compared with other banks and Allahabad bank is offering high interest rate 12.75% to 13.5%.

3.3 Role of Nationalized Banks in NPA (Non performing assets of education loans)

As per Nationalized banks more than half of education loans were taken by applicants in southern states reported most defaults. Students from Tamil Nadu and Kerala are in the forefront of taking loans The rise in bad

loans in the education loan segment in 2013-2016 coincided with the Indian industry battling overcapacity, demand slowdown, stalling of new projects and defaults by top corporate. Indian banks suffered 142 per cent rise in defaults at a time when tech companies have started laying off employees.

3.4 State Owned banks

State-owned banks, which are already weighed down by huge defaults by corporate, are the worst hit as they account for over 90 per cent of educational loans. Private Banks have largely stayed away from this segment.

3.5 RBI Review

Reserve Bank of India (RBI) has revealed, the total non-performing assets (NPAs), of loans on which borrowers have defaulted on payments for more than the stipulated 90 days, stood at Rs 6,336 crore at the end of December 2016, against Rs 2,615 crore in March 2013, this is 8.76 per cent of the total education loan outstanding of Rs 72,336 crore as of December 2016, against Rs 48,382 crore in March 2013.

Table 4 - NPA Analysis of RBI

Year	Outstanding Rs. In Crores	Defaulted Rs. In Crores	Percentage of defaults
2013	48,382	2,615	5.40%
2016	72,336	6,336	Increased to 8.76%

Source: RBI

State Bank of India, the largest player in the education loan segment, had disbursed Rs 15,716 crores at end of December 2016. Rajnish Kumara the managing director of SBI admitted that there was an NPA problem in the South, but added that they were ready to disburse under the fresh loans guaranteed by the central government. The finance minister Pranab Mukherjee had announced a Credit Guarantee Fund in the Budget to cover loans up to Rs 7.5 lakh without any collateral security and third-party guarantee. Various state governments, including Kerala, had announced their own schemes to repay the loans of students. "A lot of new players are looking at this segment as a large opportunity. They are trying to understand how to underwrite risk. The bankers need to track university, college and course, whether they are fair and to check to innovate and fit the right product to the right student profile, course profile and right parents profile to avoid Non Performing Assets (NPAs)."

In the recent times, public sector banks are making an effort to reduce NPAs and in the process they are selling the delinquent loans to asset restructuring companies (ARCs).

Rituparna Chakraborty, president, Indian Staffing Federation stated that the rise

in defaults in education scenario, pointing out that various state governments, especially in Andhra Pradesh, Tamil Nadu and Karnataka, have approved setting up of educational institutions without considering the employment potential. The reason of defaults is oversupply of qualified professionals.

4. Conclusion

- This paper motivated by review of the literature, reports on the potential prospects and challenges of the higher education loans in India.
- The penetration in education loan market is only 20% compared with the higher education expenditure. Hence, there is still a large untapped segment which can lead to significant growth for lenders and creation of sustainable model for the players in this segment. Banks do not seem to be discriminating too much between a student with prior work experience and a fresher.
- Financial resources has often starved off the middle class Indian students from higher education.

- The continuous fee hikes of premier institutes time to time has made quality education a distant dream for deserving youngsters with monetary disadvantage.
- Banks have various education loan schemes for graduate and postgraduate studies in India. They prefer giving loans to meritorious students if they satisfy the applicant will not turn into a defaulter.
- Further analysis revealed that private banks do not prefer giving education loan. Interest rate on these loans is very low, even lower than the prime lending rates.
- Low lending rates with higher risks of default does not make it a sound business model. However, the government is bound by political agenda to increase expenditure on education sector and promote higher education.
- The student has more chances to avail loans with public sector bank if they have higher family income with proper security and pursue course from approved college or university.

5. Recommendations:

- Based on the above discussion, the following specific recommendations are forwarded:
- Arrange the forums where the student and financier can discuss on different issues in relation to the managerial and organizational strategies of the higher education loans. This can help student/borrower, understanding the managerial practices, strategies of higher education loans in India.
- The Government has to take a step to involve public and private companies directly to sanction loans for eligible students.
- It is highly recommended, for public and private sector companies to start a scheme of loans for merit students with an agreement of employment for successful candidates in

professional courses to avoid unemployment and to encourage higher education in India. This step will encourage the student to get involved in their courses and they may have a hope of getting employment immediately after completion of job if they complete their course successfully.

- Promote leadership, managerial and technical skills for developing the human resource requirement. This can be achieved through:
 - Creating link with higher educational institutions
 - Developing corporate universities
 - Restrict the dominance of private institutions and high fee structures.
 - Restrict domination of political pressures in education sector
 - Enhance the involvement of public and private limited companies in funding higher education.
 - Focus on fee structures of private institutions in different professional courses in higher education.
- The Government of India need to focus on education sector specialized approach towards design.
- The players need to clearly define the parameters to assess each student loan separately. Clear scoring card needs to be developed to arrive at risk with the profile of the student.
- The academic profile of the student should be considered with university credentials to which the student has applied and employability of the student. Extra caution is required especially in the loans of smaller ticket size that are unsecured.
- Thus, stringent checks about both the academic background of the student and the credibility of the

institute have to consider for sanction of loan.

- The regulatory framework also needs some modifications which allow the lender some flexibility in deciding the loan terms including collateral requirement based on the student profile and the employability of the student.

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GOVERNANCE AND PROVISION OF HEALTH SECURITY TO WOMEN: A STUDY OF THE IMPLEMENTATION OF THE NATIONAL RURAL HEALTH MISSION IN MANIPUR

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Abstract

Ever since India adopted policy from Government to Governance through the introduction of liberalism and privatization and the subsequent emphasis on the provision of human security in terms of food and health by the Government became a focused indicator of good governance. Hence, it is an attempt here to find the sociology of health through studying to understand the working and implementation of the NRHM, to analyze the achievements and problems faced in the successful implementation of the NRHM and to suggest measures to ensure better performance of the NRHM. The paper will adopt a method through questionnaire that would serve as area of data collection through analysis and interpretation to correlate and corroborate with the existing government sources. This would indicate the emergence of what exactly the findings and additional findings and thus facilitate appropriate measures and recommendations. This is aimed more so in a state which is largely rural in nature, where the poverty level is high and the basic access to healthcare facilities remain of grave concern so long as quality deliverance is concerned. The health indicators in the state of Manipur are not too impressive as seen in reality. The study will reveal this, as Hill areas of the state's picture of the much hyped success story of implementation of NRHM is a paradox of utopia from reality.

Key words: Governance; NRHM; Hill areas' healthcare facilities in Manipur

Geography

Manipur is bordering Mizoram and Myanmar in the east, Assam in the West, Assam and Nagaland in the north and Mizoram and Myanmar in the south. Manipur is a part of India both from the point of view of geography and culture. It never lost its basic link with the mainstream of the Indian culture. The culture of Manipur has been a part of Indian culture. It accepted aspects of Indian culture and transmitted them to Burma, China and other lands of East Asia. The state of Manipur is also known as Jewel of India and its beauty lies in the shadow of hills.

The state of Manipur has an area of 22327 sq. km. and a population of 2.17 million. There are 9 districts, 36 blocks and 2391 villages. The State has population density of 97 per sq. km. whereas in Churachandpur's case the density/km² is 60 which is an increase from 50 of 2001 Census

population. (as against the national average of 312). The decadal growth rate of the state is 17.94 per cent (against 21.54 per cent for the country) and the population of the state continues to grow at a much faster rate than the national rate.

2011 Census released indicated Churachandpur district has an area of 4,570 sq. km. The density/km² is 60 which is an increase from 50 of 2001 Census population. Proportion to Manipur population is 9.60 per cent which is a decrease from 9.94 per cent of 2001 Census. Sex Ratio (per 1000) is 975 which is an increase from 944 of 2001. Child Sex Ratio (0-6 Age) 948 which is decrease from 968 of 2001. Child Proportion (0-6)for Boys and Girls is(13.85 from 13.38 of 2001 and 13.46 from 13.72 respectively) 13.66 per cent which is an increase from 13.55 per cent of 2001. Average Literacy rate is 82.78 which

is an increase from 70.60 of 2001. Male and Female Literacy is 86.97 which is an increase from 77.70 of 2001 and 78.50 which is an increase from 63.10 of 2001 respectively. Total Child Population (0-6) is 37,445 which is an increase from 30,879 of 2001. Male Population (0-6) is 19, 227 which is an increase from 15,690 and Female Population (0-6) is 18,218 which is an increase from 15,189 of 2001 respectively.

The choice to focus mainly on women is based on the sociological notion of gender and health, which posits that women are worse off in access to and utilization of health care services. The current health care policy context is one in which health care is 'marketized' and people are supposed to pay for their health care, thus the problem of affordability becomes a major constraint to access to health care for low income groups. According to Vogel (1993), the rural poor utilize health care services less than urban dwellers, especially women and children. Even in developed countries, the health status of women living in rural and remote areas has been documented as lagging behind that of their urban-dwelling counterparts.

Both the international covenant on economic, social and cultural rights and the convention on the elimination of all forms of discrimination against women require the elimination of discrimination against women in health care as well as guarantees of equal access for women and men to health care services. In this respect, the convention against women (art.14) specifically calls upon states to ensure that "women in rural areas...participate in and benefit from rural development" and "have access to adequate health-care facilities, counseling and services in family planning."

Statement of the Problem

Maintaining health care standards which are being provided to women at the grass root level in rural areas of Manipur still remains a challenge. The health indicators of Manipur, the IMR-13 (NSRS-06) and MMR-374 (SRS-01), TFR-2.8 (NFHS-III), CBR-15 (SRS-06), CDR-4(SRS-06) reveals better than national figure according to available health statistics sources. However, the trend has not changed significantly during the last ten years in true sense. Hence, the state requires special

attention for improving health indicators such as institutional deliveries, MMR, IMR, immunization coverage etc. and much more needs to be done in order to attain national quality health standards. RCH II proposes skilled birth attendance at delivery, emergency obstetric care (EmOC), referral system and safe abortion services to save maternal lives. The existing maternal and child health services in Manipur especially in rural areas are in a pathetic situation. According to District Level Household and Facility Survey (2007-2008) rural women in Manipur face barriers in delivery, many rural hospitals do not offer obstetric services while those that do report shortages of providers and trained staff. Now in NRHM Janani Suraksha Yojna (JSY) is providing incentives for institutional delivery. However, the utilization of these health services is very low in rural remote areas and women still prefer to deliver at home instead of an institution. Generally women deliver at home out of compulsion rather than "preference", especially in remote, eco-fragile terrains where access to health facilities is extremely difficult. Most of the 24/7 delivery centers (PHC) in the hill district of Manipur are not functioning properly due to a number of factors like lack of manpower, poor infrastructure, no referral system, no basic instrument for labour room usage and no water supply (District Health Mission Society Annual Report 2010-2011)

The above statement clearly shows that health facilities are under resourced in terms of both personnel and medicines. Services available to women are substandard and poor treatment keeps them from returning to these facilities. Quality, accessibility, and affordability have been greatly compromised at the cost of the health risk involved to the rural women. The foregoing subheadings/sections through by way of literature review, objectives, methodology, findings, conclusion, and recommendations of the paper would discuss further in detail.

Review of Literature

In order to gain an in-depth understanding of the subject area, extensive literature has been examined. The examination of the literature has been organized around major factors that

are perceived to be influential in providing health security to women living in rural areas.

Access to Health Care- Ghanaian studies have identified physical or geographical access to health care as a major barrier affecting health care seeking behaviours of patients generally, and women's reproductive health care seeking specifically (D'Ambruoso, Abbey, & Hussein, 2005; Nazzar et al., 1995).

Economic Influences- Women's financial dependence on their husbands affects their decision-making because health care options must be supported by husbands. Women lack the power to spend money on health care without their husbands' permission (Ahmed, Adams, Chowdhury, & Bhuiya, 2000; Shaikh & Hatcher, 2005). The socioeconomic issues affecting women's health care seeking also affects the whole family because the health of a woman is linked to the health of the family (Johnson, Greaves, & Repta, 2007; Senanayake, 1991). The low socioeconomic status of women puts them at greater risk of morbidity and mortality, and contributes to women resorting to other options such as self-care/treatment that may jeopardize their reproductive health status (Mohindra et al., 2006).

The Donabedian model

In 1980, Donabedian published *The Definition of Quality and Approaches to its Assessment*, vol. 1: Explorations in Quality Assessment and Monitoring, which provided a more in-depth description of the structure—process—outcome paradigm. In his book, Donabedian once again defines structure, process, and outcome, and clarifies that these categories should not be mistaken for attributes of quality, but rather they are the classifications for the types of information that can be obtained in order to infer whether the quality of care is poor, fair, or good. Furthermore, he states that in order to make inferences about quality, there needs to be an established relationship between the three categories and that this relationship between categories is a probability rather than a certainty.

The Donabedian model is a conceptual model that provides a framework for

examining health services and evaluating quality of health care. Avedis Donabedian, a physician and health services researcher at the University of Michigan, developed the original model in 1966. According to the model, information about quality of care can be drawn from three categories: “structure,” “process,” and “outcomes.” The Donabedian model is applicable to the structure and process for treating certain diseases and conditions with the aim to improve the quality of chronic disease management. For example, systemic lupus erythematosus (SLE) is a condition with significant morbidity and mortality and substantial disparities in outcomes among rheumatic diseases. The propensity for SLE care to be fragmented and poorly coordinated, as well as evidence that healthcare system factors associated with improved SLE outcomes are modifiable, points to an opportunity for process improvement through changes in preventive care, monitoring, and effective self-care. The model would enable a researcher that may develop evidence within these areas to analyze the relationship between structure and process to outcomes in SLE care for the purposes of finding solutions to improve outcomes. An analysis of SLE care structure may reveal an association between access to care and financing to quality outcomes. An analysis of process may look at hospital and physician specialty in SLE care and how it relates to SLE mortality in hospitals, or the effect on outcomes by including additional QI indicators to the diagnosis and treatment of SLE. To assess these changes in structure and process, evidence garnered from changes in mortality, disease damage, and health-related quality of life would be used to validate structure-process changes. Donabedian developed his quality of care framework to be flexible enough for application in diverse healthcare settings and among various levels within a delivery system.

At its most basic level, the framework can be used to modify structures and processes within a healthcare delivery unit, such as a small group practice or ambulatory care center, to improve patient flow or information exchange. For instance, health administrators in a small physician practice may be interested in improving their treatment coordination process through enhanced communication of

lab results from laboratorian to provider in an effort to streamline patient care. The process for information exchange, in this case the transfer of lab results to the attending physician, depends on the structure for receiving and interpreting results. The structure could involve an electronic health record (EHR) that a laboratorian fills out with lab results for use by the physician to complete a diagnosis. To improve this process, a healthcare administrator may look at the structure and decide to purchase an information technology (IT) solution of pop-up alerts for actionable lab results to incorporate into the EHR. The process could be modified through a change in standard protocol of determining how and when an alert is released and who is responsible for each step in the process. The outcomes to evaluate the efficacy of this quality improvement (QI) solution might include patient satisfaction, timeliness of diagnosis, or clinical outcomes.

While the Donabedian model continues to serve as a touchstone framework in health services research, potential limitations have been suggested by other researchers, and, in some cases, adaptations of the model have been proposed. The sequential progression from structure to process to outcome has been described by some as too linear of a framework, and consequently has a limited utility for recognizing how the three domains influence and interact with each other. The model has also been criticized for failing to incorporate antecedent characteristics (e.g. patient characteristics, environmental factors) which are important precursors to evaluating quality care. Coyle and Battles suggest that these factors are vital to fully understanding the true effectiveness of new strategies or modifications within the care process. According to Coyle and Battles, patient factors include genetics, socio-demographics, health habits, beliefs and attitudes, and preferences. Environmental factors include the patients' cultural, social, political, personal, and physical characteristics, as well as factors related to the health profession itself.

Avedis Donabedian first described the three elements of the Donabedian Model in his 1966 article, "Evaluating the Quality of Medical Care." As a preface to his analysis of methodologies used in health services

research, Donabedian identified the three dimensions that can be utilized to assess quality of care (structure, process, and outcome) that would later become the core divisions of the Donabedian Model. "Evaluating the Quality of Medical Care" became one of the most frequently cited public health-related articles of the 20th century, and the Donabedian Model gained widespread acceptance.

Objectives of the study:

- a) To explain the need for corroboration and its interpretation
- b) To look at the prevailing health indicators in the District of Churachanpur and see how the NRHM Programme is able to address the issue of health security
- c) To understand the working and implementation of the NRHM
- d) To analyze the achievements and problems faced in the successful implementation of the NRHM

Methodology:

The study was designed to adopt the methods to collect data both from primary and secondary sources. Besides, visits to different locations of the Primary Health Centres and Primary Health Sub-Centres across the state, particularly for Churachandpur District with the developed questionnaires and sampling method that would facilitate analyses and its interpretation thereof.

Therefore the study analyzes the impact based on the government documents of literacy, health facilities and vaccinations on infant mortality in India. The variables considered are indicators of infant mortality rate (IMR), health facilities in terms of vaccination and institutional delivery.

Major findings:

The success story of Manipur's declining Infant mortality cannot be attributed to better provision of medical care facility in Manipur as compared to the rest of the country. This has been proved by District Level Household & Facility Survey (DLHS), 2012-13 reports that states that pregnant women who have

received full vaccination as per DLHS 4, 2012-13 is only 54.1 per cent and institutional delivery accounts for just 61.1 per cent. Prevalence of anaemia is also rampant among expecting mothers. 65.3 per cent women (15-49 aged) are anaemic and pregnant women (15-49 aged) having anaemia is 71.5 per cent. Percentage of pregnant women who consumed 100g or more Iron and Folic Acid (IFA) tablets is 42.1, which is an improvement over the Coverage Evaluation Survey (2009) data of 31.0.

A major criterion that affects Infant Mortality Rate is education of women as education of girls is inversely correlated to Infant Mortality Rate. However, Manipur with a female literacy rate of 71.73(Churachandpur female literacy rate is 78.50 as per 2011 Census) per cent is doing better than Kerala which has a female literacy rate of 100.76 per cent as per 2011 Census.

It may be mentioned that a UNICEF publication entitled "The Progress of Indian States" way back in 1995 carried an article "Freedom, Women's Advancement and Child Survival: Learning from Manipuri women". The report said, "The clue to better child survival conditions in Manipur can be found in the freedom that women of this state enjoy particularly respect of marital and occupational choice adding that women in Manipur face far less pressure to marry and much less discrimination than in other parts of the country". The average age of marriage for girls is 24 years.

As inferred from the empirical analysis of the data, it is evident that female literacy has significant impact on Infant Mortality Rate (IMR). The analysis also points out that male literacy also plays a positive role particularly in the households where the nursing/caring mother is illiterate. The other major variable which plays a major role in reducing Infant Mortality Rate (IMR) is availability of health facilities. It has to be taken into thoughtful consideration that the availability of health institutions and quality of service are major factors that have significant impact.

While infant mortality rates are showing declining trend and have dropped across states over the years, there still remains a lot of variability across the states. This analysis seeks to determine which socio-

economic factors play important role in reduction of infant mortality rates. The explanatory variables used are literacy (male/female), health facilities, level of poverty, urbanization and other socio-economic variables (Source: Department of Health and Family Welfare)

There is a strong negative correlation ($r = -0.71$) between literacy rate and IMR i.e. the higher the literacy rate of a state, the lower the IMR of the state. For example, the literacy rate of Goa is high at 88.70 and IMR is lowest at 11. Similarly in case of Manipur, the literacy rate is 76.90 (Churachandpur is 82.78 which is an increase from 70.60 of 2001. Male and Female Literacy is 86.97 which is an increase from 77.70 of 2001 and 78.50 which is an increase from 63.10 of 2001) and IMR is lowest at 11. Though in case of Kerala, the literacy rate is 94.00, which is higher in comparison to the literacy rate of Goa and Manipur; yet the IMR is higher at 12. This points out the role of other variables like availability of health facilities etc. In this case, the compactness of the two states of Goa and Manipur vis-à-vis Kerala and concomitant geographical proximity of health facilities as well as income levels of the citizens have a role to play. In Churachandpur's case compactness is questioned which is different from Plain/Valley Manipur. However, compared with other Hill districts Churachandpur is close to valley Manipur in the feature as at least its headquarters and periphery, unlike other hill districts in Manipur is plain/valley surrounded by hill lock. Again here the latest Census indicated that there is no Urban Agglomeration inside Churachandpur district. There is shrinkage of rural geographical territory of Churachandpur in the existing old Churachandpur district as the Census data revealed at the same time area Sq. km as of 2011 from 2001 remain 4,570 and 4570 respectively.

Still concomitant geographical proximity of health facilities and income level too is questionable, as despite random survey undertaken in 21 villages of the entire Churachandpur district represented by respondents including women respondents that family income is mainly from the husbands who are serving either in Forces of the government or at least fourth class employee in government service or some kind

of self-enterprises. In Manipur work participation has a record of more males in contrast to assumed women independent economic income. Health facilities and services available are not up to the mark as Trust deficit existing between expectant women/pregnant women towards rural health institutions is lacking both in physical terms and man power resources in the Churachandpur district for which the study was carried out. On the average, respondents suggested for construction of staff quarters, labour room, and antenatal care, post natal care, new born care, immunisation, adolescent care, school health treatment for minor ailments, and improvement of JSY.

On the other hand, the literacy rate of Bihar is lowest at 61.80 and IMR is high at 44. Similarly, Madhya Pradesh has the low literacy level at 69.30 and the highest level of IMR at 59.

Increasing trend has been seen in India in Percentage of Institutional Deliveries from 70.62 per cent in 2008-09 and 82.86 per cent in 2012-13. There is significant negative correlation ($r=-0.44$) between percentage of institutional delivery to total deliveries and IMR i.e. the higher the percentage of institutional delivery to total deliveries of the state, the lower the IMR of the state. For example, the percentage of institutional delivery to total delivery of Goa is high at 99.67 and IMR is lowest at 10. Similarly in case of Manipur, the percentage of institutional delivery to total deliveries is 77.64 and IMR is lowest at 10. However in Churachandpur's case institutional delivery is no doubt on the rise but in rural remote villages where 21 villages covered bear the different witness as against Manipur state 77.64 per cent institutional deliveries. On the other hand, the percentage of institutional delivery to total deliveries of Meghalaya is lowest at 49.23 and IMR is high at 49.

Analyzing the gender wise figures of IMR, it is revealed that IMR is higher for female infant's vis-à-vis male infants in India. This is a reflection of the society's preference for male child and consequent attention given to their day to day care, nutrition and medical and other facilities for the male infants. In case of Manipur, being patrilineal, all family desire for son but there are no reports of specific desire to have only male child.

However, in Churachandpur's case there has been slight decrease of female infants as Child Sex Ratio (0-6 Age) is 948 which is decrease from 968 of 2001. Child Proportion (0-6) for Boys and Girls is (13.85 from 13.38 of 2001 and 13.46 from 13.72 respectively) 13.66 per cent which is an increase from 13.55 per cent of 2001.

It has also been corroborated by medical officer's fact that there is generally no attempt on the part of parents to identify sex of the child or to indulge in acts of female foeticide. The introduction of JSY has accelerated the adoption of institutional delivery in the above mentioned PHCs. However, the proportion of institutional delivery among those women who are nearby villages is much higher than those who are far off. Its impact on maternal and neo-natal mortality, the variable of interest also remains to be analyzed. It is important to note that there is little hard evidence to assess whether access has improved for those who need it the most.

Even when Health services are within the reach of the people, deliveries were taking place at home. Most of the women with whom we interacted have not heard of ASHA and those who delivered at home also receive JSY money. So the impact of ASHA also needs to be analyzed carefully further. However, questionnaires sampling administered to through random survey from respondents of as many as 21 villages revealed that the rural health in Manipur is by far the worst shape as against normally assumed to be on par with urban pockets of Manipur state.

The existing data on the relationship of social and cultural practices that aids in reduction of IMR are too inadequate and incomplete to substantiate. Therefore there was a felt need for doing extensive field work that can contribute in the gaps and discrepancies meted between government reports and their data, thus corroboration and authentication of the same through such exercises, however 21 villages covered in Churachandpur district revealed that social and cultural practices are favourably promoting the government schemes available but in a very limited role and space owing to remoteness of the villages and lack of connectivity. Thus, if going by the term "Rural" Manipur has many villages having unheard stories of miseries and

state apathy towards these 21 villages covered in the survey through this study. Thus juxtaposition of the Churachandpur district with other plain districts revealed that facts and figures need cross-reference and examination in the approach.

Recommendations:

- a) The use of hill state is misnomer in Manipur. For the state is classified into the hills and the plains. Here hills means tribal people who inhabit vast territory with sparse density of population. Accordingly budget allocation should be more for them as NRHM is designed for rural people.
- b) In corroborating facts and figures in all areas of evaluation through random survey of 21 villages of Churachandpur district, the rural folks i.e., constitutional term of scheduled tribes and inhabiting hill areas of the state of Manipur, representation of facts and figures get diluted as presumed Manipur hill state, thus leading to budget dysfunctional distribution towards hill districts i.e., tribal women of Manipur. State apathy must stop in addressing the issue of hill districts of Manipur.
- c) Many respondents in random survey revealed that very minimal delivery of babies at rural health institutions for which awards howsoever meager are attached with, whereas majority of the respondents received such awards to encourage/incentives for institutional delivery and that too never meet their expenses incur. This information gap must be bridged through community based approach of participation.
- d) Trust deficit existing between expectant women/pregnant women towards rural health institutions must be iron out through creating required resources/infrastructures both in physical terms and man power resources in the Churachandpur district for which the study was carried out. On the average, respondents suggested for construction of staff quarters, Labour room, Antenatal care, post natal care, new born care, immunisation, adolescent care, school health treatment for minor ailments, and improvement of JSY.

- e) Safe drinking water is not available in Manipur for majority of the people in rural areas. Government must ensure water supply scheme and rural electrification.
- f) The random survey undertaken in 21 villages of Churachandpur district insisted on suggestions which include for availability of a good doctor, ambulance service, first aid kit, home and hospital delivery money be increased, incentives be increased as Asha work does not commensurate with pay.

Conclusion:

It is evident from the foregone analysis that literacy level, institutional delivery and immunisation have a very positive impact on Infant Mortality Rate (IMR). In the states where literacy level, institutional delivery and immunisation are high, the IMR is low.

Among the above mentioned variables Literacy Rate, which increases the awareness level and health consciousness among the people particularly women, show a very strong impact in reducing IMR. This is evident from the fact that is a strong negative correlation ($r = -0.71$) between literacy rate and IMR.

Similarly, institutional delivery shows a very significant impact in reducing IMR. This is evident from the fact that is a strong negative correlation ($r = -0.44$) between institutional delivery and IMR.

On the contrary, the Churachandpur district sampling method on random basis revealed through interviews from respondents from as many as 21(twenty one) villages that on juxtapositioning presentation of the facts and figures that affected the beneficiaries of schemes generously rolled out by the government of India for rural health security of women and infants, the study found that there is rampant state apathy towards implementation of NRHM and other related services (Friday, May 27 2016 IST-- (UNI) -- C-1-DL0108-754402.Xml).

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HEALTH STATUS OF WOMEN AND CHILDREN IN TAMIL NADU AND ANDHRA PRADESH-AN ANALYSIS OF NFHS DATA

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Abstract

This paper is used the NFHS-4 data pertaining to the State of Tamil Nadu and Andhra Pradesh. The main objective of the paper is that to compare the health status of women and child rearing practices in these two states. The findings of the study clearly reveals that there are some differential in ante-natal care, post-natal, place of delivery, vaccinations and breast feeding practices among eligible women in Tamil Nadu as well as Andhra Pradesh. In many aspects Andhra Pradesh lagging behind Tamil Nadu. The analysis suggest that reproductive and child rearing practices should be improved among rural women by extending the services of National Health Mission.

Introduction

Besides having the highest responsibility of becoming a mother, the 21st Century women are playing a prominent role in various sectors like political, social, agricultural, industrial, and commercial and services sectors. She has to pay special attention to maintain good health of the entire family. The real success of women lies in her good health, self-confidence in managing the family members and maintaining the relations outside the home. Unfortunately, any disturbance in her health seriously affects whole family sometimes leading to dangerous disorders.

In India, both infant mortality and maternal mortality are still high. Seven out of every 100 children born in India die before completing one year, and approximately five out of every 1000 pregnant mothers die of causes related to pregnancy and child birth problems. Keeping this in view, Government of India has been making all efforts to improve the situation by encouraging institutional deliveries even in the rural areas. For instance, the existing maternal and child health services at Primary Health Centres (PHCs) are being upgraded, and new first referral units are being set up at the sub-district level to provide comprehensive emergency obstetric and newborn care. However, this effort by the government has not helped in getting the desired results as of now. About two-thirds of

births in the last five years in Andhra Pradesh took place in a health facility and one-third took place at home. However, the percentage of births in a health facility during the three years preceding the survey has increased rapidly, from 34 percent at the time of NFHS-1 to 50 percent in NFHS-2 and 69 percent in NFHS-3.

In the areas of reproductive health of women, conditions in India are deplorable. Women are exposed to a number of avoidable reproductive risk factors, such as early marriage, teenage pregnancies, poor spacing between births, lack of proper ante-natal care, lack of nutrition during pregnancy, exposure to infections etc. It is maintained that decision-making authority, mobility and control over resources are the main factors that enable women to make health related choices (Jejeebhoy, 1991, 1998, 2000).

Review of Literature

Many researchers and academicians from sociology, economics, demography, medicine, statistics etc. have studied on different aspects of population like family planning, maternal mortality, infant mortality, health status of women, immunisation of the child, maternal health, reproductive and child health in different parts of the country as well as other countries. The present study has reviewed a few studies on maternal health, child and child health.

It is to be noted that women's health status has a direct impact on the health of the child, as well as the wellbeing of the family. Reproductive morbidity and lack of care during pregnancy and child birth effects of child health. Women's reproductive health in India is affected by a variety of socio-cultural, biological and public policy factors. Therefore, Promotion of maternal and child health has been one of the most important objectives of the Family Welfare Programme in India. Government of India initiated steps to strengthen maternal and child health services as early as in the First Five-Year Plan (1951–56) onwards.. As part of the Minimum Needs Programme initiated during the Fifth Five-Year Plan (1974– 79), maternal health, child health and nutrition services were integrated with family planning services. The primary aim at that time was to provide at least a minimum level of public health services to pregnant women, lactating mothers, and preschool children (Kanitkar, 1979).

Studying three slums of Visakhapatnam city, Sarma P.V and P.V.S Prabhavathi (1992) found that about 35 per cent of the households are benefited from immunisation programme and among the beneficiaries 95 per cent are satisfied. The major reasons given for not immunizing the new born baby were, lack of faith on the effectiveness of the programme, going to maternal home for delivery and also using native medicines.

Kumar R (1997) shows that 98.2 per cent of the respondent women had contacted health staff for ANC. However, knowledge of the respondents about the components of ANC was found to be poor in study villages. Traditional Birth Attendants (TBAs) conducted deliveries were more in Sub-Centre (SC), compared to Primary Health Centre (PHC) village. For maternity illnesses, consultation rate of government functionaries was 67.9 per cent in PHC village, 52.2 per cent in SC village and 55.8 per cent in villages without a HC. Perinatal mortality rate of 76.0/1000 births in villages without HC was not significantly different from the rate of 87.4/1000 in SC village but rate of 38.9/1000 in the PHC village was significantly lower. Awareness and availability of modern maternity services were found to have

significant influence on the health seeking behaviour and pregnancy outcome.

Ramanathan Mala (2002) has reviewed the studies conducted on Reproductive and Child health Issues in Kerala. The maternal mortality ratio in Kerala varied from 87 to 132 per 100,000 live births as against the same for India being 453-572 in 1993. On the family planning front the state is considered to be a model to be replicate elsewhere with a contraceptive prevalence rate of about 63 per cent of which 47 per cent is accounted for by sterilization. The incidence of abortion is higher among adolescent and young women in the ages 15-19 and 20-24. Kerala is the only state in India where about 95 per cent of the deliveries are institutional. The effective reproductive span in Kerala was found to be about five years. The use of temporary methods is quite low and women seem to prefer female sterilization with the average age at sterilization about 27.8 years. Kerala enjoys the positive effects of ante-natal care and declining infant mortality rates. Childhood immunisation is quite high in Kerala. An evaluation study in 1993 reported that DPT, Polio, BCG and TT for mother was over 90 per cent but for measles it was lower around 75 per cent. Kerala's relative lower nutrition status for child is well known and has been documented. An analysis of the 1992-93 NFHS data indicates that there are gender disparities in immunisation coverage. It was found that girl children below one year age have received fewer doses of immunization than the corresponding male babies under one year.

Prakasam C P (2004) studying the reproductive morbidity data for currently married adolescent women in Andhra Pradesh and Tamil Nadu states reveals that at least 31.4 per cent women in the age group 15-19 suffer from one or more complications of reproductive health. Analysis shows that reproductive morbidity problems were found to be more for the study women in Andhra Pradesh than in Tamil Nadu. In Andhra Pradesh higher percentage of currently married adolescent women reported deliveries in private hospital than at home.

Vivekananda Murthy (2004) Studying the pattern of treatment to pregnancy complications concludes that women belonging to lower standard of living index

sought treatment from government health facilities. Institutional deliveries are predominantly taking place only among women with higher standard of living and among educated women.

Somayajulu U V (2004) said that a sizeable proportion of women faced one or other health problem during pregnancy with the major problems being excessive fatigue, anemia, swelling of legs, face or body and blurred vision. Provision of ANC at home appears to be low as only 2 to 7 per cent of the women had ANC at home provided by the health workers. Not feeling the necessity of ANC emerges as the major reason for not having ANC. Early initiation of ANC is still an issue as only one-third of the women got 1st ANC checkup in the 1st trimester. This holds good for many of the states such as Rajasthan, Uttar Pradesh, Bihar, Madhya Pradesh, Orissa, Gujarat and Haryana. Coverage of the pregnant women for TT (67%) and Iron and Folic Acid (IFA 58%) is moderately high. Levels of utilization of various ANC services is low in Uttar Pradesh, Bihar and Rajasthan.

Mona Sharan, et.al (2007) study clearly showed that the maternal healthcare seeking is limited. A substantial proportion of girls did not receive any ante-natal services; nearly all deliveries at home and only a small proportion have received a post-partum check-up. The findings based on a primary survey in Lohardagga district in the state intended to inform the development of policies and programmes that address the maternal and child health needs of this group in the country.

Kadri A. M, et.al. (2010) studied on immunization covered in urban slums of Ahmedabad city, where the immunisation plays an important role in reducing child mortality and morbidity. It was found that coverage was the highest for Bacillus Calmette-Guerin (BCG), Diphtheria Pertussis tetanus (DPT)-1 and Oral Polio Vaccine (OPV)-1 (83.3%) and the lowest for measles vaccine (71.7%). Only 66 (47.8%) children had received Vitamin A at the time of measles vaccination. The coverage rate for all the vaccines was slightly higher among males as compared to females. 70.3 percent of the children were fully immunized and immunization coverage was found to be more among the males as compared to females though the difference was found to be

statistically insignificant. The study reflects low immunization coverage and non-utilization of measles vaccination and Vitamin A supplementation.

Kristi Sidney (2011) said that the majority of deliveries (76%) took place within the Janani Suraksha Yojana (JSY) program: 81 percent of all mothers below poverty line delivered in the program. Ninety percent of the women had prior knowledge of the program. Most program mothers reported receiving the cash incentive within two weeks of delivery. The ASHA's influence on the mother's decision on where to deliver appeared limited. Women who were uneducated, multifarious or lacked prior knowledge of the JSY program were significantly more likely to deliver at home. Nevertheless, there is still a subset of mothers delivering at home, who do not or cannot access emergency obstetric care under the program and remain at risk of maternal death.

Christina Kang (2013) studied on 'Reaching Millennium Development Goal Target 5.A.: Progress towards Improving Maternal Health in September 2000'. Total of 189 countries agreed upon striving to reach Millennium Development Goal 5, making great strides to improving maternal health by 2015. The indicators in this study prove the goal's success to be directly correlated to a reduction of Maternal Mortality Rate (MMR) by three-quarters from 1990 figures and having Skilled Birth Attendants (SBAs) present at all births by 2015. Research concludes that while there has been a global trend towards reaching MDG 5, there is a large discrepancy amongst different regions and countries influencing its success. Through the usage of official United Nations documents and reports, peer reviewed journals, and interviews the author was able to recollect the progress and effectiveness of the MDG 5. While many will argue that MDG 5 was the "right step in the right direction," there is a great amount of progress needed to improve maternal health, beyond the 2015 "due date".

Sonalde Desai (2014) pressed his view on India Human Development Survey (IHDS), a nationally representative survey of about 42,000 households conducted by researchers from the National Council of Applied Economic Research (NCAER) and the University of Maryland, provides interesting

insights for developing a gender scorecard covering the years of rapid economic growth between 2004-2005 and 2011-2012.

Programmes like Janani Suraskha Yojana (JSY) have had a tremendous impact. Hospital delivery rates soared between 2005 and 2012. In 2005, before the implementation of JSY, which provides cash benefits of up to Rs. 1400 for a hospital delivery, only 50 per cent of the deliveries took place in a hospital. However, by 2012, this had risen to nearly 70 per cent. Implementation of the no-frills bank account has increased women's financial inclusion.

Objectives of the Study-The Objectives of the Study are:

- To analyse ante-natal, post-natal care services used by eligible women in Andhra Pradesh and Tamil Nadu.
- To examine the place of delivery and delivery care of eligible women in the two states
- To find out the implementation of vaccination and immunisation to the children in the selected two states.
- To identify the child feeding practices and treatment of diseases
- To suggest policy measures for improving women's health status and child rearing practices.

Methodology

Recognizing that reproductive health is central to the general health and that is a major determinant of human development, the Government of India launched the Reproductive and Child Health Programme (RCH) to provide need-based, client-oriented, demand-driven, and high-quality integrated services to cover the entire spectrum of reproductive and child health needs. The components of this initiative include adolescence, maternal and child health, child survival, effective contraceptive, prevention and management of reproductive tract infections and sexually transmitted diseases, infertility management, and gynecological problems. Moreover, the initiative emphasizes the reproductive rights of women, adolescent care, and gender equity and male participation in family life and planning. To achieve the national reproductive health goals, a holistic

approach is needed in the implementation of the RCH programme. In general the health practices of women differ across their caste and religious background. Very few studies have been carried out with the above mentioned objectives in Andhra Pradesh as well as Tamil Nadu. The study has chosen two states viz. Andhra Pradesh and Tamil Nadu. The present paper has used NFHS-4 data relating to Andhra Pradesh and Tamil Nadu. The total sample households covered 26,033, women sample consists of 28,820 and men were 4794 in Tamil Nadu. The survey conducted between February 23rd 2015 and 29th June 2015 by EHI, International pvt. Similarly in Andhra Pradesh the total number of households covered were 10,265, women sample accounted for 10,428 and men constitutes 1398. Information was collected from the sample respondents between 6th May 2015 and 4th August 2015 by GFK mod private Ltd.

Anta-Natal Care (ANC)

Universal screening of pregnant women using appropriate ANC is essential for the detection of problems and risk during pregnancy for referral to appropriate hospital for treatment. Under the NRHM, efforts are being made to improve the coverage, content, and quality of ANC in order to reduce maternal and perinatal morbidity and mortality. Janani Suraksha Yojana (JSY) has the dual objective of reducing maternal and infant mortality by promoting institutional deliveries. Though the JSY is implemented in all States and UTs, its focus is mostly on States which are having low institutional delivery rate.

Ante-natal checkup, Financial Assistance, Average Cost of Expenditure

Table-1 presents the information on 11 aspects like ante-natal checkup, financial assistance, average expenditure per delivery etc., Mothers who had ante-natal checkup within the first three months of pregnancy was 82 per cent in Andhra Pradesh and it was 64 per cent in Tamil Nadu. Pregnant women who had 4 ante-natal care visits was higher in Tamil Nadu compared to Andhra Pradesh. The eligible women who consumed iron and folic acid, full ante-natal checkup, mother and child protection, financial assistance

under JSY, and average pocket expenditure are considerably higher in Tamil Nadu. Of the 11

aspects 8 items had a lion's share in Tamil Nadu when compared to Andhra Pradesh.

Table-1: Distribution of Eligible Women by Ante-natal checkup, Financial Assistance, Average Expenditure in Andhra Pradesh and Tamil Nadu

Maternal Care (for last birth in the 5 years before the survey)	Tamil Nadu	Andhra Pradesh
1. Mothers who had antenatal check-up in the first trimester (%)	64.0	82.4
2. Mothers who had at least 4 antenatal care visits (%)	81.1	76.3
3. Mother whose last birth was protected against neonatal tetanus' (%)	71.0	95.0
4. Mother who consumed iron folic acid for 100 days or more when they were pregnant (%)	64.0	56.2
5. Mother who had full antenatal care (%)	45.0	43.9
6. Registered pregnancies for which the mother received mother and child protection (MCP) card (%)	96.0	92.6
7. Mother who received postnatal care from a doctor/nurse/ LHV/ANM/midwife/other health personnel within 2 days of delivery (%)	74.1	79.7
8. Mother who received financial assistance under Janani Suraksha Yojana (JSY)for births delivered in an institution (%)	29.5	17.4
9. Average out of pocket expenditure per delivery in public health facility (Rs)	2496	2138
10. Children born at home who were taken to a health facility for check-up within 24 hours of birth (%)	(11.3)	9.3
11. Children who received a health check after birth from a doctor/ nurse/ ANM/midwife/other health personal within 2 days of birth (%)	35.4	28.5

Safe Delivery and Delivery Care:

Since child birth at home costs less than that at a private hospital or at a public health facility, it is reasonable that families opt for home deliveries. Emphasis will therefore be given on training Traditional Birth Attendants (TBAs) and turn them into Skilled Birth Attendants (SBAs). They would ensure proper deliveries, whether at home or in an institution. Home delivery by trained persons would be encouraged if the families so desire. Attention will be paid by ASHAs, Anganwadi Workers (AWWs) to make arrangements for transporting the pregnant woman to hospital for Emergency Obstetric-Care (EmOC), early detection, and management of infections. All pregnant women from poor households will be covered by social insurance schemes to facilitate access to reliable maternal care. It is now recognized globally that the countries successful in bringing down maternal mortality are the ones where the provision of

skilled attendance at every birth and its linkage with appropriate referral services for complicated cases has been ensured. This has also been ratified by World Health Organisation (WHO).

Information was elicited from the respondent women on place of delivery, delivery care and the assisted person at the time of delivery in NFHS-4 and these details are shown in Table-2. About 92 and 99 per cent of births in Andhra Pradesh and Tamil Nadu respectively took place at institutions. Women in Andhra Pradesh who used public facility for births were far lower when compared to Tamil Nadu. In case of home deliveries, percentage of caesareans and private health facility for caesarean were more in Andhra Pradesh. The data clearly shows that the use of public facility and births assisted by doctor and other health personnel are significantly more in Tamil Nadu than that of Andhra Pradesh.

Table-2: Distribution of Eligible Women by Place of Delivery and Delivery Care in Andhra Pradesh and Tamil Nadu

Delivery Care (for birth in the 5 years before the survey)	Tamil Nadu	Andhra Pradesh
1. Institutional births (%)	99.0	91.6
2. Institutional births in public facility (%)	66.7	38.3
3. Home delivery conducted by skilled health personnel (out of total deliveries) (%)	0.6	3.7
4. Births assisted by a doctor/ nurse/ ANM/midwife/other health personal (%)	99.3	92.2
5. Births delivered by caesarean section (%)	34.1	40.1
6. Births in a private health facility delivered by caesarean suction(%)	51.3	57.0
7. Births in a public health facility delivered by caesarean suction (%)	26.3	25.5

Child Immunisation

Information was also collected from the eligible women from both the states on child immunization and the details are shown in Table-3. The children fully immunized were accounted for 70 per cent in Tamil Nadu and it was 65 per cent in Andhra Pradesh. The children who have received BCG (97%), three doses of DPT (89%), measles (89%), vitamin A (72%), and most of the children received

their vaccinations in a public health facility (92%) in Andhra Pradesh while the corresponding figures for Tamil Nadu constitutes 95, 85, 85, and 86 per cent respectively. Out of 9 vaccinations, Andhra Pradesh had a lion's share in only 6 types of vaccinations viz BCG, DPT, measles, hepatitis, vitamin, and vaccinations in public health facility compared to Tamil Nadu.

Table-3: Distribution of Eligible Women by Immunisation in Andhra Pradesh and Tamil Nadu

Child age 12-23 months (%)	Tamil Nadu	Andhra Pradesh
1. Fully immunized (BCG, measles, and 3 doses each of polio and DPT)	69.7	65.3
2. Children who have received BCG	94.9	97.3
3. Children who have received 3 doses of polio vaccine	82.3	72.3
4. Children who have received 3 doses of DPT vaccine	84.5	89.0
5. Children who have received measles vaccine	85.1	89.4
6. Children who have received 3 doses of Hepatitis B vaccine	68.2	68.8
7. Children who have received a vitamin A doses in last 6 months	68.3	72.1
8. Children who have received most of the vaccination in public health facility	86.1	91.6
9. Children who have received most of the vaccination in private health facility	14.0	8.4

Breast Feeding Practices

Exclusive breastfeeding for the first six months of life is the single most important child survival intervention. Successful breastfeeding also requires the initiation of breastfeeding within the hour after birth, and avoidance of prelacteals, supplementary water, or top milk. Continued breastfeeding for two

years or more, with introduction of appropriate and adequate complementary feeding from the seventh month onwards, further improves child survival rates by a considerable percentage.

Information was extracted from the eligible women on breastfeeding and nutritional status of children in Tamil Nadu

and Andhra Pradesh and these details are presented in Table-4. There were wide variations between these two states in case of the breastfeeding and semi-solid food for giving their children. Breastfeeding practices of women within one hour of birth of their children were accounted for 55 per cent in Tamil Nadu whereas it was only 40 per cent in Andhra Pradesh. The women who used to practice breast feeding up to the age of three years was significantly higher in Andhra Pradesh (70%) and it was only 48 per cent in Tamil Nadu. In case of semi-solid food and

breast milk accounted for 67 and 56 per cent respectively in Tamil Nadu and Andhra Pradesh. The percentage of both breastfeeding and non-breastfeeding children age 6-23 months received an adequate diet was considerably higher in Tamil Nadu (21.4% & 47.1%) compared to Andhra Pradesh (6.5% & 11.9%). The total children who received adequate diet constitute 30.7 per cent in Tamil Nadu whereas 7.6 per cent in Andhra Pradesh. Out of a battery of 10 items of child rearing practices, in 8 aspects the State of Andhra Pradesh is lagging behind Tamil Nadu.

Table-4: Distribution of Eligible Women by Child Rearing Practices in Andhra Pradesh and Tamil Nadu

Child Feeding Practice and Nutritional Status of Children	Tamil Nadu	Andhra Pradesh
1. Breastfed within one hour of birth (%)	54.7	40.1
2. Children under age 3 years exclusively breastfed (%)	48.3	70.2
3. Children under age 6-8 years receiving solid or semi-solid food and breast milk (%)	67.5	56.1
4. Breastfeeding children age 6-23 months received an adequate diet (%)	21.4	6.5
5. Non-breastfeeding children age 6-23 months receiving an adequate diet (%)	47.1	11.9
6. Total children age 6-23 months receiving an adequate diet (%)	30.7	7.6
7. Children under 5 years who are stunted (height-for-age) (%)	27.1	31.4
8. Children under 5 years who are wasted (weight-for-height) (%)	19.7	17.2
9. Children under 5 years who are severely wasted (weight-for-height) (%)	7.9	4.5
10. Children under 5 years who are underweight (weight-for-age) (%)	23.8	31.9

Conclusion

The institutional the use of public facility for deliveries and births assisted by doctor and other health personnel were more in Tamil Nadu than those in Andhra Pradesh. The percentage of children fully immunized was accounted for 70 and 65 respectively in Tamil Nadu and in Andhra Pradesh. In case of child vaccinations as well as child rearing practices Andhra Pradesh is lagging behind Tamil Nadu. Many studies including the NFHS results reveal that better health status of women improves the health of the members of the family. Therefore, the duty of the Governments is to improve the reproductive services

particularly to the rural women in order to make them healthy and happy, so that

the family and the society are safe and sustainable. The health personnel should create awareness among women in rural areas particularly child rearing practices.

Health care is financed primarily by state Governments and State allocations on health are usually affected by any fiscal stress they encounter. Besides chronic under funding, the sector has been plagued with instances of inefficiencies at several levels resulting in waste, supplication, and sub-optimal use of scarce resources. All these factors combined have had an adverse impact on the public

health sector's ability to provide health care services to the people.

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ANALYSIS OF THE FACTORS RESPONSIBLE FOR SHIFTING FROM TRADITIONAL MARKETING TO ONLINE MARKETING: A STUDY ON CONSUMERS WORKING IN ORGANISED SECTOR IN KOLKATA

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Abstract

A remarkable transformation have been seen in recent years in the way of Indian shopping trends by the growth of E-commerce and online shopping in the world of retail marketing. In a country like India, consumers are finding online shopping very comfortable because of many variables like cash on delivery, customization or personalization of the websites, home delivery etc. This paper focuses on the analysis of various factors influencing shopping behaviour of consumers in Kolkata on the basis of a well-structured questionnaire.

Keywords: Ecommerce, Online marketing, Digital communication, Traditional marketing

Introduction

The growing use of internet in India in last couple of years provides a bright prospect for online shopping. Many companies have started using the internet with the aim of reduction in marketing costs, thereby reducing the price of their products and services. Companies also use the internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Customers use the internet not only to buy the product online, but also to compare prices, product features and after sale service facilities they will receive if they purchased the product from particular website. Therefore there are various reasons of shifting the customers buying patterns from traditional shopping to online shopping.

Review of literature

Prof. Ashish Bhatt (2014) in article entitled “Consumer Attitude towards Online Shopping in Selected Regions of Gujarat” published in Journal of Marketing Management stated that online shopping is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups. As per study people from different age groups are doing online shopping regularly and the attitude of consumers is changing with the time.

Prashant Singh(2014) in his article “Consumer’s Buying Behaviour towards Online Shopping: A case study of Flipkart.Com user’s in Luck now City” published in Abhinav stated that future of e-retailers in India looking very bright. E-retailers give consumers the best way to save money and time through purchasing online within the range of budget. The whole concept of online shopping has altered in terms of consumer’s purchasing or buying behavior and the success of E-retailers in India is depending upon its popularity, its branding image, and its unique policies. **Dr. Gopal, R. And Deepika Jindoliya(2016)** in their article “Consumer buying behaviour towards online shopping: a literature review” tried to analyse studies done by various researchers in order to explore what online channels consumers use when they are in a particular stage of the buying decision process (BDP). The study will create more understanding about why and how on-line consumers go through their buying decision process (BDP).

Impact of Internet on Consumer Behaviour

There are mainly two factors which influence on consumer behaviour, external and internal factors. External factors are related to the environmental conditions and internal factors are usually generated from the consumer’s mind. The external factors are divided into

five sectors: Demographics, socio-economics, technology and public policy, culture and sub-culture, reference groups and marketing. The internal influences are variety of psychological factors, which include attitudes, learning, perception, motivation, self-image and self-conception. In addition to these, Sheth (1983) also suggested that the consumers have two types of motives while shopping, which are functional and non-functional. The functional motives are mostly about the time of shopping, shopping place and the needs & preferences of the consumers for shopping, which could be like one-stop shopping to save time, the environmental facilities of shopping place such as free parking place, fair price of products and opportunity to choose from widely range of products. The non-functional motives are more related with culture or social values, such as the brand name of the store or publicity of the product.

The traditional shopping is simply about the customer to purchase their needs. This behaviour will be influenced by the seller's advertising and promotion which attracts customers to go their store and purchase goods and then taking new products at home to use. The new world of digital communication is designed in such a way that marketers use various digital media communication channels for involving consumers in various marketing activities including analysis, planning, implementation and control. The digital tools are helping a marketer in planning effective use of digital

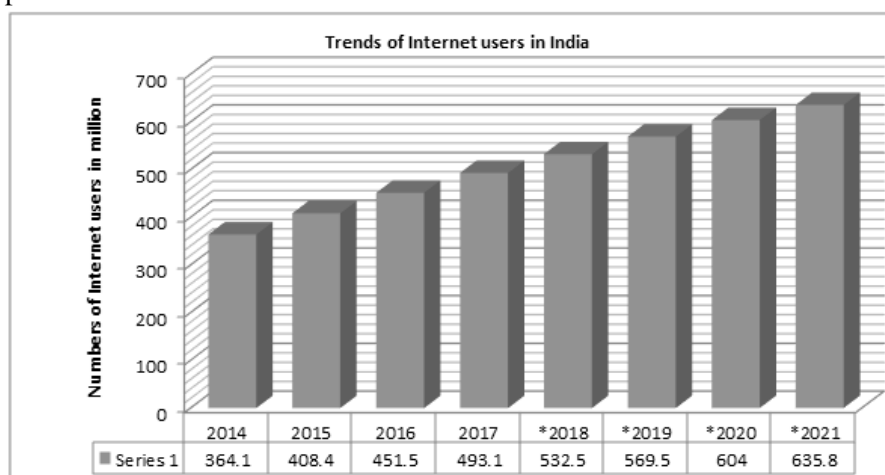
media communication channels while conducting marketing research, in promotion of products, connecting with the consumers during buying process, helping consumers in comparing products and finalizing the one. A customer is connected with the marketer even after buying a product and he can suggest modifications for the future during reviews, comments, feedback and experience shared with others.

Trends of Internet users and E-Business in India

In 2015, India had 408.4 million internet users. This figure is projected to grow to 635.8 million internet users in 2021. Despite the untapped potential, India already is the second-largest online market worldwide.

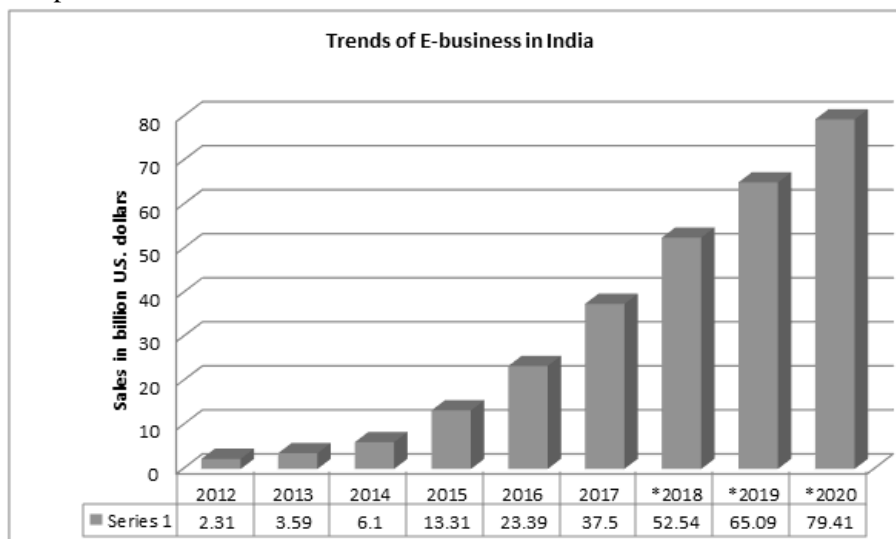
India is one of the fastest-growing e-commerce markets worldwide, with millions of new internet users taking advantage of cheap mobile connections to send mobile messages, watch online videos, use mobile services, and of course, to shop. As of 2016, 26 percent of the local population was using the internet; almost ten times the audience size from a decade prior. According to recent market research, mobile phone internet user penetration in India is projected to reach 37.36 percent of the population in 2021, representing a huge potential in terms of digital and mobile buyer audience. Total internet audiences in India are estimated to surpass 635 million online users in 2021.

Graph 1 : Information about the number of internet users in India from 2014 to 2021



Average annual e-commerce sales per digital buyer in India were 247 U.S. dollars in 2014 and are projected to reach 424 U.S. dollars in 2020.

Graph 2 : Information about trends of E-business in India from 2012 to 2020



Source: www.statista.com, (* indicates projected use)

Objective of study:

- To analyse the influence of factors like age, gender, educational qualifications and income level of the respondents on their buying habits.
- To explore why and how consumers use on-line channels when they go through a particular stage of their buying decision process (BDP).

Limitations of study:

- This study is limited in Kolkata only.
- This study is based on the perceptions of respondents only.

Research methodology:

A number of researches have been carried out by academics and scholars on identifying and analyzing those factors affecting the consumers' buying behaviour and as a result, various types of factors have been identified. This study deals with the customers' perceptions towards the following aspects of online shopping and how the presence or lack of these aspects in an online shopping environment affects customer satisfaction.

- Product categories that customers purchase online
- Quality & availability of the product
- Mode and Speed of delivery of the product

- Product price / Offers provided for online shoppers
- Payment options available for the customers
- Shipping, Return and Exchange policies
- Features of the shopping websites
- Design of available products
- Information provided
- Accessibility
- Ease of use

To generate a balanced argument a properly structured sample questionnaire has been used to conduct the research. The participants of this survey mainly belong to the individual internet users who are working in different organised sectors in Kolkata. Participants of survey include both men and women. The strength of survey participants is 50 in number.

Data collection- Primary and secondary data sources have been used to carry the research. Primary information has been extracted from the questionnaires distributed to the participants of different age groups and from different locations of Kolkata. The questionnaire designing include multiple choice answering and ticking on yes or no options. Secondary data have collected from journals, magazines, newspapers and the websites of different online marketers.

Empirical survey & Analysis

Demographic profile of the respondents:

Table: 1 Age of the respondents

Age	No. of respondents	(%)
Upto 25 years	14	28
26 to 35 years	26	52
36 to 45 years	08	16
Above 45 years	02	04
Total	50	100

Source: survey data

The majority of respondents who used internet to fulfil their needs belong to younger population. They are able to use internet for their well-being and time saving is also a major factor for this age group (26 to 35 years). The main reason of low percentage of age group (above 45 years) is their lack of adequate knowledge of the technology used.

Table: 2: Gender of the respondents

Gender	No. of respondents	(%)
Male	21	42
Female	29	58
Total	50	100

Source: survey data

Table no: 2 shows the percentage of male and female who are doing online shopping. It shows 42% of male go for online shopping while 58% female do the same. This means that more of the female members are involved in online shopping.

Table: 3 Educational qualification of the respondent:

Educational qualification	No. of respondents	(%)
Under Graduate	06	12
Graduate	24	48
Post Graduate	14	28
Others	06	12
Total	50	100

Source: survey data

Qualification is a major factor for online shopping. Unless and until the person is qualified enough to access the internet they cannot do online shopping. From the above table we also find that majority of respondents (48%) are graduate. Next is the post graduates

like masters, ph.d .etc, which is 28% of total respondents.

Table : 4 Income level of the respondents:

Income level	No. of respondents	%
Less than ₹ 15000	09	18
₹ 15000 to ₹35000	11	22
₹35000 to ₹55000	16	32
More than ₹ 55000	14	28
Total	50	100

Source: survey data

Table no: 04 shows that the higher income group people are much more engaged in online shopping because most of the time they remain busy in their job and do not get time to go for traditional off-line shopping. Another reason is that they are updated with current technology and have adequate money in hand for enjoying the offers and discounts provided time to time at different online shopping sites. Majority of respondents (32%) belong to income group ₹35000 to ₹55000.

Table 5: Frequency of product purchased from online shopping sites by the respondents:

Frequency of online purchase	No. of respondents	(%)
Once in a week	10	20
Once in a month	20	40
Once every 2-3 months	16	32
Once in a year	04	08
Total	50	100

Source: survey data

Recent study shows that due to increasing need of society and time constraint of employed people are the main reasons which led most of the respondents to switch to online shopping. From table no:05, it is seen that majority of respondents (40%) do online shopping once in every month and 32% of respondents in every 2-3 months at a regular interval which is because of the availability of income and technology to do shopping. Moreover, 20% of population do online shopping every week.

Table 6: Mostly purchased goods from online shopping

Name of items	No. of respondents	%
Clothes	15	30
Electronic items	10	20
Books	11	22
Vegetables and grocery items	08	16
Others	06	12
Total	50	100

Source: survey data

The consumers mostly purchase clothes online comprising of 25% of the respondents, The increasing demand of clothes online is because of the variety of options the consumers get to choose and that to at a reasonable price. Moreover the quality provided is also superior. So, there is a demand for clothes in online pages. Next comes the books purchase with (26%) of the total respondents. Electronic items are purchased by 20% of total respondents mainly because these items are provided at factory output price with a warranty by different online shopping sites. The other products purchased online covers for 12% of the total items purchased online like – footwear, cosmetics, etc.

Benefits of online marketing offer over the traditional marketing:

Traditional marketing is a broad category that incorporates many forms of advertising and marketing. Most traditional marketing strategies fall under one of four categories: print, broadcast, direct mail, and telephone.

- Print:** Includes advertisements in newspapers, newsletters, magazines, brochures, and other printed material for distribution.
- Broadcast:** Includes radio and television commercials, as well as specialized forms like on-screen movie theatre advertising.
- Direct mail:** Includes fliers, postcards, brochures, letters, catalogs, and other material that is printed and mailed directly to consumers.
- Telemarketing:** Includes requested calling and cold calling of consumers over the phone.

Internet marketing involves everything from email, to Search Engine Optimization (SEO), to website design, and much more to reach an ever-evolving, ever-growing audience. It offers certain advantages to consumers over traditional marketing. The Internet is pervasive and ubiquitous. It has grown to encompass nearly every aspect of society, augmenting or outright replacing older methods of communication. This means that any organization, from the smallest to the largest corporation, and even the individual, has an incentive to create a strong online presence. It allows the consumers the great flexibility to choose wide range of brands demonstrated online without investing their efforts & time.

When respondents were asked about the benefits of online marketing over traditional marketing, respondents have given following responses.

Table 7: Benefits of online marketing over traditional marketing

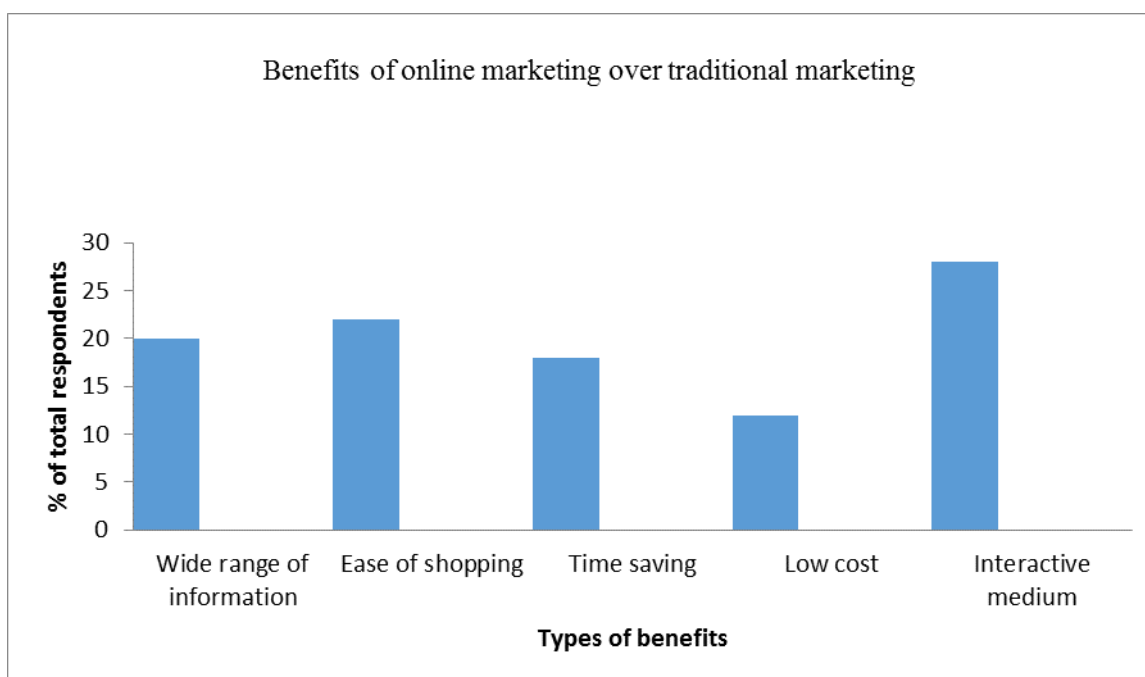
Areas	No. of respondents	Percentage (%)
Wide range of information	10	20
Ease of shopping	11	22
Time saving	09	18
Low cost	06	12
Interactive medium	14	28
Total	50	100

Interpretation:

From table no. 07, it is observed that 20% of respondents find online marketing advantageous as it offers wide range of information about the brand, 22% of respondents find online marketing advantageous as it offers ease of shopping, 17% of respondents find it advantageous as it saves consumer's time, while 12% of respondents find it involves low cost in purchase and 28% of respondents find online

marketing advantageous as it is an interactive medium. It means majority of respondents favour for interactive ability of online marketing which is not applied in case of traditional mediums like print ads, television commercials or outdoor media. Consumers also like to exchange their views and share their feedback when it comes to evaluating the brand or for taking purchase decision. To analyze further we represent above data graphically. This is as follows.

Graph: 03 Benefits of online marketing over traditional marketing



Conclusions & Recommendations

The findings of the study reflect the perceptions, preferences and factors influencing online shoppers in Kolkata. The results indicate that the respondents are becoming more internet savvy every day. As they become more confident they are ready to buy high value products online as well. Online shopping is gaining popularity among people specially the younger generation but in today scenario it has become equally popular among all age groups because the overall attitude of customers are changing and Indian customers are finding online shopping very comfortable. However, customers are worried about returning policy & procedure followed by different companies if wrong or bad product

arrived and most of the customers are of opinion that the delivery charges charged by the companies are very high.

Businesses venturing into online market need to reduce the customer perceived risks by making shopping portals easier to visit, providing secure payment options as per norms, ensuring speed and quality of delivery to gain and maintain customer trust, better presentation and categorization of the items presented for sale, etc. Companies should made aware customers regarding return policy and procedure if wrong or bad product arrived and also companies should make returning procedure simpler so that the wrong or bad product arrived can be resend within minimum time.

In case of home and electronic appliances after sales service is very important aspect, companies should inform customers regarding installation and use the product. Companies should inform customers regarding nearest service station if any problem arrived in product. Majority of customers prefer manual shopping for home and electronic appliances in fear of after sales service. Moreover, the feedback of online buyers should be captured to identify problems in service delivery. This can be done through online communities and blogs that serve as advertising and marketing tools and a source of feedback for enterprises.

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CONTRIBUTION OF CEMENT INDUSTRY IN THE OF INDIAN ECONOMY

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Abstract

The cement industry in India is almost self-sufficient. Raw material availability & technology is comparable to the best in the world in respect of quality standards. Low fuel and power consumption, environment norms, use of latest technology and consistently high capacity utilization are the landmark of Indian cement industry. High rate of growth of cement industry has possible due to progressive policies of the Government and an equally proactive and responsive cement industry. The paper describes the contribution of cement industry in Indian economy.

Key words: Indian cement industry, History, Post liberalization period, current status, future of Indian cement industry

Introduction:

India one of the fastest growing economies has tremendous scope for business. India is the 10th largest economy of the world in terms of market exchange rate and third largest on the count of purchasing power. India's mighty second largest workforce in the world is posed to attract massive foreign investments. Business houses and multinational corporations across the globe have great expectations from India's burgeoning economic power. India, as an economy is globally recognized for its strong macroeconomic fundamentals and stable growth prospects. As per the international Monetary fund (IMF) Regional Economic outlook released in May 2017, India's GDP growth is around 7.20% in 2017-18 and expected to be 7.7% in 2018-19. India is one of the fastest growing economies in the world today. The cement industry in India is almost self-sufficient. Raw material availability & technology is comparable to the best in the world in respect of quality standards. Low fuel and power consumption, environment norms, use of latest technology and consistently high capacity utilization are the landmark of Indian cement industry. High rate of growth of cement industry has possible due to progressive policies of the Government and an equally proactive and responsive cement industry.

The cement industry in India

is almost self-sufficient. Raw material availability & technology is comparable to the best in the world in respect of quality standards. Low fuel and power consumption, environment norms, use of latest technology and consistently high capacity utilization are the landmark of Indian cement industry. High rate of growth of cement industry has possible due to progressive policies of the Government and an equally proactive and responsive cement industry.

Production of Cement in India:

In order to meet the growing demand of cement, a number of factories were set up in the country. The industry depends upon the availability of limestone, clay or shale and gypsum. These natural materials are mined in different regions; as such factories are set up close to the sources of raw material. Development of means of transport and availability of capital are other factors which determine development of cement industry.

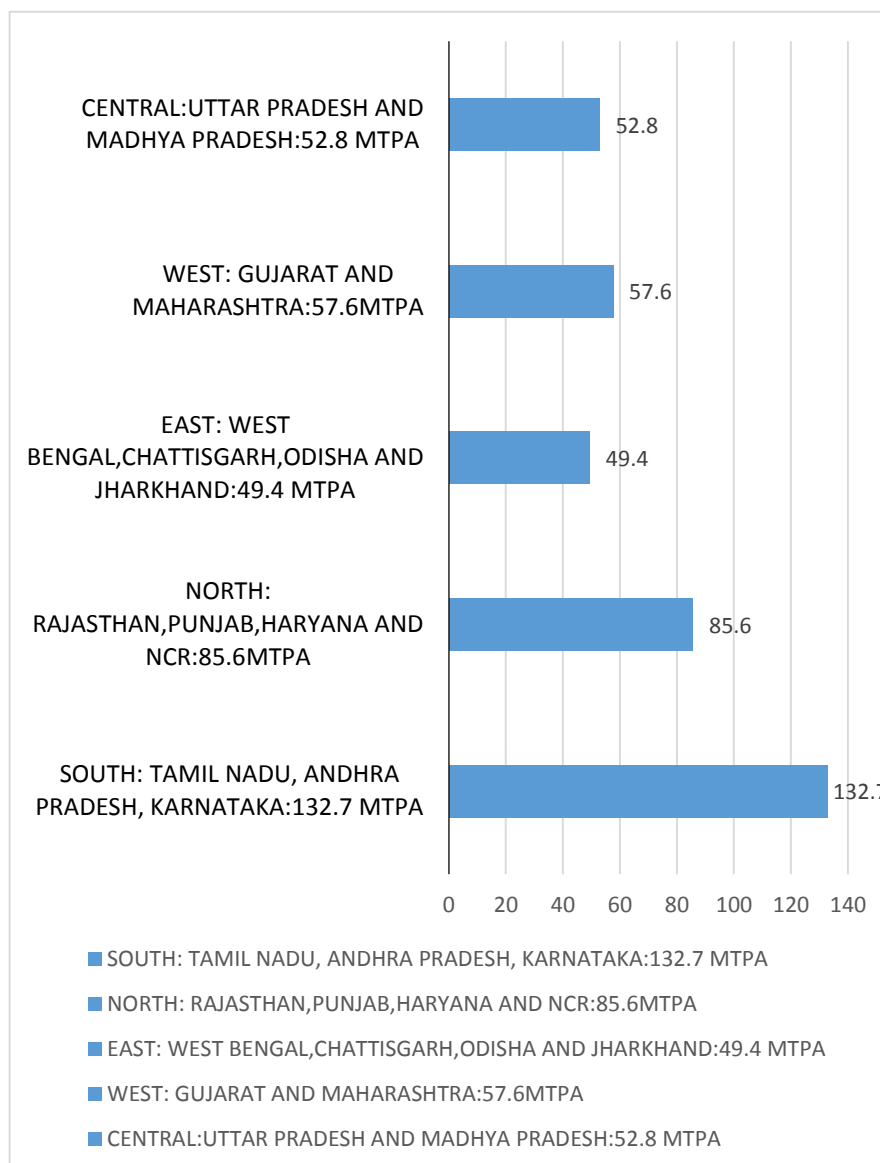
Although, in India, cement manufacturing has developed in different states except a few like Punjab, yet 85% of the cement manufacturing is carried on in the states of Tamil Nadu, Madhya Pradesh, Gujarat, Rajasthan, Andhra Pradesh and Bihar. Thirteen types of cement is

manufactured in India like Portland (71%), Pozollana (18%),Slag Cement (10%) and rest other types. Andhra Pradesh is the leading state with 40 large cement plants, followed by Tamil Nadu and Rajasthan having 21 and 20 plants, respectively.

Domestic demand plays a crucial role

in the growth of the cement industry. The state of Maharashtra leads from the front when it comes to cement consumption, subsequently followed by Uttar Pradesh. When it comes to cement production, Andhra Pradesh is at the top with 14.72% of production, while Rajasthan remains at second position.

Figure 1: Geographical distribution of cement plants in India in 2015 with installed capacity in Million tonnes per annum



Source: IBEF, 2017, Notes: MTPA-Million Tonnes Per Annum

Cement manufacturing is one of the most advanced industries in India. A decade back, the country was having deficient production of cement and had to resort to import it from different countries in order to meet country's

demand of cement. However, after March, 1989 due to changes in the policy, cement industry made rapid strides both in capacity/production and process technology. India is producing different varieties of cement

like Ordinary Portland Cement (OPC), Portland Pozzolana Cement (PPC), Portland Blast Furnace Slag Cement (PBFS), Oil Well Cement, White Cement, etc. These different varieties of cement are produced strictly under BIS specifications and the quality is comparable with the best in the world. The cement industry has kept pace with technological advancement and modernization. Improvement in the quality of Indian Cement has found its ready market in a number of countries named earlier.

Cement a Basic Input for Construction:

Cement is an essential component of infrastructure development and most important input of construction industry and housing sector, which are necessary for the country's socio-economic growth and development. It is also the second most consumed material on the planet (WBCSD 2002). The Indian cement industry is the second largest producer of cement in the world just behind China, but ahead of the United States and Japan. Indian Cement industry has attracted huge investments from both Indian and foreign investors, making it the second largest in the world. Cement is a basic construction material and is the backbone of economic development of any country. The industrial, infrastructure development of the country is dependent on cement industry. Per capita consumption of cement is considered as one of the indicators of a country's economic growth. Cement has been playing a vital and significant role in the development and progress of human civilization. It is the most important item used in the construction of buildings, houses, dams, bridges, roads, offices and all sorts of construction works. The cement industry ranks next to the Iron and steel Industry of India with the perspective related to the economic development of the country.

Indian Economy:

The economy of India is the seventh largest in the world measured by nominal GDP. The long-term growth prospect of the Indian economy is positive. The Indian economy has the potential to become the world's third largest economy by the next decade and one of the largest economies by midcentury and the

outlook for short term growth is also good, according to the IMF, the Indian economy is the "bright spot" in the global landscape. Expert organizations have made different estimates of growth for India. India also topped the world Bank's growth outlook for 2015-16 for the first time with the economy having growth at 7.6% in 2015-16 on the back of robust manufacturing and farm sector growth. It has been projected that India can move towards 80% growth with better agriculture production. The manufacturing sector accelerated 9.3%, up from 5.50% in the year 2014-15. During the year 2015-16, cement industry performance showed a growth of only 4.88% as against 5.56% in the previous year.

The country is passing through very difficult and critical times, on the one hand due to serious Unemployment problem, Poverty, Population, Pollution, which is denying all remedial measures and on the other the paucity of infrastructural facilities, inherent in the developing state of economy. The Indian cement industry plays a key role in the national economy, generating substantial revenue for State and Central government. It is the third highest contributor in terms of excise duty of over Rs 3500 crores a year. Sales taxes yield around Rs 3200 crores to State governments. Royalties octroy and other cesses add another Rs 1500 crores. The industry employs a work force of over of 1.5 lakh persons and supports a further complement of 12 lakh people engaged indirectly.

Under these circumstances, the small-scale sector units which provide a suitable solution to the above-mentioned problems, have come up as a major factor in the sustenance and development of the national economy by providing the essential commodities at a lesser cost, and more important huge employment potential. Today, science and technology are more developed.

As such cement consumption, may be considered as one of the yardsticks in scaling an economy. It is a core sector industry and a rise in the price of cement is bound to have inflationary effect on other industry within the economy.

In a developing economy like India with a low per capita consumption, the potential for cement industry is excellent. The Indian economy is at the threshold of takeoff

in to the circle of developed economies and for this fast pace of development, heavy investment will be required to create the basic infrastructure. In fact, to reach the world average of 365 kgs per capita, the installed capacity in India must increase 2 times to a staggering 800 million tonnes per annum.

Contribution of Cement Industry to Indian Economy:

It is considered to be a core sector accounting for approximately 1.3 per cent of GDP and providing employment to more than a million people, directly or indirectly. The industry is a significant contributor to the revenue collected by both the central and state governments through excise and sales taxes.

Industrial development and progress of a nation is directly related with the extent of its construction activities which are mostly based on the consumption of cement. The per capita consumption of cement is an indicator of the country's level of economic development. A country committed to rapid sustainable economic development generates and ever increasing demand for cement. The significant increase in the production of cement is also an index of country's all round prosperity and growth. The contribution of Indian cement industry to the growth of national economy can be mentioned as follows:

Basic ingredient / input in construction work:

About 60 percent of the total plan out lay goes towards construction activity, in which cement is an important ingredient. Cement is used in various types of constructions such as building of dams and bridges, factories, houses railway stations, bus- stands, pavement of roads and building of canals etc.

Generation of Employment:

The contribution of cement industry has been noteworthy in tackling the problem of unemployment. It provides huge employment opportunities to thousands of persons both directly and indirectly. Second most consumed material on earth. Providing employment to

more than a million people, directly or indirectly.

According to an official survey, the dry and wet process technology per thousand tons of installed capacity required 2.00 workers in large units, 2.08 workers in medium units and 3.08workers for small units, and 2.635 workers combined for all the units – Large, Medium and Small.

- **Contribution to National Exchequer:** The Indian Cement industry contributes roughly 4% to 5% to the national exchequer in the forms of taxes and central Excise. Thus, the Cement industry contributes significantly for larger public good and in the nation building activities in the form of excise duties and taxes.
- **Contribution to the Indian Railway Revenues:** The cement industry contributes a sizable amount per annum to the Indian Railways by way of freight. The revenue to the railways is generated in the transportation of raw materials and finished product.
- **Helpful in the development of other Industries:** The Cement industry helps other industries such as the coal industry, cement machinery industry and transportation industry, oil industry etc. It uses huge quantities of coal, thus increases its demand
- **Enhancement in the National Income:** Cement industry is capital intensive and hence a huge capital is required to be invested in it. It continuously requires large funds for its schemes and developmental programmes of modernization and rehabilitation. Attracted huge investments from both Indian and foreign investors, making it the second largest in the world after globalization since 1991.
- **Huge export potentialities and Quick Marketability:** Export potential available for cement industry is abundant. Further, cement can also be sold in the market locally. The increasing demand for cement produced indigenously is met by huge imports of cement.

- **Increase in forex reserves:** Huge cement imports may be minimized and possibilities of increasing cement exports should be explored. Thus, the expansion and development of cement industry after 1991, would definitely strengthen our forex reserves. Thus, the cement industry plays a pivotal role in the national economy. The consumption of cement is an indicator of the country's development, If adequate measures are undertaken for adoption of latest technology , the cement industry will then certainly serve the nation in a sustainable way. The Government is keen to understand the problems of the industry with a realistic approach. It is certain that the industry would need expansion and modernisation on more scientific lines.
- **Reinforcing Growth in Indian Economy:** The Indian economy and its future growth is linked with cement industry, which is basic input for nation building and has direct linkages with the country's growth and standard of living. The Government of India has been laying emphasis on infrastructure development, with 100 smart cities, modernization of 500 cities, affordable housing for all by 2022, cement concreting of national highways, modernization of ports, commercial construction in metro cities ,provision of sanitation facilities, etc. all in the pipeline for development over the course of the next few years.

Therefore, a strong and booming economy and sustainable infrastructure development is both expected to contribute to the Indian cement industry's future growth. Cement sector has some impediments which have to be projected to the government. The Government is to be made aware of the contribution of cement industry to various aspects of the Indian economy. It is extremely important for our industry to convey our salient points and strengths not only to government, but to all stake holders, so that the Indian Cement industry is rightly seen as a country's pillar in growth momentum.

Cost Analysis of Cement Industry

For increasing the contribution of cement industry to the growth of national economy the cost analysis of cement industry has to be studied in depth. Two main cost factors, energy and transportation costs, imposed substantial burden on the cement industries .Costs for fuel, power, transportation as well as wages increased substantially over time mostly due to government regulations. Furthermore, as mentioned above coal was not easily available due to transportation constraints, fell short of assigned quotas and was of low quality. The mostly privately structured business houses could not retrieve profitable returns and profit margins dwindled significantly. Therefore, urgently needed investments into capacity expansion, as well as modernization and upgradation of the industry were not carried out. Due to sustained slow development in the cement industry the government increased retention prices several times. Finally, in 1982 the government introduced a system of partial decontrol. A levy quota in connection with a uniform retention price was imposed on sales to government and small house builders. The new policy provided a major liberalization of the industry and led to significant progress in terms of capacity expansion and increased production. For the first time the industry was able to receive adequate returns to investments. Profit margins increased stimulating further investments in both expansion and modernization of the industry. Output grew at an average of 13.7% p.a. accompanied by substantial gains in productivity. Between 1983 and 1991 productivity increased continuously at 4.7%.

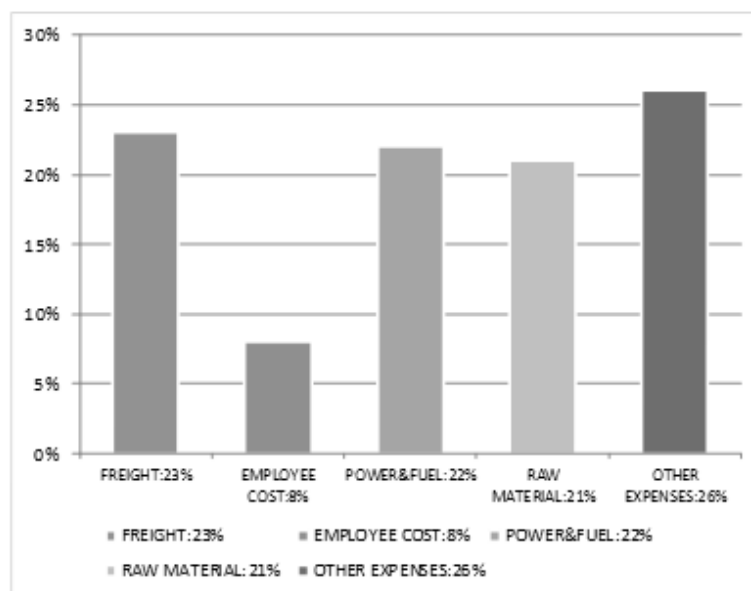
While the industry as a whole was progressing following the changes in price and distribution policy, the problems regarding the infrastructural constraints remained severe. Transportation capacity for either coal or cement did not increase and consequently both high input costs and scarcity of inputs pressured the industry. Many smaller cement plants were set up during that time in order to avoid high transportation costs as well as to reduce capital costs and increase regional development. Thereby, remote areas could be served at reasonable prices within short time periods. **Small and mini plants, however, are**

generally less efficient in terms of input, particularly energy, use. The industry was ready to meet higher demand by increasing production. Unfortunately, export of cement did not present a feasible alternative due to high transport costs, congestions and berthing delays at ports, lack of storage space and facilities for export in bulk, non-availability of high quality paper-bags for transportation etc. (Sinha, 1997). In addition, a high excise duty on cement products was kept probably in view of the improved financial performance of the sector in the previous years. Coal quality deteriorated further and purchases of high grade coal from open international markets under high concessional import duty had to be

taken. Thus, once again the industry suffered from difficult conditions and profit margins even of big companies eroded seriously. Consequently, investment in new and existing capacities slowed down. Technological change in the cement sector was accompanied by an energy using bias.

Thus, for increasing the contribution of cement industry to the growth of the national income the profitability of cement companies has to be ensured by the government also by devising policies which are conducive to the sector and promote entrepreneurs and attract huge investments by them as well as Foreign Direct Investment from individuals and institutions.

Figure: Cement Industry Cost break up in 2016 based on the cost structure of select 42 companies in India. Source: ACE EQUITY.



Problems and Advocacy Issues for Cement Industry:

An industry which occupies such an important place in the national economy has certain problems which has to be addressed.

- **Coal:** The supply of linked coal, railway wagons and power remains a problem. Coal is the main input required in the manufacture of cement and its inadequate availability to the cement industry is a major constraint.

Coal receipts against linkage have been showing a drop for the last 10 years, while cement production capacity has been on the rise. The supply of linked coal during 2002-03 was as high as 69% of total consumption, this has come down to about 23% during 2015-16, mainly due to the diversion of coal to the power sector. Further, new linkages are not being given and this has resulted in increased dependence on

open market purchases and coal imports. Non-supply and non-loading of coal rakes from linked sources, Coal quality and sampling, e-auction of coal, coal blocks allocation, etc. are some of the other problems that required to be addressed.

- **Rail:** Rail logistics is also one of the bottlenecks in the progress of the cement industry. The cement industry continued to face problems in the transportation of cement, limestone, gypsum, coal fly ash etc. by rail. The problems are commercial, operational and policy related. As a result, the rail share of the cement has been declining gradually and currently it has come down to about 24% of total dispatches from 50% a few years back. Frequent increases in freight rates and other charges, in addition to infrastructure constraints at terminals, are hampering the planned movement of cement to consumption centres and, thereby, adversely impacting production schedules. The cement industry looks forward to the railways for competitive rates with the landed cost of road transport on its part, the cement industry is keen and has been making efforts to increase cement loading by rail within the constraints it has been facing.
- **Power:** The cement industry continued the process of installing captive power supply facilities through the establishment of thermal, diesel and wind power generating facilities, as also installed solar systems. The cement industry has proactively responded to the policy of energy efficiency (BEE) in improvement of and reduction in energy consumption norms for the cement sector. Some of the plants have become global benchmarks in energy consumption, second only to Japan. Cement companies have also started power generation through Waste Heat Recovery (WHR) after making huge investments in process technology. The cement industry would also like to increase its thermal substitution rate to 20% from present 3-4%, as against the world average of 40%. Other important areas are of increasing clinker substitution in cement, enhancing energy efficiency and increasing the use of alternative fuels and raw materials (AFR). The usage of AFR needs to be encouraged and incentivized.
- **Clean and Green Environment:** The cement industry is an environmentally responsible sector and has taken several notable steps with regards to protecting the environment. It uses industrial wastes such as fly ash (27%) and slag generated by the steel industry (100%). Power utilization should revert to supplying fly ash to the cement industry free of cost as was being done prior to 2009 on the globally accepted principal of buy back to pay.
- **Imported cement:** Imported cement which is flooding certain parts of the country at a time when the cement industry is reeling under huge surplus, is another concern for the industry. CMA has been highlighting the fact that while cement domestically produced has a total tax incidence as high as 33%, the rate of duty on imports, especially from Pakistan, is nil, at the same time there is an import duty of 2.5% on raw materials such as gypsum, pet coke and coal all of which are required for producing cement.
- **Technology:** On technical matters, cement manufacturers responded to various notifications in respect of environment (emission norms), mining etc. for a rational outcome so that the important and crucial role of the cement industry in sustaining country's growing economy is not jeopardized.
- **Taxation:** There are issues related to taxation, GST, levy of cess and royalties, on all of which CMA has been proactively reaching out to stakeholders in government to facilitate resolutions.
- **Promotion of use of cement in Road:** CMA continued its efforts to promote the greater use of cement in the road

sector through meetings with a large number of government officials and authorities concerned with construction of roads in various states. CMA is reaching out to other governments to form the building block of their development initiative for Urban housing, Swachh Bharat, Smart Cities etc.

- **Land Acquisition:** Land acquisition is a big issue. No state government is providing land easily to set up units. Greenfield expansion is tough. Capacity creation in India is very difficult because there is no land (in some places) and no limestone deposits at others. Several cement companies have written down assets. Capacity additions going forward will not be as aggressive as in the past. Expansion will be slower than demand growth.

Recent Government initiatives and Budget allocation and plan outlay for Cement Industry:

- Increased allocation to infrastructure projects in Union Budget 2018-19 to drive demand
- Initiative to build 100 smart cities and boost to affordable housing projects to give a further stimulus.
- The North-East, which is witnessing a construction boom, offers attractive investment opportunities.
- The State Government of Chhattisgarh has auctioned one block of Limestone (Kesla II) in Raipur District having estimated reserves of 215 million tonnes which would earn a revenue of US\$ 1.85 billion over the lease period.
- Under Union Budget 2018-19, allocation for affordable housing under 'House for All' has been doubled to US\$ 123.57 million. Housing sector accounts for nearly 67 per cent of the total cement consumption in India.
- The Government of India has decided to adopt cement instead of bitumen for the construction of all new road projects on the grounds that cement is more durable & cheaper to maintain than bitumen in the long run.
- Projects like Dedicated Freight Corridors and ports under development.
- Metro rail projects already underway in most major cities.
- Development of 500 cities with population of more than 100,000 under new Urban Development Mission
- The Union Budget has allocated US\$ 92.22 billion for infrastructure development in 2018-19 as compared to US\$ 76.31 billion in 2017-18 (RE). Government's infrastructure push combined with housing for all, Smart Cities Mission and Swachh Bharat Abhiyan is going to boost cement demand in the country.
- The National Housing Bank will refinance individual housing loans of about Rs 20,000 crore (US\$ 3 billion) in 2017-18. The Finance Minister proposed to complete 10 million houses by 2019. All these developments are expected to boost cement demand.
- Pradhan Mantri Awaas Yojana - Gramin scheme :An outlay of Rs 33,000 crore (US\$ 5.097 billion) has been proposed for building 4.9 million houses under Pradhan Mantri Awas Yojana – Gramin in Union Budget 2018-19.
- Sagarmala Project, proposes development of fourteen Coastal Economic Zones (CEZ) across the major and nonmajor ports of India. The project aims to enhance cement production by 40 MTPA by 2025, and make domestic manufacturing more competitive.
- The government intends to expand the capacity of the railways and the facilities for handling and storage to ease the transportation of cement and reduce transportation costs
- Initiatives by the new government such as housing for all, infrastructure spending, concrete roads initiative and an increase in allocation of funds to states are likely to see a positive

impact on the industry in the next three-six months.

- The government's recent focus on road projects and an increase in state allocations will drive infrastructure and housing demand which will indeed drive the market for cement industry.
- 17. Projects like smart cities and Atal Mission for Rejuvenation and Urban Transformation (AMRUT) is expected to lead a surge in the demand for cement.
- The NITI Aayog estimates total infrastructure spending to be about of 9 per cent of GDP during the 12th Five Year Plan

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REGIONAL DISPARITY IN PURULIA DISTRICT WEST BENGAL

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Abstract

One of the serious problems that India is facing today is the problem of regional disparities. it results in social, economic and political instability. It is found that the development of a developed region often costs the underdeveloped region. It has a tendency for developed regions to be developed faster than those regions which are under-developed. Underdeveloped region fails in optimum utilization of natural and human resources. On the other hand a developed region utilizes their resources, natural and human to the maximum extent and gets benefitted. All these factors have increased the gap in the level of development between developed and backward regions

The paper presented here gives a comprehensive picture of regional disparity in Purulia district of West Bengal

Purulia district is one of the backward districts of West Bengal. The latitudinal and longitudinal extension of the district is 22.60 degree north to 23.50 degree north and 85.75 degree east to 86.65 degree east respectively and the total area is 6259 square kilometer. The border line of our district touches with Bankura and west Medinipore district of West Bengal in the eastern side and in the northern side there are Burdwan district of West Bengal and Dhanbad district of Jharkhand. In the western part there lies Bokaro and Ranchi district of Jharkhand and in the border line of southern side there are West Singhbhum and East Singhbhum district of Jharkhand. According to the 2011 census Purulia district has a population of 2,927,965, This gives it a ranking of 129th in India (out of a total of 640) The district has a population density of 468 inhabitants per square kilometre (1,210/sq Km).The decadal population growth rate was 15.43% from 2001 to 2011,having a sex ratio 955:1000 and the literacy rate was 65.38% . The economy of the Purulia district is mainly driven by the industrial sector and tourism. Among these, the industrial sector is the backbone of the economy of the district. Among small scale industries, the lac industry and sericulture industry is another major source of income of this district. Purulia produces 90% of the lac produced in West Bengal. Lac is cultivated in all the blocks of Purulia and about 70,000 people are associated with this industry. Tourism is another source

of income for this district. Forests, Hillocks, Rivulets, Streams, Wild Life, Flora & Fauna has tremendous scope to be explored by the tourist. Due to the rough weather and soil, Purulia lags behind in agricultural arena from the other districts of West Bengal. However cultivation of silk and lac are the main agricultural products.Purulia is well connected with other cities and towns of West Bengal and neighbourhood states by road and rail transport.Regional Disparity in West Bengal

There are wide inter-district disparities in the level of socioeconomic development in West Bengal. The underdeveloped regions lie in the south western part and between north and south Bengal. The south western region comprises the districts of Purulia and Bankura while the other backward regions include the district of Malda and West Dinajpore. It is fact that these districts are agriculturally as well as industrially backward. Agricultural productivity is low, the size of the land holdings and small and too many people are dependent on farming. This region is also facing the problems of drought and flood, as a result crops are destroyed almost every year. These districts also lack in urbanization, industrialization and infrastructural facilities, that leads to their backwardness. The composite Development Index for the districts of West Bengal and their rank with respect to Agriculture, Infrastructure facilities

and Socio-economic conditions have been studied in the present work.

Agriculture: Agriculture plays a vital role in the State's income and nearly three out of four persons in the State is directly or indirectly involved in agriculture. The State occupies a leading position among the principal rice

growing states of the country by contributing about 16 per cent of the total production of rice. The State accounted for about 75 per cent of the country's jute production including mesta in the year 2006-07. Important crops, among others include potatoes and oilseeds.

Table 1: Composite Index of Development in Agriculture and Rank of Districts of West Bengal

S.No.	District	Agriculture	
		C.I.	Rank
1	Burdwan	0.69	8
2	Birbhum	0.68	4
3	Bankura	0.73	11
4	East Midnapur	0.76	13
5	West Midnapur	0.69	7
6	Hoogly	0.66	2
7	Purulia	0.79	14
8	North 24 Parganas	0.74	12
9	South 24 Parganas	0.91	17
10	Hawrah	0.85	16
11	Nadia	0.67	3
12	Murshidabad	0.64	1
13	North Dinajpur	0.70	9
14	South Dinajpur	0.71	10
15	Malda	0.68	5
16	Jalpaiguri	0.81	15
17	Darjeeling	0.94	18
18	Cooch Bihar	0.69	6

Source : Pattern of Regional Disparities in West Bengal

The table shows that in Agrictural development Murshidabad is ranked 1 with Composite Index of Development 0.64% whereas Darjeeling has been placed last i.e. 18th rank with Composite Index of Development only 0.64. Purulia District has

been ranked as 14 with Compoiste Index of Development 0.79. The districts of Murshidabad, Hooghly, Nadia, Birbhum and Malda are found to occupy the first five positions in the State in respect of agricultural development.

Table 2: Composite Index of Development in Agriculture and Rank of Districts of West Bengal

District	Infrastructural Facilities	
	C.I.	Rank
Burdwan	0.74	17
Birbhum	0.55	8
Bankura	0.48	3
East Midnapur	0.53	7
West Midnapur	0.59	11
Hoogly	0.40	1
Purulia	0.58	10
North 24	0.67	15

Parganas		
South 24 Parganas	0.65	14
Hawrah	0.99	18
Nadia	0.47	2
Murshidabad	0.52	5
North Dinajpur	0.74	16
South Dinajpur	0.56	9
Malda	0.61	13
Jalpaiguri	0.53	6
Darjeeling	0.61	12
Cooch Bihar	0.50	4

Source : Pattern of Regional Disparities in West Bengal

The table shows that with respect to Infrastructure facility development Hoogly is ranked 1 with Composite Index of Development 0.40% whereas Howrah has been placed last i.e. 18th rank with Composite Index of Development only 0.99. Purulia District has been ranked as 10th with

Compoiste Index of Development 0.58. The districts of, Hooghly, Nadia, Bankura, Cooch Bihar and Murshidabad are found to occupy the first five positions in the State in respect of Infrastructure facility development.

Table 3: Composite Index of Development in Socio-Economic and Rank of Districts of West Bengal

S.No.	District	Socio-economic	
		C.I.	Rank
1	Burdwan	0.75	16
2	Birbhum	0.61	6
3	Bankura	0.58	5
4	East Midnapur	0.62	7
5	West Midnapur	0.64	10
6	Hoogly	0.50	1
7	Purulia	0.67	12
8	North 24 Parganas	0.71	13
9	South 24 Parganas	0.76	17
10	Hawrah	0.99	18
11	Nadia	0.55	2
12	Murshidabad	0.58	4
13	North Dinajpur	0.75	15
14	South Dinajpur	0.63	8
15	Malda	0.65	11
16	Jalpaiguri	0.64	9
17	Darjeeling	0.74	14
18	Cooch Bihar	0.58	3

Source: Pattern of Regional Disparities in West Bengal

The table shows that with respect to spcio-economic development Hoogly is ranked 1 with Composite Index of Development 0.50 whereas Howrah has been placed last i.e. 18th rank with Composite Index of Development

only 0.99. Purulia District has been ranked as 12th with Compoiste Index of Development 0.67. The districts of, Hooghly, Nadia, Cooch Bihar, Murshidabad and Bankura are found to

occupy the first five positions in the State in respect of socio-economic development.

Regional Disparity in Purulia District:

The word "regional" is used to indicate the administrative division of each district. As the consequence of the movement of Bengali speaking peoples at the major portion of the district Manbhum, the areas under 16 Police Stations were included with West Bengal as the district of Purulia vide the Bihar and West Bengal (Transfer of Territories) Act, 1956 on 1st November, 1956. Purulia got the recognition of new district, separated from Manbhum, however, the mineral resource affluent and mine based industry prospective areas were excluded from it to face a new economic challenge for the peoples of Purulia. Post-independent Purulia experiences a rapid growth of population.

Table 4: Decadal Population Growth in Purulia District

Decade	Growth rate %
1951 – 1961	16.33
1961 – 1971	17.86
1971 – 1981	15.65
1981 – 1991	20.00
1991 – 2001	14.02
2001 – 2011	15.52

Source: Census of India, 2011

Due to rapid population growth added pressure on land and forest. Rapid deforestation to meet the public demand of agriculture and infrastructure development resulted in gradual transformation into isolated forest patches. 1150 Km² of forest cover area has been reduced to 750.48 Km² in the year 2011 (Economic Review, 2010-11). Despite deforestation, because of loamy soil condition and lack of adequate irrigation facilities the agricultural output is not up to the desired expectation, because in most part of the district agriculture is seasonal depending upon the monsoon condition. Growing population declined the per capita production of agriculture produce. The existence of surplus labour in agriculture increased the unemployment resulting in increase in non-workers and marginal workers and decrease in Main workers.

The datasets of Census of India 2001 and 2011 has been utilized for the analysis of a decadal changing pattern of development perspective in the district. The working population are classified into two broad categories - main and marginal workers. The two categories has been ascribed as their nature of involvement to the economy. The table below clearly shows a considerable decline in percentage of main workers in each and every blocks of Purulia district during decade 1991-2001 and 2001-2011. On the other hand increase in marginal workers and non-workers in various blocks of purulia district can be observed from the table.

Table: Decadal Changes in main, marginal and non-working population in different blocks of Purulia District

Blocks	Rate of decadal change (in %)					
	Main workers		Marginal workers		Non-workers	
	1991 - 2001	2001 - 2011	1991 - 2001	2001 - 2011	1991 - 2001	2001 - 2011
Arsha	-18.93	-2.15	167.16	30.36	140.35	27.09
Bağmundi	-12.98	-19.67	145.27	45.75	135.35	34.22
Balarampur	-16.48	-10.64	66.20	42.77	160.06	22.80
Barabazar	-36.79	3.82	289.08	20.64	128.46	21.33
Bundwan	-8.48	-41.15	198.75	55.53	127.52	22.46
Hura	-22.61	-3.34	130.49	38.87	138.12	9.87

Jhalda - I	7.11	-28.14	95.49	25.58	144.93	31.45
Jhalda - II	-2.53	-5.66	155.18	-8.07	141.09	28.53
[aipur	-15.51	-13.85	115.95	-5.63	140.86	28.58
Kashipur	-36.70	-6.78	338.54	23.45	163.49	3.34
Manbazar - I	-34.02	-19.48	160.15	55.76	148.52	9.40
Manbazar - II	-28.65	-16.59	201.41	54.39	128.09	12.95
Neturia	-29.34	-0.41	260.66	28.91	129.67	3.54
Para	-22.03	-7.03	233.33	16.29	167.44	2.81
Punch a	-25.62	6.74	238.57	59.00	153.98	1.36
Purulia - I	-11.92	-17.97	110.63	45.48	151.21	22.04
Purulia - II	-15.46	-17.07	154.74	36.05	150.26	13.59
Raghunathpur - I	-22.42	0.72	485.19	-14.51	191.26	9.60
Raghunathpur - II	-32.30	15.40	246.08	46.29	142.89	27.83
Santuri	-9.16	-13.86	153.95	0.59	132.19	13.22
Total	-20.49	-10.86	173.71	29.37	146.43	16.24

Source : Census of India Report, 2001 & 2011

Causes of Regional Disparities.

- **Geographical environment and disparities-** The geographical condition of the state differs from one part to another part due to its long extension. The difference in agro-climatic condition influence on the agriculture development in Bengal.
- **Agro-Climatic Condition:** The physiographic diversity influence on the agro-climatic condition. The state is under different micro climatic regions. The different climatic condition, alleviation, soil properties divided the state into different agro-climatic regions. Which led the agriculture pattern and economic activity, also the economic and sociopolitical worth of life.
- **Infrastructural Facilities and Disparities-** The modern agriculture development dependent on infrastructure facilities and

technology. The good facilities region showing high productivity. Burdwan, Birbhum, Hooghly, Nadia, Murshidabad those are the district have well facilities. These regions are highly developed in infrastructure facilities, also cropping intensity high and difference in gross cropped and net cropped area is very high. The disparity in infrastructure facilities bring the disparities within an agro-climatic region.

- **Population Growth and Food Availability-** The growth of population have an impact on agriculture land and food availability. High population growth and urbanizing captured agriculture field, as the gross cropped area over the time periods increases but net cropped area remarkably decreases. Due to the loss of net cropped area and high urbanization, land man ratio became lower and increase the population pressure on agriculture field.

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RAPE AND VICTIM BLAMING: A CRIME UPON A CRIME

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Abstract:

Female gender by default in Indian context is considered as a second gender, but the interesting point to note here is second to which gender- Male? This is what the research paper is focusing on, what led to the evolution of such “second gender” concept, what led them to be considered as inferior, what led to the need of protecting them? The answer to all such random questions is pretty simple- “MINDSET”. Thus, this paper is focused on to know the reason behind why with evolution in technology, modernization, standard of living, still the decree of sexual crimes is increasing day by day, what is lacking that lead to the creation of such unsafe society for the female gender. The vulnerability faced by them is much higher than the male, the increase in rape cases, the increase in cruelty of crime, the increasing concept of linking girl’s character to rape, the concept of victim blaming in and outside court room is still not vanishing, despite the evolution of new and stringent laws. This paper is an attempt to know the main cause behind such stereotypical thoughts that is leading to the infamous publicity of rape in society that in turn affects the life of victim, making them vulnerable to blaming and long-term ill-effects on their health. Also it is generally observed that female’s relationship with criminal justice system as victims of crime has received more attention than their involvement in any other areas of justice system. The general observation and discussion in this paper is how women are overrepresented as victims and how it effects their fundamental rights and often makes them the infamous face of media. It is an accepted matter of fact that victim of rape in India has a unique status as they are ostracized by the society once the word ‘rape’ escapes the four walls of the home. This paper is an attempt to understand the background of the situational factors that makes their position more vulnerable and the dramatic gap that is seen between the reporting of case and conviction of rapists.

One of the main issues that will be dealt in this paper is the role of media in addressing such sensitive issues, their responsibility and recklessness. Thus, although various laws are evolving day by day as per the needs of society, still the concept of victim blaming, and the stigma attached with rape is prevalent in this modernizing world. No matter how much the society in developing in their outlook, still the issue of rape is dealt in a very negative manner by the society, by the politicians, and by the media, and the main cause behind it is the degraded and stereotypical thinking still prevalent in this educated world, that leads to the grave injustice to the victims of rape.

Keywords: Media, Rape, Stereotypes, Victim Blaming.

Introduction:

The status and position of "female" gender in Indian society has gone through many ups and downs. Their status has gone through enormous change in last few years. Starting from the ancient time to the present modern world Indian society has evolved and transformed a lot, with this transformation there has been both positive and negative impact on thinking and intelligence of people. As mentioned in ancient texts, women during the early Vedic enjoyed equal status with men in all aspects of life. Works by ancient Indian

grammarians such as Patanjali and Katyayana suggest that women were educated in the early Vedic period. Rig Vedic verses suggest that women married at a mature age and were probably free to select their own husbands in a practice called swayamvar or live-in relationship called Gandharva marriage. Scriptures such as the Rig Veda and Upanishads mention several women sages and seers, notably Gargi and Maitreyi. This thinking of man deteriorated during The Muslim conquest in the Indian subcontinent brought changes to Indian society. The position of Indian women in society

deteriorated during this period as the practice of purdah system and Jauhar persisted. Slowly practices of sati and child marriage became prominent in Indian society and were considered as a part of tradition and custom. During British Era many educated reformers came up against such derogatory practices and slowly with independence of India participation of women in various social, political and economic reforms started. Indian society started accepting the role and participation of Women in society and earlier where Indian woman had fourfold status-role sequences i.e role of a daughter, wife, housewife (homemaker), and mother has changed now and, the woman, whose status and role traditionally was well defined and almost fixed in the society, is now experiencing far-reaching changes. The woman in modern times is entering certain new fields that were unknown to the woman's sphere of role-sets. They are activating participating in social, economic, and political activities. The women of the present generation have generally received higher education than the women of their preceding generation. There have been far reaching consequences in the economic status of their families.

Although with evolution of time and development of technology, the influence of western culture has empowered women, their rights are now being recognized, they are now coming out in and raising their voice and opinions, but with too much awareness and evolution, the ill effects of such advancements are also faced by them. The more and more participation of women in all aspects of life has resulted into making them one of the most vulnerable gender not only in India but across the globe. The prevalence of gender-based violence (GBV) is truly shocking in recent scenario, with the World Health Organization reporting that 35 % of all women and girls in the world will experience physical or sexual abuse. ⁱThis concept of vulnerability is not only the result of recent development and technological advancements, but the age-old traditions and cultures that treated women as a tool and an equipment to fulfill their never-ending demands. The reason why 'female' gender is at high risk of vulnerability in recent generation is that the outlook of humans has changed but not their mindset. The inherent

values and thinking in respect of females are still the same in many cases, still women are burnt in case of dowries, still people practice child marriage, still there are cases of teenage pregnancy, still females are characterized according to the length of their skirt, still females are questioned more when they step out of their house, still females are taught the values of compromise more than a male, still they are forced to follow the derogatory and stereotypical practices, still they are subjected to the heinous crime of rape and gang rape and the list is never ending. But blaming the opposite gender as the sole cause of this mindset is not the solution, female themselves are majorly responsible for such thinking and mindset. The root cause of all this is the upbringing values that parents instill in a child, that is the stage where the child understands the value of respect, understanding and equality.

Thus, in this paper the researcher is focusing on the root-cause that leads to all such baseless and disgusting allegation made on female gender. The main reason why the researcher opted for this topic is that, with the change in time and thinking of people still the same, every day we as a citizen comes across various crimes that covers the headlines of our newspaper, and the tragedy is that most of them are so disgusting and inhuman that a man of prudent nature will never imagine it in their worst of worst dreams. As per 2016 report of NCRB, as many as 39 crimes against women were reported every hour in India, up from 21 in 2007, and the rate of crime against women crimes per 100,000 female population—was 55.2% in 2016, up from 41.7% in 2012. Although there are enormous types of crimes against women happening every day, the crime that shook and shattered the researcher was "RAPE", after 2012 Delhi Gang rape the real image of monsters hidden behind the face of humans came up. Whole nation was taken aback to believe their ears and eyes when the next day every newspaper, every news channels was flooded with this case, the limit of cruelty was surpassed in this case by the convicts. This case shook the whole country by its core and the world started looking at India as the rape capital of world. ⁱⁱ However, the most disgusting and horrifying fact came up after the 2012 case was filed, started and the convicts were given an equal

chance of hearing and proving their innocence, as per the law of our land i.e Audi Alteram Partem –No one should be condemned unheard. On top of that, the worst part was that when the documentary on this case came up and the statement of the convicts where they were seen "blaming the victim" with an absolute blank expression on their face and with no sense of guilt on their face. This documentary shook the author and thus, decided to write a research paper on it and to highlight the issue of rape and victim blaming.

Research Objectives:

The statement of Virendra Kumar aged 37, in the Article, "Men blame women in western clothes: India's rape culture is thriving" ⁱⁱⁱwho sells flowers on the roadside in south Delhi. Married with young children, he says emphatically that the men who raped and killed Jyoti Singh Pandey with unbelievable ferocity "should hang" for their savagery. Kumar expresses sympathy with her family but insists that women need to watch what they do.

The above statement which states that although the convicts are wrong and committed a crime of cruelty, although they were given a chance of fair hearing in court, still they are not wholly accountable for such cruel acts, women "need to watch what they do". These are the statements that actually portrays the thinking and mentality of Indian society, no matter what the male gender does, no matter what the male gender thinks, but according to these highly educated individuals the women should act within her limits, they should watch what they do, they should not step out of their house at night, they should not wear short clothes. The whole point the researcher wants to focus on is that ,even if after the 2012 gang rape the judicial system changed, many laws were amended, new definition of rape was included in IPC, FastTrack courts were established, in camera proceedings were initiated, section 155(4) of Indian Evidence Act ,2002 was amended- not to question the character of women and not to interrogate her moral character, still the blaming of victim is not only limited to the court proceeding and her medical examination. The role of media and society matters a lot, there is need to protect the dignity and

personality of the victim, to provide a rehabilitated life, a respectable life, to treat her equally in society and not to look at her with the view of "rape victim". Thus, the main research questions that will be dealt in this paper are:i) Whether excessive interrogation of victim by concerned authorities is violation of Article 21 of Constitution of India? ii) Whether the societal stigma attached to rape amounts to its publicity and infamous media coverage?

Rape and Recent Amendments in Rape Laws:

Rape is the most pervasive form of sexual violence which cuts across state, borders and cultures, used in all cultures as weapons of degradation and terror against women. It can be said to be the social and political issue directly connected to imbalances of power between men and women. It is a multidimensional and dynamic phenomenon with keeps on evolving with change in society and its norms, its legal definition is variable too as per the needs of society. It is one of the most controversial issue that attracts every division of society be it be common man which are generally affected or be it be elites which has some hidden motives behind its publication. Insite of its grave nature and a direct violation of human rights it is perhaps the most under reported crimes in India because of the taboos attached to it. As per National Family Health Survey Data of 2015-16, 99% of overall sexual offences are unreported by women.^{iv} Rape is generally a combination of illegal sex and violence and is a traumatic experience for the victim. As mentioned earlier in the paper one of the most recent and horrific incidents of rape that surpassed the level of cruelty was the Delhi Nirbhaya Gang rape case of 2012¹, that took the entire world a step back and raised the question of humanity. However because of the decree of cruelty this case led to the amendments of various laws related to definition of rape, juvenile age and was a highly debated topic throughout the nation. The victim friendly environment was one of the main concerns of new laws, protecting the

¹ State Through Reference v. Ram Singh & Ors. ,Review Petition (Crl.) no. 570 of 2017.

victims from the ill effects of rape and its aftermath, providing them secure environment in and outside court room, proper examination of the victim, prevent them from harassment in court of law and help them in reformation and rehabilitation.

On this context, Justice Verma committee was constituted in response to the huge outrage of people to such heinous crime and demand of justice. On 23rd January, 2013 Justice Verma Committee submitted its report, which recommended various amendments to Criminal Law, to provide fast trail and to increase the punishments for criminals committing offences against women. The Recent amendments in rape laws, widened the definition of Rape of rape under section 375 of Indian Penal Code, 1960 and made it inclusive with change and evolution of time the definition is changing and is dynamic to protect the rights of the victim. The criminal law amendment act, 2013 has widened the some of the offences committed against women to provide strict punishment to the offenders. The word rape has been replaced by sexual assault to increase its approach and various other offences such as acid attacks, voyeurism and stalking has been added. The right of treatment of the victim is recognized and if any medical practitioner fails it will result into an offence, under section 164(A) of CrPC, 1973.² Other changes such as to disregard two finger test often considered as the unofficial rape, to set up rape crisis cell, to

provide legal assistance to victim, obligation on police authorities and the medical practitioners, the medical examination and its procedure was reviewed, public helping victims should not be harassed and trained personnel's to deal with such sensitive issues. Further, The amendment in Indian Evidence Act (2002), Section 155(4) i.e questioning the moral character of victim habited and not permissible in court of law. In the case of *Vikas Garg v. State Of Punjab & Ors*, also known as the famous O.P Jindal Global University Gangrape case³, earlier the accused were granted bail on the basis of the concept of victim blaming by proving the "wrong character" of the victim but later Supreme Court ordered stay on the previous judgement. However, there are still many loop holes in the rape laws and its implementation, in a country like India with huge population there are large number of cases being registered every day, thus, it is highly impossible to deal with all such cases on a fast track basis, there is a need of proper educated and expert authorities in every field of investigation, whether it be a doctor, a police or a helper. Although, various amendments are focusing on the medical examination aspect a sit is one of the essential part to prove the commission of rape, still the interrogation of rape victim is not addressed in a proper way, there is a need to deal with such sensitive matter in a responsible way as the whole life of the victim, its reputation is on the stake especially in a country like India where illiteracy, castes, stereotypes plays a major role in day to day life. In spite of the Prove of medical examination, still burden of proof keeps on shifting during the trail, victims character is not questioned directly, but through various others means, her lifestyle, her relations, her family history everything is dissected during the trail, it's a grave injustice to the individual who is already suffering from the aftermath of rape and has to prove her innocence in court of law. Such small things are still not addressed by the court and the media, such delicate issues causes a negative impact throughout the life of victim, thus additional relaxation should be provided to them, the consent factor should be amended

² 164 A. Medical examination of the victim of rape. – (1) Where, during the stage when an offence of committing rape or attempt to commit rape is under investigation, it is proposed to get the person of the woman with whom rape is alleged or attempted to have been committed or attempted, examined by a medical expert, such examination shall be conducted by a registered medical practitioner employed in a hospital run by the Government or a local authority and in the absence of a such a practitioner, by any other registered medical practitioner, with the consent of such woman or of a person competent to give such consent on her behalf and such woman shall be sent to such registered medical practitioner within twenty-four hours from the time of receiving the information relating to the commission of such offence.

³ *Vikas Garg vs State Of Punjab & Ors* (2017) Cr. W.P 9133.

because during the trial one of the main issue is the consent factor, however the burden is on the offender to prove it still the questions, the cross- questioning, interrogation, whether done in camera or in court is mentally affecting the victim, thus, the delicate and sensitive status of victim should be kept in mind and some special provisions are needed to deal with heinous crimes especially in a stereotypical country like India. Also, one of the most debated topic in recent scenario marital rape is still not addressed and criminalized by the courts as it is said to disrupt the sacred institution of marriage, thus, there is a need to have a uniform and concrete law in relation to such offences, rape is not a physical assault, it effects the victim life, mental status, its disrupts the entire baseline of society, of family, it is an offence against the whole humanity, thus, there is a urgent need of strong and stringent laws and to provide the victims the extra required care and protection. There is a need to implement the strict laws practically than only in pen and paper. Thus, the first research question that deals with the fundamental right of individual to live the life with dignity⁴is violated in such rape cases, which is needed to be addressed.

Recent statistics:

The researchers agree with the fact that with change in crime and demand of society the laws are amending, and effort is made to provide victim friendly environment and help them in reformation and rehabilitation. However, In spite of all such efforts the lack of proper implementation of such stringent laws, does not threatens the wrong doers and as a result the crime against women, its rate and its decree of cruelty is still increasing rapidly. The recent data of NCRB (National Crime Records Bureau of India), for the year 2016 has registered a sharp spike in cases of rape against children, even as overall crimes against children have increased. According to the NCRB data for 2016, incidents of rape of children have increased by over 82% compared to 2015. It is for the first time that such a sharp increase in sexual assaults on

children has been registered. The highest rise has been registered in Uttar Pradesh, where figures have trebled. The NCRB data shows that while in 2015, 10,854 cases of rape under Section 376 of the IPC⁵ and under Sections 4⁶ and Section 6⁷ of the Protection of Children against Sexual Offences (POCSO) were registered across the country, 2016 saw 19,765 such cases being registered.^v The above data clarifies why India is considered as the rape capital of world, why the level of cruelty in crimes against women is surpassing its own level day by day, in spite of all the modernization, education, awareness, campaigns, still one of the most detrimental crime to the whole human race is not under control, the answer lies in the taboos and the traditional and stereotypical thoughts of Indians. Thus, researcher would like to

⁵ Section 376 of IPC: Punishment for rape-
(1) Whoever, except in the cases provided for by sub-section (2), commits rape shall be punished with imprisonment of either description for a term which shall not be less than seven years but which may be for life or for a term which may extend to ten years and shall also be liable to fine unless the women raped is his own wife and is not under twelve years of age, in which cases, he shall be punished with imprisonment of either description for a term which may extend to two years or with fine or with both: Provided that the court may, for adequate and special reasons to be mentioned in the judgment, impose a sentence of imprisonment for a term of less than seven years.

⁶ Section 4 of POCSO: Punishment for penetrative sexual assault- Whoever commits penetrative sexual assault shall be punished with imprisonment of either description for a term which shall not be less than seven years, but which may extend to imprisonment for life, and shall also be liable to fine.

⁷ Section 6 of POCSO: Punishment for aggravated penetrative sexual assault. - Whoever, commits aggravated penetrative sexual assault, shall be punished with rigorous imprisonment for a term which shall not be less than ten years but which may extend to imprisonment for life and shall also be liable to fine.

4 Unni Krishnan, J.P. And Ors. v. State of Andhra Pradesh And Ors. (1993) SCR 1 594(India).

proceed with the second research question, the role of media and the stereotypes in Indian society that leads to the most immoral and disgusting concept of victim blaming.

Victim Blaming:

The role of victims in crime was discussed by Von Hentig⁸ who gave general characteristic of victim such as the poor and ignorant people, the depressed, and the general classes of victims comprises of young people, “women”, minority and old. Thus, the word victim and women can be said to be synonymous, in recent times with the development in society, although the role of female gender is changing in society but its negative effect is seen too as they are becoming more and more vulnerable to the crimes. Thus, such vulnerable position of victims needs special and greater attention in the present context as it is causing long term detrimental effect on the victims and their lifestyle, subjecting them to mental harassment, torture, embarrassment and self-blame attitude. In a traditional and cultural country like India the personality of an individual is associated with its dignity and is considered as one of the main aspects of human life. In such countries, the crime against women makes them vulnerable to all such blaming and shaming concept that is still prevalent in the society despite all the modernization and development. The main area of crime in which this concept of blaming the victim is prevalent and rampant is in the case of sexual offences, where the women and its dignity is considered as synonymous and is often at stake depending upon the views and approach of society. This class of victims as compared to others requires more consideration in view of emotional, psychological and human problems involved with it. The police, the court proceeding, and the societal aspect has a traumatic effect on the victim's mind. As evident from the recent development in crimes against women, the cultural and legal meaning of rape has changed from dramatically in India, due to the various feminist's movement and views, and has led to the transformation of rape into a social problem which in turn has increased the

attention to the subject in both popular and academic realms. Victim blaming is a concept where there is a tendency to hold victims more accountable than the perpetrators. As seen in Indian context rape has a enormous amount of social stigma attached to it. Being a victim of rape is a unique status in such country, the insensitive reaction towards the victims by some highly orthodox group of people make them vulnerable to the physical and mental torture as compared to other victims. In such society where their roots are embedded into the ancient old cultural and tradition, the societal mindset is very limited and biased. The concept of women and her image is linked to her dignity and purity, the women are subjected to such discriminations more than a male and as a result more subjected to such concepts of victim blaming. From time immemorial certain set of factors are decided as right and wrong for a girl child right from her birth, and the whole society is inclined towards such factor which in turn leads to gender inequality. Women as compared to men are considered as physically and biologically weak due to various factors of their different biological orientation, their role in society is limited and in other sense restricted too. No matter how educated the society is, how broad minded the citizens are still when it comes to the female gender they are still treated as a second gender, nowadays women are surpassing all the barriers and achieving the impossible status and are at equal pace with men in almost all the fields, still the mindset and the approach of society is never changing. Still a menstruating woman is subject to restrictions, still a woman is judged on the basis of her clothes, lifestyles and her lifestyle. These are the small factors that leads to the development of such orthodox and disgusting mindset prevalent in society. The best part is the women themselves are also one of the root causes of such societal set up, because in spite of all their modernization and empowerment they themselves subject themselves to restrictions and follows the trends of society except few. This paper is an attempt to describe the societal and stereotypical factors that leads to such grave injustice.

⁸ The Criminal and His Victim (1948), pg. 384-88.

Rape myths:

The researcher admits the fact that in present context the rape laws are evolving as per the dynamic society, but the fact is the number of cases are increasing too at a rampant rate. Thus, the main approach here to describe the root cause that leads to such mindset, it all starts for the home, the surrounding in which the child develops and grow. Right from the child hood girl child is subjected to restrictions more as compared to male. Not all sections of society are literate and the literacy rate in country is quite disappointing and reached the level of 74.04% hardly^{vi}, such small factors are the main cause of such societal mindset. The Criminal justice system is evolving towards a victim friendly system, as mentioned earlier in the paper that the status and the sensitivity of matter is considers and victims are provided now extra care and protection as compared to early laws, bur the blaming does not only happens in the court proceedings and by the prosecution lawyers, it starts from the court room and reaches the whole society. Rape victims are now an open topic of discussion for society and media. The main factor that leads to it the rape myths that are still prevalent in society, the factor of consent still plays a major role in court trail and the burden to prove it keeps on shifting from one side to other subjecting the victim to more traumatic stress. The absence of resistance during rape is still considered as acceptance and the victim is often held responsible for not preventing it. The role of medical examination has improved in such cases and the victim is provided immediate help and an obligation is upon on the medical practitioner to help the victims, but the point is not all victims go and report the case in the court and is ready to fight for justice , they are suppressed by the taboos and thinking of society that stops them to do so. The first 24 hours after the rape is very crucial as it is the main evidence in medical examination⁹, but if there is a delay in such examination, which is often the case because victim is threatened by the after effects of the reporting of the case, the blame automatically shifts onto the victim, thus, one of the main loop holes in the justice system concerned with rape laws is this, the importance of these

24 hours is not dealt in a proper way and a strict and reasonable law is needed to address this sensitive issue and to encourage the victims to undergo the examination and to assure them proper protection.

Often this delay is considered as a false accusation too, not only the burden increases on the victim to prove that in the court of law but also the in the society where it becomes the matter of discussion in each household that effects the victim mentally and drain them both emotionally and physically. Also the justice system is more concerned with the physical aspect impact of rape rather than physiological which is not evident, rape is very heinous crime and there is a need to address this issue in a very sensitive way as whole life of victim depends on it, the mental and emotional after effects of rape leads to the post traumatic disorders where the victims becomes subjected to self-blaming that leads to suicidal tendency. Although the justice system provides for the reformation and rehabilitative approach still that is the secondary step in the trail process, but the fact is before that steps arrives the victim is already emotionally and physically drained to fight for justice, thus there is a need to deal with both the aspects simultaneously. Similarly, the concept of benefit of doubt plays a major role in such cases, and often subjects the victim to more humiliation and harassment not only in court but in her own surrounding too. Although not the moral character of victim is questioned but the lifestyle, her beliefs, her choice, her relations, her family and her virginity is in question. The main reason that leads to the evolution of all such blaming question sis the typical mindset of an individual regarding the female gender, the stereotypes that are prevalent in society regarding the second gender and the restrictions that binds them. Another difference between rape and reality of rape is the relation of victim with the rapists, which often leads to the blaming of victim. The reality is that 95% of cases are committed by the one who is already know to the victim as claimed by the NCRB data^{vii}, this brings the victim under the circle of doubt and often leads to the dissection of her lifestyle and her dignity. In such cases the preparators is well know to the family and friends and that leaves

⁹ *Supra* 2

the victim story in the dilemma of doubt and that leads to more of blaming shaming.

All such factors lead to the denial by the society, the society looks down upon the victim with the reason of doubt and is often subjected to loneliness and blaming. The typical and orthodox of mind of the surrounding that the victim must have contributed into the rape is the most disgusting fact that is still prevalent in our society. This in turn leads to the self- blaming of victim, the victim starts believing that they must have done something wrong and gives right to suicidal tendency. Thus, the victims experience of victimization do not begin and end with the crime and its impact are often compounded by the secondary victimization such as the reaction, the behaviors and practices by the service providers, that results in further violation of victims crime and additional trauma. All such factors lead to the suppression of facts and there is a tendency in a country like India to suppress such incidents as the notions of honor and prestige are placed on a high pedestal. As per the recent data 99% of the rape cases go unreported.^{viii} The fact cannot be overlooked that the delay in lodging the FIR is concerned with the reputation and the honor of the family as in most case the perpetrator is among the member of the family.¹⁰

The after effects of rape on victim is more disastrous as compared to the trail of court it leads to biological sufferings, the medical problems faced by the victim, the grave injuries, the venerable diseases, the passing on of any sexual transmitted diseases, medical examination of victim within the 24 hours may not be physically painful but is definitely psychologically humiliating one. Apart from this they suffer sociological problems, the behavior of family, friend changes towards the victim, their study, education is affected, the community perpetuates victimization of rape victims. They also suffer from psychological changes, mental problems, apprehension of fear and threat, post-traumatic stress disorder, rape trauma syndrome, also the victims' perception of man changes after such incidents. It is an admitted matter of fact that victims have

invariably found rape trials a traumatic experience.¹¹ There is lack of awareness of the constitutional rights among the victims, around 97.6% of victims are not aware their basic rights.¹² Around 6.9% victims attending the trial in court are satisfied with the working process of court, and only 19.2% had believe in the criminal justice system.¹³ Thus , the concept of victim blaming is a grave injustice to the effected individual, it not only effects the victim but the whole family and her relations and effects the afterlife too. All this thinking and mindset can be traced back to the social values and the ideas based on religion whether real or imaginary. The patriarchal social context is buttressed by a system of beliefs called rape myths and a culture saturated by media depictions glorifying sexual objectification and violence against women.

Role of media in reporting of rape issues:

Rape as already seen is more a social matter than that of a human rights matter. Rape and blaming of victim is a huge violation of victims rights, the basic fundamental right of an individual i.e right to live with dignity that is enshrined in the constitution of India is violated at every instance of this issue whether, it be rape, court trail or after it. As mentioned by the apex court it is the duty of the state to create a climate where members of society belonging to different faith, caste and creed live together and has to protect their life, liberty, dignity and worth of an individual which should not be jeopardized in any case, and thus gave a wider approach to Article 21 of the Indian Constitution.¹⁴ Also, the victims has the right to fair trail and right to speedy trail inclusive under Article 21 of the constitution of India.¹⁵

¹¹ Delhi Domestic Working Women's Union v Union of India (1995) SCC 1 0014(India).

¹² Vibha Hetu, Victims of Rape (Rights, Expectations and Restoration), Thomson Reuters, 2018 pg.132

¹³ *Supra* 20

¹⁴ S.S. Ahluwalia vs Union Of India & Ors Writ Petition (civil) 232 of 1997.

¹⁵ Katar Singh v. State of Punjab, (1994) SCC 3 569(India).

¹⁰ Bharwada Bhoginbhai Hirjibhai v. State of Gujarat (1983) SCR 3 280(India).

Thus, the irresponsible and the reckless attitude of media towards reporting of the sensitive issue of rape is the grave violation of the victims' right. Although media is considered as the fourth pillar of democracy, whose job is to ensure that all people living in far off areas of country are aware of what's happening in rest of their country and it ensures transparency in its working. But looking into the recent reporting of cases by media and their hidden motive and intention behind it can be said that society, the media and their stigma inflict more suffering on the victim than the perpetrator, the illogical and baseless comments made by the public on such sensitive and grave issues paves the way for victim blaming.

With change in time and more freedom is given to every individual and institution, thereby media being one of the strongest influencer plays a negative role in such sensitive issues, it highlights the cases more that are associated with political and religious issues, as seen in 2012 gang rape case where because it was a case of national capital it was highlighted more than required, media became the debate forum where every second citizen got the chance to present their views and opinions completely shattering the dignity and respect of the victim and its family. The 2012 gang rape triggered introspection within the Indian media on how it reported on sexual violence, also in recent rape case of Kathua, the issues was highlighted based on its religious and political issues and hardly any media covered the real fact behind it.

Although, the portrayal of rape crimes by media has played a significant role in simulating public concern about rape and crime, that had led to the various protests and the had spread awareness about their rights among the citizens, still the reckless attitude of media in reporting such issues is grave violation of basic fundamental rights of an individual. In the recent scenario, the main agenda of the press is the "name" of the victim, apart from all the essential factors the main issue addressed is the name, the family, the background of the Victim, making the victim more vulnerable to blaming and shaming. However, it is the clear matter of fact that printing and publishing any matter which may make known the name of victim or

her identity is an offence under IPC.¹⁶ Thus, in spite of targeting the victim and her background the aim approach should be the accused, who is the main offender, unnecessarily highlighting the victim and her life will indirectly cause emotional and psychological effect on the victim and violates her basic rights. Also, it is a evident matter of fact that the cases reported by media is based on certain hidden motive and agenda, may be any political pressure, the religious matter, the caste and creed of the victim or offender, may be the societal stereotype attached to it. The rape in recent times is a huge matter of concern and had become a social issue that attracts enormous attention of the citizens and that is the sole reason why the reporting of rape cases fetches highest TRP's to the new channels. It has become a more of political issues rather than the human rights issues, depending on the coming election and party in power the cases are segregated and reported. As 85.3% victims admit that their cases are not reported by any media.¹⁷ The main issue highlighted is not the rights of victim but the victim's caste and social status to gain social sympathy. Dramatic stories and headlines are prepared for such issues, to attract more attention of customers, the media becomes a open forum of debate for all the members to gather and discuss on the topic and as result the victim is more traumatized and tortured. The dignity and the character of victim is questioned in such debates, and the different societal taboos and stigma leads to the derogatory comments on victim, her lifestyle, her beliefs, her choices and her whole life becomes a open forum of debate for society. The media stigmatization and their binary opposition causes a detrimental effect on the victim and her family. Her whole social life is put at stake and discussed, and such reckless behavior by media leads to the concept of self-blame in victims. The newspaper headlines, screams for attention with stories about crime designed to shock, frighten and entertain people. The again and again telecast and discussion of rape cases in detail instills an

¹⁶ Shri Bodhisattwa Gautam v Ms. Subhra Chakraborty AIR 1996 SC 922(India).

¹⁷ Vibha Hetu, Victims of Rape (Rights, Expectations and Restoration), Thomson Reuters, 2018pg.135.

apprehension of fear in the mind of victim and that amounts to post traumatic stress disorder, its like raping the victim again on social platform. Such reporting of cases causes deviant, anti-social and negative effect on the society too. For publication, TRP's the religious, cultural and stereotypical issues are highlighted and discussed more as compared to main issue. Such irresponsible reporting of cases by the media is a clear cut violation of the victims' basic rights and is grave injustice to her.

Thus, the second research question that deals with the role of media, is addressed here and is quite evident from the recent scenario and data that the media is acting in a biased way and is having a insensitive approach towards the rape victims, the stereotypes attached with rape plays a major role here as it subjects the victim to blaming and shaming by society and thus, hampers her normal life. In such sensitive issues there is need of sense of accountability and responsibility that media needs to look into. Rape is already a more of the political and social issue, thus there is need of positive approach towards it to prevent another crime upon the victims and to provide them a reformative and rehabilitative society to bring their life back to normal. Media has strength and ability to change both social and government attitude towards various key problems. Thus, there is a need that all journalists have responsibility to report unbiased, accurate information as they receive from reliable sources. There is a need to link the concepts of criminology and media studies together and to come up with a better way of dealing with such cases, as it is one of the main loop holes in the present criminal justice system, that is almost negligent about the role of media and there is need of more stringent laws to prevent the media from violating the basic rights of rape victims.

Conclusion

Rape is the only crime in which the victim faces more degradation and social unacceptability. It has often been described as "deathless shame " and "living death", it did

not only victimized her but left a lifelong stigma on the character and dignity of a women causing her and her family the hard pain and agony. Rape is a weapon that distorts a women's sexuality, restricts her freedom of movement and violates her human rights, and leaves them exposed, humiliated and traumatized. The societal response towards the victim, the stereotypes prevalent in society with respect to female fender, and the taboos attached to the female sex, the myths attached with rape, all such small factors causing a detrimental and huge effects on the life of the victim. The dissection of victims' life and dignity in public and by the public is a grave injustice on her and is like a crime upon a crime or can be called as second rape because it subjects the victim to the horrifying incident of rape again and again. The negative role of media only dramatizes the issue but does not help in early disposal of cases. There is need to treat rape and such heinous offences in a special and responsible way keeping in mind the culture, tradition and stereotypical thinking of the Indian society. Rape is a highly stereotypical issue rather than a criminal offence. It is unnecessarily highlighted in all religious, social and political ways due to the stereotype attached to it, the mentality, thinking and taboos of society makes it harsher for the victim to come out of its aftermaths. The victim suffers through post traumatic syndrome, goes through anxiety, self-blame issues, on the other hand the society and media start assassinating her character and her family history.

Although the recent changes in judicial system has implemented many preventive measures for the victim, but it's not only restricted to court rooms but to the surroundings in which the victim actually has to reside. Be it India or any other country, there is a particular mindset of people attached to this sensitive issues, that compels them to blame the first finger towards the victim, no matter how much precautionary measures are adopted by the country and its legal system, the main reason for it is the mindset of its citizens, which is still chained to the age old customs and traditions where they still believe that the female gender has some limits and she is compelled to follow it. Nevertheless, in spite of all the amended legislations and clear evidence of crime still the victim has to face

the court and its proceedings, has to undergo all the medical examination to prove her allegation, she still has to face the society and its stigma, all such methods indirectly or directly amounts to victim blaming. Thus, it can be said that although the laws are changing as per the dynamic society and nowadays it is more victim oriented, still there is a huge lacuna where the psychological effects of aftermath of rape is ignored, the monetary compensation in case of severe injury and punishment to the accused will not reform and rehabilitate the victim, there is a need of reformatory approach where the court, the concerned police officials and the society plays a significant role. There is a need to have a sense of responsibility and commonsense among the society, there is need to inculcate those values in society, there is a need to eradicate those stereotypical thinking and practices that are derogatory to women and her dignity. It is basically the menial and negligent perception of the society for the women, which is responsible to make them the victim of rapes and sexual assaults. Women have always been perceived and projected as powerless and dependable entities in the society. In the male dominated Indian society women have always been struggling for proving their identities. The very fact that women has to prove their distinct identity, is enough to show the secondary approach of society towards the female gender. In spite of all the advancements and modernization of society gender discrimination is still there, and if we look at the root cause of such grievous offences and main concept behind victim blaming, it will be the mindset and the values that are inculcated in the child, the surrounding in which he grows, there is not only the need to protect the female gender but the most urgent need is to educate and aware the male gender, because at the end all that matters is how a female is respected in society. In most of the families, girls are being taught every minute, manner and way to sit, stand, eat, sleep, walk and talk, whereas a boy is a spoiled brat. Boy is given full freedom and liberty; their mistakes are easily forgotten but even a single mistake of a girl is taken as a blunder. There are so many restrictions on girls, their timing of moving out and coming back to home are already fixed and scheduled. They can't move out freely they are made

conscious about wearing right clothes while moving out. Rape is indirectly also a way of a man to show his Man-ism onto the weaker part (woman). By raping a girl/lady a man projects his subtle ego over the woman. And this ideology has been served by the society only, and further illiteracy and lack of values in society flare up the fire of this crime.

Thus, the researcher will conclude stating that one of the biggest assets of human life is his dignity and as mentioned in the Constitution that every individual has equal right to live with honor and dignity.¹⁸ If analyzed from this point then rape is one of the most grievous offence that effects the human and its dignity, and since it is a gender-based crime it is often associated with the female gender, the so called second gender. It is correctly said that the effects of rape to a community or society will essentially revolve around the response the community makes. There is a strong need to evolve as a society not only superficially but in every other aspect. Awareness, education and values should now be wide spread. There is a lack of inculcation of right values in the families, parents sometimes knowingly or unknowingly forget to give their son right knowledge. They forget to teach their son to respect the women and hence the boys fail to understand the importance the value of a woman in the life. Parenting should not be gender-biased. It may take a little pain to re-create and reshuffle the old belief system of the society but this is the foremost prime solution of this revolution. Families, groups, communities, clans and the youth all should come forward now to form a new Foundation of fresh beliefs which believe in respecting and giving dignified life to a woman, which assures a safe home, city and a country to a woman. Protest, fights, arguments will have a temporary solution and rather they would take the solution far away. Hence, the time has come to think and act wisely. There is deliberate need to reformulate an agenda for the present society which works to eradicate that each idea, thinking and vision which is related to this crime of rape. Once the thinking of the people especially of the men, is changed half the success is already achieved. There is no need of politicization of the issue rather it is the time of bringing a social revolution. The politicians need burning topics to criticize the opponents but here the youth and the society should not follow the

¹⁸ Naz Foundation v. Government of NCT and Others W.P (C) 7455, 2001

politician's formula rather they should become the representatives of the victim in front of the government.

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IMPACT OF NPA'S ON MUDRA BANK LOANS

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Abstract

Mudra Loan has been the strongest endeavour of the Prime Minister Narendra Modi to bank the unbanked population. In all his addresses, he emphasized the importance of bringing the unbanked people under the mainstream banking, in order to make the neglected section of population self-reliant and self-dependent. Mudra bank loan yojana comes as a vision from the PM, by the slogan, 'Fund the unfunded'. MUDRA means Micro Units Development and Refinance agency. Population engaged in small business always requires micro finance to facilitate their business and day today business needs. PM Mudra Bank Yojana would help in facilitating micro credit up to Rs.10 lakh to such small business owners. It was launched on 8th April 2015. Target Audience is small business owners and the loan amount from Rs.50,000 to 10,00,000. This scheme is applied across India.

NPA crises call for more bank autonomy. PSB boards should be full of professionals with full autonomy. Better corporate governance and decentralisation will help improve loan evaluation, monitoring, repayment. Politically-connected lending must be a no-no. In this regard, the Insolvency and Bankruptcy Code, 2016, is a step in the right direction. We hope RBI and the government's efforts of cleaning up of banks' balance sheets succeeds and credit growth to the business sector revives. Loans were sanctioned without conducting meaningful pre inspection or physical verification of business units or residences. Further, without ascertaining end use of the loan amount or creation of assets from the loan amount, finally 74% of the beneficiaries under Mudra are women.

Introduction:

Mudra Loan has been the strongest endeavour of the Prime Minister Narendra Modi to bank the unbanked population. In all his addresses, he emphasized the importance of bringing the unbanked people under the mainstream banking, in order to make the neglected section of population self-reliant and self-dependent. Mudra bank loan yojana comes as a vision from the PM, by the slogan, 'Fund the unfunded'. MUDRA means Micro Units Development and Refinance agency. Population engaged in small business always requires micro finance to facilitate their business and day today business needs. PM Mudra Bank Yojana would help in facilitating micro credit up to Rs.10 lakh to such small business owners. It was launched on 8th April 2015. Target Audience is small business owners and the loan amount from Rs.50,000 to 10,00,000. This scheme is applied across India.

Importance of PM Mudra Scheme

- The PM Mudra Bank Yojana is said to benefit more than 58 million small business owners in the country. This is one sector under which more than 120 million people are employed and this working population mostly comes from less privileged sections of society.
- The majority of small business owners in India have always remained outside the ambit of mainstream bank credit. This is just because banks and financial institutions often focus their products and services for the secured business lot, who would repay at higher interest and have their nominees secured. PM Mudra Bank Yojana would help in getting this trend changed.
- Institutional finance has always been relevant to small business. However, inadequate corpus and unorganized management of credit facility to small entrepreneurs never really made it reach the needed entrepreneurs. PM

Mudra Bank Yojana comes with a dream to get the dreams of many young and budding entrepreneurs fulfilled.

- Repayment has always been a concern why financial institutions could not provide required finance to small business owners. With this initiative from the PM office, the scheme is said to take care of this part as well and thus help both financial institutions and needy small business owners come on one single platform.

Limitations of the Mudra Scheme

These are the list of business for which Mudra Loan cannot be given:

- Personal Requirement
- Educational Purpose
- Buying Personal Car or Bike
- Rich Businessman

Objectives of the study:

The present paper aims to full fill the following objectives.

- To trace the Organization and Growth of Mudra Bank Loans and distinguish the same with personal loan.
- To highlight the important limitations and documentary requirements for Mudra Loans.

- To discuss the NPA problem with reference to Mudra Loans.

Methodology: This paper is based on secondary data sources, the concerned data to satisfy the objectives has been collected from various published sources.

Sources of Data: Secondary data are collected from journals, newspapers and internet.

Limitation of the study: There are some limitations found in this paper. Firstly, it is based on secondary data sources only and the conclusions are framed on the basis of it. Secondly, the concerned data for analysis has been available in limited volume.

Statement of problem: This paper endeavours to focus on understanding the conceptual frame work of PM Mudra Scheme, its probable impact on NPA's to the exchequer of Bank Liabilities.

Significance of the problem:

Since the Mudra scheme has implemented from 8th April 2015, a study of this kind besides creating awareness would also help in analysing the pros and cons of PM Mudra Loan Scheme and the important point to be kept in mind before its implementation, to unbanked families as it would effect on NPA's on bank working.

MUDRA LOAN VS PERSONAL LOAN

Mudra loan	Personal loan
<ol style="list-style-type: none"> 1. This type of loan is an entire govt administrated and approved scheme. So it is safe and secure form of taking credit. 2. One must have a genuine business plan for getting mudra loan. Repayment tenure is as high as 7 years. 	<ol style="list-style-type: none"> 1. This type of loan is given by both govt. and private financial institution. 2. No business is needed to get personal loans. Only a justifiable reasons is required. 3. Repayment tenure is less.

Types of loan under the PMMY.

As of now there are three schemes namely.

- Offering loan up to Rs. 50,000. In other words, it is also termed as a startup loan.
- Offering loan above Rs. 50,000 to Rs. 5, 00,000. It is also stated as the mid-level business institution set up loan.
- Offering loan above Rs. 5, 00,000 to Rs. 10, 00,000. It is meant for those

who wants to set up a business in a bigger and advanced level.

Key features of the stand-up India loan scheme:

- No collateral is necessary
- There are zero processing fees
- The rate of interest is only 1% per month.
- The maximum period of repayable the loan has been extended up to 5 years.
- Mudra cards have been launched that will provide working capital loans.

Required Documents For Mudra Bank Loan Scheme:

- Self-attested Identity proof
- Self-attested address proof
- Passport size photographs
- Your company address and ID proof
- Business registration certificate etc.

Eligibility criteria for participating banks and financial companies.

Scheduled commercial Banks: All schedule commercial banks in public and private sector with 3 years of continuous profit track record net NPA's not exceeding 3% minimum net worth of Rs. 100 crore and not less than 9% CRAR are eligible to lend loan.

RRB's: All restructured RRB's having net NPA within 3% having profitable operations and not carrying any accumulated losses and CRAR >9% are eligible under Pradhan Mantri Mudra Scheme.

Loan Repayment - Only 4% NPAS in Mudra Loans:

Housewives, Poor Widows and small and budding entrepreneurs seem to be more reliable in loan repayment than the promoters of some of the large corporations. Contrary to perceptions, loans under the Mudra Yojana – a pet initiative of Prime Minister Narendra Modi aimed at supporting budding entrepreneurs in vulnerable sections of society – had a gross non-performing asset (NPA) ratio of only 4% as of December 2017, much lower than roughly 10% for the entire banking industry.

Interestingly, at 4% state-run lenders (barring SBI) outperformed private peers' record of 4.2% gross NPSs under this scheme, showed the latest data by the department of

financial services. SBI's record was even better – only 3%, against its overall bad loans ratio of 10.35% as of December 2017. The performance of public sector banks (PSBs) in the Mudra scheme is in sharp contrast with their poor record in overall bad assets ratio, which is around two-and-a-half times of the private lenders'.

To further promote this scheme, the DFS has roped in 40 entities – including Flipkart, Amazon, Patanjali and Amul that are also big job creators – which will identify people who need loans under Mudra Yojana. Some analysts caution against excessive jubilation over low NPAs in Mudra loans yet, saying repayment tends to be higher in the initial years after the grant of a loan and may falter in later years. However, a senior finance ministry official told FE that since most of the Mudra loans are for a short duration of up to three years and the fact that the scheme already completed three years in April 2018 – a reasonable period for a fair assessment of a short-duration loan scheme – the NPA record is still impressive. "Mudra loans are short-term ones and unlike long-duration credit to industry where NPA levels can potentially rise in later years even if initial repayments are on schedule," said the official.

Never the less, both the government and banks have to be careful in not letting this scheme abused by fraudsters, especially because loans are usually collateral free until some assets are created out of them, while ensuring that the intended beneficiaries reap the benefits, said the analysts.

Apart from low bad debt levels, what makes this scheme impressive is its inclusive character. Financial services secretary Rajiv Kumar said as many as 74% of the Mudra scheme beneficiaries are women. People belonging to SC/ST and OBC categories make up for 36% of loans worth close to Rs.5.72 lakh crore that were sanctioned by end-March 2018 since the scheme's inception in April 2015. As many as 55% of the 12.77 crore loan accounts belong to these categories of people. Over 9 crore loans were offered to women entrepreneurs, cutting across all categories. The finance ministry hopes its tie-ups with the 40 entities will attract more such entrepreneurs to benefit from the scheme and boost inclusive growth.

THE NPA CRISIS CALLS FOR GREATER BANK AUTONOMY

Non-Performing Assets (NPAs) have been in the news for a long time. The financial stability Report of RBI, December 2017, points out that the gross non-performing advances (GNPA) ratio of scheduled commercial banks (SCBs) increased from 9.6% to 10.2% between March and September 2017. The GNPA grew by 18.5% on a year-on-year basis in September 2017. While the GNPA of public sector banks (PSBs) stands at 13.5% in September 2017, the figures stands at 3.8% for private banks.

Many reasons have been ascribed to the spurt in NPAs:

- a. Majority of the projects were sanctioned in the boom phase of economic growth. Both corporates and banks were optimistic it would be a win-win for all. However, as slowdown ensured, their assumptions collapsed. Many infrastructure projects got stalled for reasons like the so-called policy paralysis, pending court cases, and regulatory issues like environmental clearances and corruption. The stalled projects, therefore, failed to generate cash flows and corporates failed to repay loans. As a result, NPAs started to rise.
- b. Crony capitalism aggravated NPAs. Bank boards with political connections might have got underserving loans. In a classic case of “moral hazard,” politically connected corporates know the even if they default, banks would be recapitalised by the government using taxpayer money. This results in wilful default by some corporates.
- c. Banks are responsible for their poor monitoring and supervision, and awful appraisal and lending practises also led to accumulated bad debts. This points to the perceived ineffectiveness of RBI’s supervisory architecture in controlling the situation on time.

The negative repercussions of NPAs on the economy are way too many:

- a. NPAs invariably raise lending rates. The interest rate charged by SCBs consists of policy rate (repo rate), a default risk premium, a term premium, an inflation

risk premium, and the bank’s compensation for costs. For example, if a commercial bank’s lending rate is 15% of this 6% is due to policy rate and the rest 9% is due to other four factors. It is important to remember that the rest of the four factors or additional 9 percentage point rate of interest is independent of monetary policy. Banks charge the default risk premium because of the uncertainty on repayment of loans. Given that banks knew about the quality of loans much before they went to the less informed customers (adverse selection), they also increased credit risk and, as a result, lending rate increased adverse selection.

- b. By RBI’s own admission in a recent paper (Asset Quality and Monetary Transmission in India), huge NPAs weaken the monetary policy transmission mechanism. For instance, between January and October 2015, RBI, in its various policy reviews, reduced the repo rate by 125 bps. But banks did not pass the benefits to the customers, who got benefit only by 50 bps, i.e., the amount of reduction in lending rate by most SCBs, while the deposit rate was reduced sharply, by 130bps. As a result, net interest margin rose, which is one of the highest in the world. Thus, banks are using the policy rate to their advantage from both ends: deposit and lending rates. A 2015 IMF working paper by Sonali Das showed that pass-through of policy rate changes to bank interest rates in India is slow and adjustment is asymmetric. That is, when policy rate rises, the deposit rate does not adjust to it, while the deposit rate adjusts faster to monetary policy easing. Further, bank lending rate moves more closely and faster with response to monetary policy tightening than to loosening.
- c. One reason could be that high levels of NPAs held by banks limits their ability to pass on the full benefits of monetary easing. In a way, banks are trying to recover their loss from the repo rate cuts.
- d. NPAs lower private investment. Investment drops as interest rate goes up. Importantly, corporate investment is not greatly affected by meagre interest rate

changes. We think slowdown in the credit growth is largely due to stress in PSBs. This makes overburdened PSBs cautious and risk-averse to more lending. Banks expect a correction in credit lending after a lending spree. They have become cautious and selective in sanctioning new loans. Given that economic growth has slowed down, they fear businessman might not be able to make good profit and, thus, may not be able to repay debt, which, in turn, leads to low investment. Further, more NPAs mean more capital they have to keep separately to meet the Basel III capital norms.

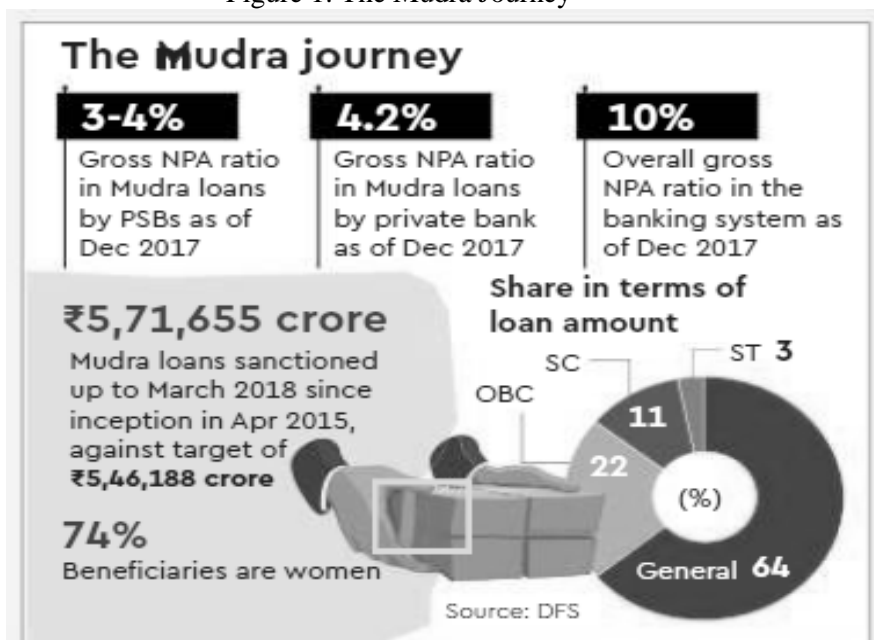
- e. Huge NPAs lead to banking crises, too. At Rs.4 lakh crore, bad loans exceed the market value of PSBs by 1.5 times. This will scare equity investors as they fear it

may explode any time and the economy will nosedive. As banks report higher NPAs, bank stocks will be hit and retail investors will be affected. Therefore, the government is recapitalising with a fear that a failed banking system may exacerbate financial crisis and economic meltdown. However, a timely intervention by RBI and the government has averted the crisis.

- f. Rising NPAs may lead the rating agencies to downgrade ratings of PSBs and private banks; it will affect their ability to raise capital. Finally, an NPA is a double whammy for (retail) investors. On one hand, they lose money as share prices of banks fall, and on the other, as taxpayers, they've to pay taxes to recapitalise banks.

Financial Analysis

Figure 1: The Mudra Journey



Source: Department of Financial Services (DFS).

MUDRA NPA:

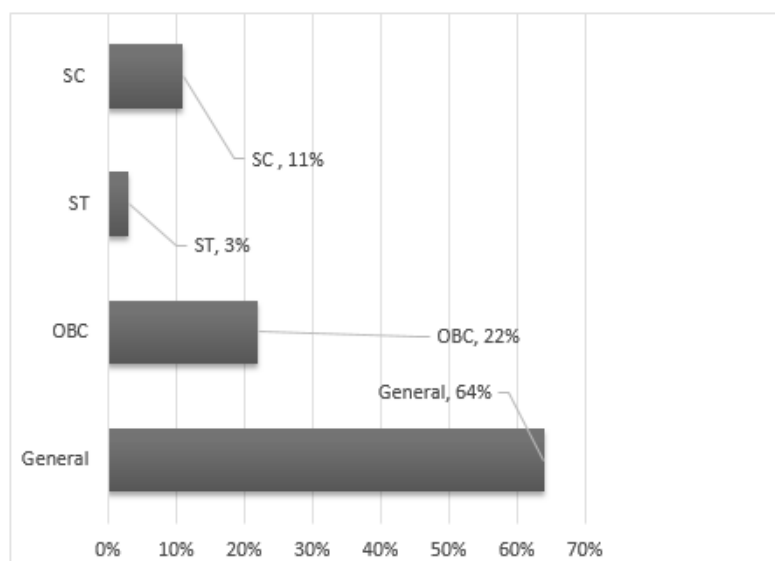
Those monitoring banking sectors of India have raised concerns about Mudra loans becoming a big liability for the banks in near future. Officially, the Mudra loans seem to have done well in keeping NPA (Non-Performing Assets) lower compared to other bank loans. According to finance ministry data Mudra Yojana had a gross NPA ratio of only

four percent as of December 2017 – much lower than average 10 percent for other loans in the case Public Sector Lenders.

Financial inclusion for all: Beneficiaries are as follows:

General Category – 64%, SC – 11%, ST – 3%,
OBC – 22%, 36% beneficiaries are from
SC/ST/OBC categories.

Figure 2: Beneficiaries



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MANAGEMENT OF MOTIVATION AND WORK ENVIRONMENT ON THE SUCCESS OF THE ORGANIZATION – A CASE STUDY OF ESSAR STEEL

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Introduction

Essar Steel is one of the biggest steel manufacturing company in India, which believes in providing the employees with a work environment, which helps in their holistic growth, and motivates them. This study looks at all the initiatives taken up by Essar Steel to manage the work environment and steps taken towards motivating the employees to obtain the highest amount of productivity from the employees and retain them. It also studies the motivation level of employees of Essar steel.

One of the problems of modern era of industrial civilization has been the work environment viz-a-viz motivation of employees, especially in the large size enterprises. It implies that by introducing latest machines, technology and the technical know-how alone cannot bring about economic prosperity unless a band of satisfied workers and contented workmen with adequate training are deployed to work in safe and congenial work situation. A corollary to this well settled fact is that a workman feels fully satisfied about the job he is doing if he feels that he has reasonably good quality of work life. He cannot be expected to put in his best of skill, experience, technical knowledge etc. in the allotted assignment if he feels unconcerned and lost personality. Thus it is subject of serious concern equally for the entrepreneurs, workmen, research scholar, economist, and sociologist.

The present study is, therefore, focused on this importance of human-relations field that has multi-dimensional psychological aspects, component of work environment & motivation leading to job satisfaction. The contributory factors that are responsible for job satisfaction

or job dissatisfaction fall into the following categories:

- i. Individual factors
- ii. Organization factors
- iii. Extra Organization factors

Motivation is the process that account for an individual's intensity, direction, and persistence of effort toward attaining a goal. We have to consider the quality of effort as well as its intensity. Effort that is directed toward, and consistent with, the organization's goals are the kind of effort that we should be seeking. Finally, motivation has a persistence dimension. Continued unsuccessful rational coping behaviour may cause frustration, conflict, and stress and eventually lead to forms of irrational coping behaviour. Frustration may erupt in several awkward forms:

- **Aggression:** Aggression is an act of force against someone or something. Aggression can be verbal or physical.
- **Rationalization:** here an individual may blame someone for his inability to accomplish a task.
- **Fixation:** sometimes frustration can freeze old and habitual responses and prevent the use of new and more effectual ones.
- **Regression:** sometimes frustrated person tend to give up constructive attempt at solving their problems and regress to childish behaviour.
- **Resignation:** one way of dealing with prolonged frustration is to leave the field or withdraw. The withdrawal may be physical, as in flight from the scene, or it may be internalized and carried to the extreme lethargy seen in apathy.

Table 1: Work Environment Management At Essar Steel Ltd.

Areas Of Focus	Initiative
Training & Development	Technical Behavioral Leadership Functional Managerial Coaching & mentoring
Performance Management	Identification of Key Performance Areas Preparation of Individual Learning Plans Biannual Appraisals Proper feedbacks
Leadership Programs	Business Leadership Programs Global Leadership Programs Graduate Executive Program
Talent Management	Executive Talent Review Key Account Talent Management
Learning	Learning Hour Learning Tree Essar Corporate University Essar Learning Centre Gurukul
Employee Engagement	Employee Connect Initiative Employee Assistance Program Health and Wellness Initiatives
Inclusive Initiatives	Essar Privileges Samanvay Hobby Groups Moves from Stress to Chill Essar Care Diversity and Tolerance

Source: www.essarsteellimited.com

Materials and Methods

The empirical research study based on descriptive research design was undertaken using primary and secondary data. This study is used to analyze and record how far administration and management in Essar Steel Ltd. have rendered socio-economic justice towards the workers associated with them and to record our findings on the pattern relating to motivation to work and to find out the problems in this area and to record our suggestions.

Essar Steel Limited has been taken as the universe for detailed study on work

environment vis-à-vis motivation as perceived by a cross section of employees including both executives and non-executives. The investigation is done by analysing secondary data and collecting primary data from 60 respondents through questionnaires.

The objective of the study is to study the effectiveness of the management process in Essar Steel Limited with respect to motivation. The study is mainly focused on investigating the basic factor influencing motivation in Essar Steel Ltd. It is directed towards finding out the impact of work environment and behavioural factors vis-a-vis motivation and productivity.

Table 2: Awards Presented to ESSAR Steel Ltd. for their Work Environment and HR Practices

Si. No.	Award Name	Year	Awarded By
1.	National Safety Council of India (NSCI) Safety Awards 2018	2017	National Safety Council
2.	Safety Innovation Award	2017	The Institution of Engineers (India)
3.	7 th Annual Greentech HR Awards	2017	Greentech Foundation
4.	Ispat Suraksha Purashkar	2017	Joint Committee on Safety, Health and Environment in the Steel Industry (India)
5.	DCCIA Pune Award for Excellence (Best HR practices)	2016	Deccan Chambers of Commerce Industries and
6.	Global CSR Excellence and Leadership Award for Women Empowerment	2015	The World CSR Congress
7.	QCI-DLShah National Award for Quality Circle Project	2015	Quality Circle of India

Source: www.essarsteellimited.com

Table 3: Response of employees to various areas of concern and their scores

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Si. No.	Areas of Concern	No. of Respondents & Their Scores				
		Strongly Agree (5)	Agree (4)	Don't Know (3)	Disagree (2)	Highly Disagree (1)
Basic Need						
1.	Special wage increase should be given to employees who do their job well.	29 (145)	24 (96)	7 (21)	0 (0)	0 (0)
2.	Individual incentives bonuses would improve the performance of employee.	35 (175)	21 (84)	4 (12)	2 (4)	0 (0)
Safety Need						
1.	Better job description would be helpful so that employees will know exactly what is expected of them.	52 (260)	8 (32)	4 (12)	0 (0)	0 (0)
2.	The company retirement benefit and stock programs are important factor in keeping employees in their job.	22 (110)	28 (112)	10 (30)	0 (0)	0 (0)
Belongingness Need						
1.	Supervisor ought to work hard to develop a friendly working atmosphere among their people.	52 (260)	6 (24)	2 (6)	0 (0)	0 (0)
2.	Management would show more interest in the employees by sponsoring social events after work hours.	48 (240)	10 (40)	2 (6)	0 (0)	0 (0)
Esteem Need						
1.	Individual recognition for above standard performance means a lot to employees.	53 (265)	7 (28)	0 (0)	0 (0)	0 (0)
2.	Employees want to feel that their skills and capacity are put to use on their jobs.	29 (225)	7 (28)	7 (21)	0 (0)	0 (0)
Self-Actualization Need						
1.	Jobs can be made more challenging and stimulating.	36 (210)	19 (76)	4 (12)	0 (0)	0 (0)

2.	Feel comfortable with the physical working condition available with me.	28 (140)	18 (72)	11 (33)	0 (0)	3 (3)
3.	I have some opportunity to try out new ideas at work.	28 (140)	24 (96)	8 (24)	0 (0)	0 (0)
4.	Feel that organizational policies facilitate achievement of individual goals	8 (40)	28 (112)	19 (57)	2 (4)	2 (2)
5.	I feel that I am being paid sufficiently for the job I am doing.	5 (25)	20 (80)	34 (102)	0 (0)	1 (1)
Miscellaneous						
1.	I discuss my personal problem with my superiors/ immediate boss.	22 (112)	18 (72)	16 (48)	0 (0)	14 (14)
2.	I get enough support from my subordinates.	36 (180)	18 (72)	6 (18)	0 (0)	0 (0)
3.	I feel that whatever I want to convey to my superiors/subordinates/peers is properly communicated to them.	30 (150)	21 (84)	9 (27)	0 (0)	0 (0)
4.	My superior are quite frank when they discuss any point with me.	33 (165)	17 (68)	10 (30)	0 (0)	0 (0)
5.	My subordinates and peers seek my advice even for their personal problems.	31 (155)	20 (80)	9 (27)	0 (0)	0 (0)

Source: Primary Data

Data Analysis and Interpretation: Data analysis from the data collected from employees at Essar Steel Ltd. revealed certain factors, which affect the motivation and work environment of the employees.

Factors affecting the motivation and work environment of the employees:

- 48.5 % of the respondents strongly agree that special wage increase should be given to employees who do there job well and out of the remaining 51.5%, 40 % agree to the same indicating that employees who are doing their job with hard work expect monetary reward appreciation.
- 58.3% strongly agree to the statement that individual incentive bonuses would improve the performance. This indicates that employees feel that there is a very strong linkage between monetary rewards and performance on the job. This indicates that in order to increase the employee performance, management should provide annual bonuses to all its employees.
- 86.7% of the respondents strongly agree that a proper job description will help the employees to perform better

at their job. This indicates that knowing by what is exactly expected from them on the job and what all responsibilities fall under their job profile will help them to understand their job better and also at the same time it gives a sense of clarity for the employee to do their job more confidently and safely.

- 46.6% of respondents agree to the statement that company retirement plans and stock options are important factors in keeping the employees in their jobs. This indicates that people feel a sense of security that once they retire from their work the retirement plans are there, as a safety blanket to take care of their future basic needs. This also indicates that management should have a good retirement plan and stock option plans to retain its employees.
- 86.7 % strongly agree to the fact that a role of the supervisor is of the highest importance in creating a work environment, which thrives higher motivation and better performance from employees.
- After work socializing events by management are very important for employees, as it is evident from the

response in table 8. 80% of the respondents strongly agree to the statement that management must keep on organizing social events for employees to create an environment wherein employees feel comfortable or rather enjoy working for the organization.

- 91.7% agree to the fact that challenging and stimulating work makes employee more excited about their work. Challenging jobs makes the employee work harder and break the monotony of their routine work.
- Only 46.7 agree to the same and 13.3 strongly agree. This is because

organizational policies have such a wide range of function that for every employee it plays a different role.

- 50% strongly agree, and 35% of the respondents agree that there is proper communication channel and whatever they want to communicate to their superiors/subordinates/peers is properly communicated.
- 60% respondents agree that peer and subordinate support is very important for a better work environment.

Table 4: Calculated overall averages for all the areas of Concern

Categories of Investigation	Question Nos.	Score Average	Overall Average
Basic Need	1.	4.36	4.43
	2.	4.51	
Safety Need	1.	4.86	4.5
	2.	4.2	
Belongingness Need	1.	4.83	4.7
	2.	4.76	
Esteem Need	1.	4.9	4.6
	2.	4.36	
Self-Actualization Need	1.	4.48	3.99
	2.	4.13	
	3.	4.33	
	4.	3.58	
	5.	3.47	
Miscellaneous	1.	3.9	3.9
	2.	4.5	4.5
	3.	4.32	4.32
	4.	4.38	4.38
	5.	4.36	4.36

Source: Calculated from Table 2 Scores

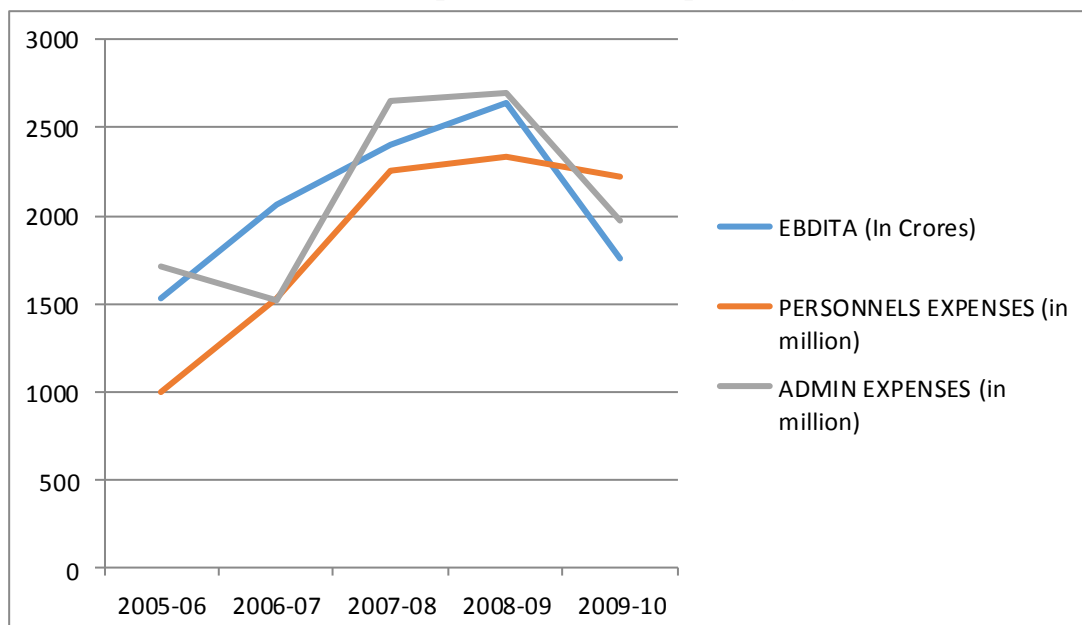
Findings and Implications

- Physiological need with an overall average of 4.43 supports that money is a very important factor in motivating the employees to perform good on the job and if the employees are performing good on the job and working hard, they expect that the management should provide them with higher salary.

- The overall average score for safety needs is coming to 4.5, which indicates that an employee needs to
- feel secured and confident at the job to give its best to his job and perform better.
- The overall average of belongingness need is 4.7 indicating that it is extremely important for the employees, by cultivating a friendly relationship with the team members and subordinates and by management must keep on organizing social events for employees.

- With an overall average of 4.7, belongingness need is the most important for employees than any of the other needs i.e physiological need (4.43), safety need (4.5), esteem need (4.6), and self-actualization need (3.99).
- Self-actualization need is the least important compared to all the other needs with an overall average of 3.99. This indicates that employees are more concerned with fulfilling there other needs than the self-actualization need.
- With an overall average of only 3.9, discussing personal problems with subordinates is not a desirable part of work environment of an employee. It depends on personal outlook of each individual and thus cant be generalized.
- The average of 4.5 shows that support from colleagues and subordinates are very important for a team to function smoothly and obtain good results. It also creates an environment where helping each other becomes a part of routine functioning. This leads to a motivated team.

Figure 1: Trend of EBITA, Personnel Expenses & Admin Expenses by ESSAR STEEL LTD.



Source: ESSAR STEEL LTD. Annual Reports

Conclusion

In the study of the effect of work environment and motivation on the success of the organization with keeping Essar Steel Limited in focus, it can be concluded that there is a positive relationship between the two. Human resource is one of the most important resources for an organization. In the present scenario, where switching jobs is easy and there are plenty of employers who keep on recruiting skillful workers, attracting new employees and retaining the existing employees is of paramount importance for all

the organizations. The most talented human resource and the hardest working human resource can help the organization to succeed. Creating a healthy and fun work environment is extremely important to attract new employees towards the organization. To get the best of the employees to join the organization, the companies have to create a workspace, which makes the employees inclined towards joining the organization. At the same time, organizations have to come up with strategies, which motivate the employees to keep working hard and to keep on performing their best in order for the

organization to register profits. In case of Essar Steel Limited, it was evident that the company is recruiting some of the best talents available to them and it has plenty of retention and motivation techniques, which are leveraged upon to get the best performance from its employees. After looking at the various figures of profits and loss accounts for over the years and the balance sheets, it is clear that the organization is creating a healthy environment for its workers and motivating them in the right way.

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दोपदी मुर्मू
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नरेन्द्र मोदी
प्रधानमंत्री

झारखण्ड स्थापना दिवस

15 नवंबर 2000 से 15 नवंबर 2018 साल युवा झारखण्ड

भगवान बिरसा मुंडा जयंती एवं राज्य स्थापना दिवस के अवसर पर राज्य की सवा तीन करोड़ जनता को हार्दिक बधाई

स्थापना दिवस पर सौगात

खुले में शौच से मुक्त (ODF) हुआ झारखण्ड।

1100 करोड़ रु. की योजनाओं का शिलान्यास और उद्घाटन

देवघर, हजारीबाग और लोहरदगा जिले भी हुए पूर्ण विद्युतीकृत। रामगढ़, बोकारो, धनबाद और रांची जिलों के हर-घर पहले ही पहुंचा दी गयी है बिजली। दिसंबर 2018 तक राज्य का हर घर होगा रोशन।

1385 इंटरमीडिएट शिक्षकों, 713 राजस्व उप निरीक्षकों तथा अमीन और 20 राज्य कर पदाधिकारियों समेत कुल 2118 लोगों को नियुक्ति पत्र।

“ हमारा झारखण्ड युवा हो गया है, अब राज्य के विकास के प्रति हमारी जिम्मेवारी और बढ़ जाती है। आइये हम संकल्प लें कि जाति, धर्म, संप्रदाय, क्षेत्रवाद और राजनीतिक मतभेदों से ऊपर उठकर विकास के पथ पर बढ़ते झारखण्ड को और आगे लेकर जाएंगे। आइये करें प्रण हम बनायेंगे... न्यू झारखण्ड ”



रघुवर दास
मुख्यमंत्री, झारखण्ड

राज्य स्थापना दिवस समारोह में आप सभी सादर आमंत्रित हैं।

15 नवंबर 2018, दोपहर 12 बजे, मोरहाबादी मैदान, रांची

नेक इरादे हौसले बुलंद, बन रहा है... न्यू झारखण्ड



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