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Editorial

I often see this incident while passing through the square of my city. For those who roam on their two-wheelers in search of livelihood, the roadside traffic cops are like Yamdoots. They focus less on their helmets and safety masks but more on their wallet. A political leader or powerful government official is often overlooked by them. But, these sergeants attack a family man like a hungry vulture. Then, by taking him to a corner on the side of the road, these guards of the law, with strictness, in the name of law, take money out of his pocket and take away his children's bread of the day.

In fact, in this country, law often becomes a means of repression rather than governance.

Durga Puja is celebrated with great pomp in Bihar, Jharkhand and adjoining states like Odisha and Bengal. But, in view of Covid-19, the state governments are bent on limiting this community festival. In Jharkhand, the state government has laid down strict guidelines for Durga Puja, with very stringent provisions relating to the size of the idol & Puja Pandal and the number of people present in the Pandal. All this is happening when markets, malls and other institutions are being opened in the state. The transmission of Covid-19 will not be prevented by the Durga idol or pandal from being kept small.

Covid-19 is an opportunity for many people. Believe me, not every corpse wrapped in plastic with the stamp of Covid-19 belongs to any Covid patient. ‘Money’ is associated with every corpse. In Jharkhand and its neighbouring states, more people are dying due to poor medical aid than Covid-19.

The threat of Covid-19 is real, it has troubled us for the last seven months. But, its also true that we are all learning to fight it. People are automatically adopting masks, sanitizers and social distancing. In New India, these things are going to be the 'new normal'.

In such cases, 'public awareness efforts’ give better results than 'police and government repression'. You cannot control this epidemic by intimidating people or imprisoning them in homes. Like Mohammad Tughlaq, we have been using lock down unsuccessfully for the last 7 months. Our economy has gone into the abyss due to lock down. Compared to Covid-19, thousands of people are dying due to 'hunger', 'mental stress' and 'other diseases due to absence of hospitals and treatment.

Aggressive administrative interference in religious activities on the pretext of Covid-19 is a 'new normal'. The manner in which the government guidelines have been set and the strictness with which the administration has implemented Durga Puja raises many questions. Top officials of the administration need to be more vigilant on issues related to 'religion' and 'tradition'.

“Curfew is an effective method of maintaining ‘law and order’. If during the festivals, the public walks out of the house, either she should be imprisoned or she should be fined heavily. Especially if it is implemented on the day of festivals, on the one hand it will help in controlling Covid-19 transmission and on the other hand, the income of the government will also increase. "While this is a satire, if some government officials take it as suggestion, then the accountability lies on the satirist. And, he should be punished.

With every dispute in India, a big market is created with great business opportunity. No film in Bollywood has been released in theatres for the last 7 months. But, real life controversy films are being released continuously. Amid controversies, new superstars are emerging. The ‘religion based’ segmentation of cine audiences is a new marketing strategy. Be aware, behind every dispute there is a strong sponsor. 'Market', 'business', 'politics' and 'profits' are all related to each other. Whether it is ethnic, religious or film controversy, at the centre of every dispute is the ultimate goal of profit. 'Fear', ‘hunger’ and ‘sensation’, give strength to profitable market.

Therefore, a traffic officer standing by the side of the road, a shrewd politician, a govt loyal administrative officer and an insensitive doctor who uses the threat of Covid-19, keeping the profit at the centre, all are part of the market where ‘Profit’ is the ultimate truth.

16/10/2020

Dr. Mithilesh K. Choubey

Editor

Date : 16-10-2020

INDEX

TEACHER READINESS AND PERCEPTION OF BLENDED LEARNING

Tara Ooi I – Chen
Eric Balan
Mohammad Saeed
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Abstract

Changes and emerging trends in higher education are both expected and encouraged to keep up with the demand that knowledge is the driving force for both local and global economy. These changes therefore effect the way we learn, teach, manage, etc, thus is closely linked with the advancement of technology by which new systems can promote development of knowledge economy and quality learning. For this development, the incorporation of IT is crucial to support teachers or facilitators to teach and facilitate learning, and as learning is technology enhanced, E-learning initiatives have the ability and advantage to meet students' needs more effectively and efficiently. One change initiative is using online platforms for blended learning through its potential to allow technology to work best for education by engaging the learner (Sorbie, 2015). The familiar incorporation of blended learning and online learning as instructional strategies were now the go-to instructional for many universities because it combines traditional face-to-face classroom learning with a combination of computer aided activities, regardless if activities were synchronously or asynchronously conducted. However, blended learning has its weakness. Hence, in this case study, a qualitative data collection approach was employed to examine the readiness of lecturers in a higher education institution towards employing blended learning in their teaching strategies through face-to-face classroom interaction while incorporating IT in their teaching strategies. The findings of the case study show that the teacher's perspective was both positive and negative in nature with due to various constrains and limitations.

Keywords: Blended Learning, Teacher Readiness, Learning Management System, UROX, Instructional Strategies, MOOC

Introduction

Since the last two decades and entering the 21st century, many changes and emerging trends can be seen in higher education. While these changes are not only expected but encouraged, universities especially in developing countries like Africa, Asia, Latin America and Caribbean must keep up with the demand that knowledge is a driving force for local and global economy (Rena, 2010). Malaysia is no exception and as a developing country, transformation strategies were identified where the higher education sector in particular, is to take lead in achieving these national goals (Li, 2016).Changes at four levels; within the classrooms, inside higher education institutions, in nation states, and at the global level (Agarwal, 2015) are expected, consequently, changes must be made in the way we learn, teach, manage, etc. Some of these change initiatives undoubtedly will be closely linked by the progress of technology by which new systems must be put in place to promote development of knowledge economy and quality learning that stemmed from teaching and research (Rena, 2010). As any nation progresses, future leaders must be equipped with skills necessary like critical thinking, creativity, collaboration and communication. One area that supports the development of these skills is information technology (IT). Hence policy makers are considering the importance of full integration of information technology in the education system at all levels(Garba, Byabazaire, & Busthami, 2015). The incorporation of IT, nevertheless is a tool to be utilized with the purpose of incorporating 21st century competencies, skills and attitudes, (Care, Kim, & Vista, 2015)which supports teachers or facilitators tasked with helping students learn to learn, essential for understanding deeper concepts and adapting higher-order skills which ultimately is linked to different instructional and assessment strategies employed(Fadel, 2016). The advancement of IT pushes the education sector to also change, and change initiatives are inevitable with the globalization process of knowledge economy because they are necessary to meet the demands of current learners. Learning is now technology enhanced which is one way of meeting student needs more effectively and efficiently(Goolnik, 2012). Education is now more competitive, fast paced, and efficient through E-learning initiatives while ensuring governments and funding agencies that higher education has the ability and advantage to meet students' needs more effectively and efficiently, much better than in the past (Goolnik, 2012). One change initiative is using online platforms for blended learning through its potential to allow technology to work best for education by engaging the learner (Sorbie , 2015). Focus will shift from teacher-centred to student-centred instruction where in many institutes of higher learning, the blended learning approach is encouraged and supported technology. In Universiti Tun Abdul Razak (Unirazak) for instance, the implementation of a change initiative called UROX, an online platform was created for the purpose of combining classroom and online teaching and learning. Unirazak was established 1997, a private university in Malaysia. It offers pre-university, undergraduate and post-graduate programmes which are either a stand-alone or jointly developed with professional bodies. Throughout the years it has introduced many change initiative to be "more effective in developing and nurturing young leaders both for the public and private sectors as well as produce entrepreneurs who could be successful in the long run" (Editor, 2012). Starting from 2019, Unirazak introduced an online learning platform called UROX which stands for "unirazak online experience". UROX is powered by CANVAS a well-established learning management system that allows users to customize their experience. This is a learning management system, and LMS is defined as *"Instructure built Canvas with open, adaptable, reliable, native cloud technologies that empower learning in every context"* (About Us, 2019).

Purpose of the study

Universiti Tun Abdul Razak (Unirazak) aspired to be in the forefront of higher education by providing programmes with great academic, faculty and administrative staff. As a for-profit private higher education institute, it faced progressive improvement, issues, and challenges in order to adapt to globalization and 21 century education. Implementing a blended learning approach was therefore anticipated along with use of an LMS platform to support this approach. The purpose of this study was to examine the readiness of Unirazak lecturers towards employing blended learning and using of UROX in their teaching strategy. Thus, two research questions addressed in the study would be:

1. Are lecturers ready to use Blended learning in their teaching?
2. What is the current perception of UROX as a teaching tool?

With these research questions, two objectives were derived:

1. to examine the readiness of Unirazak lecturers towards Blended Learning
2. to understand the perspective lecturers towards UROX.

Review of the Literature

Good instructional strategies motivate students, help them organize information for understanding and remembering, as well as monitor and assess learning (Education, 2002). Different instructional strategies also make learning fun and practical for both teachers and learners because by taking an active role in their education, it allows them to become independent learners. Accordingly, learners can make meaningful connection between concepts learned in class and real-life situations(Persaud, 2019).For instance, students in a flipped classroom when compared to a non-flipped had gained better grammar improvement in their post-test as compared to a class that employed direct instruction (Webb & Doman, 2016) .

Blended Learning

With the increase of massive online open courses or MOOC, the incorporation of blended learning and online learning as instructional strategies were now familiar with most higher education institution. Initially, MOOC was expected to replace traditional in-person or face-to-face interaction thus providing access to virtually millions of students across the world (Gleason, 2018). Today in 2019, online courses wereever popular and readily available, besides with more efficient and effective platforms, increased student mobility and higher expectation of quality synchronous, in-person learning environment (Gleason, 2018)more creative framework and strategy to transfer content and knowledgewas being constantly proposed. Subsequently, blended as an instructional strategy was the go-to for many universities because it combines traditional face-to-face classroom learning with a combination of computer aided activities, regardless if activities were synchronously or asynchronously conducted. The learning occurs both in the classroom and online platform, where the online element was an established addendum of the traditional classroom learning(Zainol, Zahari, Mazlan, & Shah, 2018).However, blended learning has its weakness. It calls for institutions to be tech-enhanced which called for added budget for technology and physical upgrade, training of staff and resources. Besides, staff and faculty must support upgrade and change because by adopting and adapting new teaching methodology in their strategies, studies have shown a correlation between student engagement and achievement (Sorbie , 2015).

Teacher readiness for blended learning

Globalization among other mean or processes, has impacted higher education especially in developing countries. Universities now have changed from national contributors to producing for the global market (Varghese, 2013) and regardless if a university is state owned or private for-profit, if it was independent and autonomous, it now rely less on state funding, and are more market oriented in operations (Varghese, 2013), all for to remain relevant in the global market. Therefore, the question is, are teachers ready for the changes in education? Universities of the future must be re-designed and re-defined as the balance between technology and human contact will cause rise for emerging issues (Ithnin, Sahib , Sidek , Chong , & Harun, March 2018), such as the mechanisms of university assessments. Hence, changes in global economic and social futures would accentuate on knowledge accrual and competency (Ithnin, Sahib,Sidek,Chong,&

Harun, March 2018)which then must look at the critical role of universities. Any current educational plan therefore must look at developing combine online and in-person instruction while using technology for integration of asynchronous educational resources. Building on synchronous and asynchronous educational resources, a blended instructional approach along with flipped and online course will "make more efficient learning environments that can adapt for diversity in preparation of students" (Gleason, 2018).The implementation of blended learning and change initiatives in higher education has forced teachers and facilitators to re-evaluate their use of technology and tools in the classroom. In respond to the definition of a 21st century classroom, The Partnership for 21st Century Skills (P21- an American national not-for-profit organization), suggested a set of four essential skills called the 4 C's: critical thinking, creativity, collaboration and communication (Frameworks & Resources, 2019) while other academics refer to these skills as competencies for ways of thinking, ways of working, tools for working, and skills for living(Care, Kim, & Vista, 2015).Many Malaysian teachers are aware of the "critical role of education as the driving force of its transformation process into becoming a knowledge-based society" (Garba, Byabazaire, & Busthami, 2015) but technology alone does not mean globalization in education; teachers readiness is key and as such, policy-makers are considering the importance of full integration of information technology in the education system at all levels (Garba, Byabazaire, & Busthami, 2015). These tools offer unique opportunities for feedback, collaborative work, group work, and project-based learning approaches in which students use online discussion and forums to enhance their learning experience. Nonetheless, ICT is a challenge because of issues like high cost, lack of skilled support staff, and need for continuous upgrade (Rena, 2010).Learning management systems (LMS) are web-based learning platforms designed for management and delivery of educational material. Institutions like Unirazak uses LMS for numerous functions like teaching, course evaluation and assessment while students use the platform to learn independently, participate in asynchronous discussion threads, contribute in live forums and other communicative functions. LMS like Moodle and CANVAS are examples of open source platforms that give teachers options to customize and organize their content and teaching to suit the current trend of blended learning. With the use of technology, blended learning can enhance learning environments and improve teacher's pedagogy (Sorbie, 2015). Yet, learning new technology can be tiresome for teachers especially if they do not have the right support and resources.

Research Methodology

In any institution, instruction and strategies in the classroom are often topics of discussion and debate. Teachers need to keep learning and working on strategies to suit their class subject and students. Teaching theories, approaches and training of new technology play a vital role in improving teaching quality and standards. Therefore, conducting researches and experiments in teaching modes can help to enrich and develop teaching theories and practices (Wang , 2009). The purpose of this study was to examine the readiness of lecturers towards employing blended learning and using of UROX in their teaching strategy in a private university in Kuala Lumpur, Malaysia.

Research design, research instruments and population sample

To understand the perception of teachers implementing blended learning and using

LMS in their teaching, a qualitative research design was employed. Qualitative research is to gain insights into a particular phenomenon of interest (Gay, Mills, & Airasian, 2012). Qualitative research also concentrates on words from a small number of individuals. The participants' views is obtained because stories provide personal accounts about schools, educational issues, work etc. thus enriching the lives of both the researcher and the participant"(Creswell, 2008). Data was collected through interviews, class observation and document analysis.Interview questions were open-ended questions related to experience, readiness and opinions in relation to blended learning and UROX. Open-ended questions in qualitative research interview allows participant to create the options for responding (Creswell, 2008) and it also gives researchers opportunity to gather useful information that otherwise cannot be directly observed. It required detailed information from respondent. Since the purpose of the study was to examine teacher readiness in using blended learning approach and UROX in his/her teaching strategy, a case study collection method was employed. The interview samples a teacher in one of the faculty in the university and his/her student. Class observation is the process of gathering firsthand information by observing people and places at a research site (Creswell, 2008). It was employed in this study in order to record information as it takes place in actual behavior. The table below describes the teacher and student background and brief information about the classroom observed.

	Teacher /Ms.D	Student/Soni
Age	32	28
Education background	M.Ed. (TESL)	Diploma
Years teaching	7	-
Name of Institution	Universiti Tun Abdul Razak,	
Current semester	May 2019	
Subject	Public Speaking 1	
Number of students in class	35	-
Level / course	First year / mixed degree (business, accounting, finance etc.)	First semester / part-time weekend student (degree in business accounting)
Duration of class	3 hours	
IT equipment available in class	PC, projector, speakers, white board, Intranet access and WIFI	

The organization of the data collected was firstly by analyzing the interview answers and comparing between the two interviews, followed by identifying themes and concepts that support the purpose of the study. Next, data was also collected through classroom observation. This was done for almost 1 lesson (2 hours) followed by analyzing the observation findings and confirming the supporting themes and concepts. This was to corroborate with the information given through the interviews. This was followed coding and analysis which resulted in identifying the readiness and perception of teacher in using blended learning approach and using UROX in his/her teaching.

Findings and Discussion

Unirazak in 2019, introduced a new LMS called UROX as part of the change initiative to further improve its standard and teaching quality. UROX which stands for "unirazak online experience" is powered by CANVAS a learning management system that allows users to customize their experience. The purpose of this study then was to examine the readiness teachers employing the blended approach and perception of using LMS in teaching and learning. From the interviews and observation conducted, themes were identified as the main factors in relation to teachers' perception of blended learning and using of UROX in Unirazak. These were discussed according to the research questions 1) Are lecturers ready to use Blended learning in their teaching? And 2) what is the current perception of UROX as a teaching tool?

Teacher was somewhat ready in employing blended learning

The samples from the interviews shared their perspective as users of UROX. One was the teacher and another a student. They were both from the Public Speaking weekend class for part-time students. From the interviews conducted it can be concluded that the teacher was somewhat ready to implement blended learning. The classroom observation supports this finding. The classroom was also well equipped and connected to the internet allowing the teacher simply access UROX with slides*"pre uploaded on UROX. So, I do not have to bring a pen-drive. I just open UROX and project the slides* "In the class observation also, Ms. D said that all information is available online in "UROX" the university online learning platform. All students had access to UROX (through their mobile phones) although all were unable to view the course plan, assessment questions and PPT for week 1. This clearly showed that she had prepared her lesson and is ready to use UROX and blended learning although facing some difficulties. In his interview also, Soni (student) felt that his teacher was ready and appreciated the use of video in class because he finds that an amazingly effective way of learning.

UROX is a useful teaching tool but can be time-consuming

Globalization has impacted the way we consume and experience information and now, with the advancement ICT the diversification of learning and growth is possible because of various modes of delivery and pedagogical innovations like large-scale 'open' university. Consequently, teaching now can no longer adhere to the traditional ways. Hence, Ms D described UROX as *"created for the purpose of making our teaching strategy blended"* where she repeatedly spoke on how blended learning was definitely a positive move for students today who are more tech-savvy. For instance, with UROX, teachers can create online test and these assessments will automatically mark itself based on the rubrics and marking scheme set by teachers. Another feature which Ms. D appreciated was the ability for students to upload video or voice reflections. This is done on their own time. Ms. D further stated that she gets "100% response" which was rare if compared to class discussion as not all students will participate. However, one reoccurring theme presented in the findings was that UROX *"is still time consuming to learn and navigate through",* and that "*incorporating more technology was really time consuming"*, and even though UROX was created to incorporate blended learning *"I just haven't fully embraced it yet. Time…again in my main issue.*". Despite Ms. D stating that UROX is useful as have learned during the training sessions and in this process, it is still not fully effective in Unirazak due to the time constraint. Suggestions like reducing number of subjects, giving more time for lesson planning as well as more trainings could be helpful to make UROX more applicable for online learning besides sharing for teaching slides and class announcements. Students fall into various categories; regular full-time, part-time, short-term training, specialized or retraining, and others (Oliver, 2004) and with the use of ICT university can cater to distance online students and regional centres. With such diverse student population, the academics must be trained on usage of technology, blended learning theories and application, and an overall understanding of the new way forward. The findings suggest that in order for teachers to be more ready, more IT support and training must be put in place. Even at the beginning stages of UROX some of the students in Unirazak already have problems accessing the LMS through their mobile phones. It is possible that in the long term it might be harder for IT to keep up with the demands, for example, even now students have problems accessing UROX by their phones. UROX as the interviews suggest is a good LMS platform since there were many options and personalization available for each individual subject but time again was the main issue here. Also, most of the *"teaching material and plans were created for a more conventional class setting"* so to alter her methods to suit a more online presence time was required because *"management need to give us time to reorganize our teaching approach and lesson plans"*. The findings from this work suggest the teacher is somewhat familiar with UROX and was still in the process of learning to navigate through it. The planning and implementation of blended learning UROX although using the platform has its limitations which is primarily due to time constrain. Due to time constrain, the teacher was not able to fully utilize UROX to move her teaching strategy to a more blended approach. And finally, in order the initiative to be sustainable, more IT support and training were needed.

Ethical considerations

This case study suggests that UROX and blended learning in Unirazak was adequately being implemented and sustained. Yet, there were ethical considerations to be found. Namely, the interviews were limited to samples opinion and experiences only, while the observation was conducted in a limited amount of time only. Likewise, no document analysis was conducted which could corroborate with the findings. Secondly, the samples were teacher and student from similar classroom with similar experiences which could have featured bias findings and that could not describe all the perception of UROX and other teachers' readiness of implementing blended learning in Unirazak.

Conclusion

The purpose of this study was to understand the readiness of a teacher employing the blended approach and using LMS in teaching and learning. The implementation of blended learning and change initiatives in higher education has forced teachers and facilitators to re-evaluate their use of technology and tools in the classroom. Change initiatives are necessary to meet with the demands of the current learners where technology enhanced learning has been advocated as one way of meeting student needs more effectively and efficiently (Goolnik, 2012). From this case study, it was suggested the teacher's perspectives about UROX were both of positive and negative nature. Her perception of UROX was due to its usefulness and at the same time limitations which were primarily due to time constrain. The planning and implementation of blended learning suggest that the teacher was somewhat ready to apply the approach. However, again due to time constrain, she was not able to fully utilize UROX to adapt her teaching strategy to a more blended approach. And finally, in order for the initiative to be sustainable, more IT support and training was needed.

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A STUDY OF FIRM GROWTH IN THESMALL AND MEDIUM-SIZEBUSINESS: A CRITICAL REVIEW

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ABSTRACT

Small and medium-size business play an important role in most country. Growth is one of the significant elements in small and medium-size business. The purpose of this paper is to review critically and discover the research trends of firm growth in the small and medium-size business. Twenty selected articles from highly ranked journalswere identified for analyzing purposes. Based on these articles, most of the researchers that contribute to the study originates from the European countries, while the amount of highly ranked articlespublished in Asia is far lagging behind Europe. Asian countries are amongst the most fast-growing economies, specifically in small and medium-size firms; looking at the growth of the business is a necessity to understand the growth issues in the small and medium-size firms. This paper may fulfill the initial need in understanding variables in recent research trend and also to add to the existing literature review.

Keywords: Firm growth, small and medium-size, finance, marketing, sales

INTRODUCTION

Small and medium-size business or enterprises (SMEs) dominate most of the world business. Their influence is significant to a country's economy. In the United Kingdom (UK), 60% of employment in the private sector emanates from the SMEs (Paul & Stone, 2017). In Malaysia, SME Corp reported that SMEs dominate the business establishment at 98.5%. Engaging growth with the small and medium-size firm is a good management practice, as it may reduce the burden faced by small size firms and they become more competitive(Wolff et al., 2015).

This paper reviews recent studies that relate to firm growth in the small and medium-size business. Review of past researches in this paper focuses on firm growth of small and medium-size firms with other attributes that interest the researchers. Discoveries of the patterns will provide an understanding of recent issues discussed and may be useful to conduct future research. The content of the paper comprises of: Methods, Results, Discussion and Conclusion. The Methods section highlights the process of articles selection and determining of the appropriate articles for the review. The Result section identifies annual total produced articles, the published journal and contribution by regions. The Discussion section consists of attributes/variables in the recent researches. Finally, Conclusion provides suggestions for further investigation.

METHODS

Searching for articles began by determining the period, database platform, and reliability of the journal. Since this paper intends to examine the recent patterns of firm growth of the small and medium-size business, articles that were published within five years period (2014-2019) were selected. The search for these articles employs the Emerald database platform. The Emerald was chosen as it manages over 300 journal portfolio and has been established since 1967 in the field of business and management. Several search strings were used in the database for the articles searching. These strings aim to expand the search and obtain a similar topic using different terms. The search strings used for searching is listed in Table 1.

Table 1. Search strings in the Emerald database

Search sequence	Search Strings
1	firm growth AND small firm
2	firm growth AND medium firm
3	firm growth AND small and medium size firm
4	firm growth AND small size business
5	firm growth AND medium size business

The keyword ‘firm growth’ was applied to get related articles. During the search planning, the keyword ‘business growth’ was initially included. However, after entering the keyword, the findings were similar to ‘firm growth’, therefore ‘business growth’ was dropped. The search was also refined to the period 2014 – 2019 and to research articles only.

The articles listed in each page is set to 10 articles per page. By referring to Table 1, the first search string yielded more related and appropriate articles than the subsequent search strings. The findings in each page were also related and were appropriate for review purpose. However, the subsequent search strings turned out less appropriate articles. The first search sequence produced 3 pages while the others only one page each.

Determining the appropriate articles was done by applying two screening processes. First, the abstract would be read through to ensure the content fits the review purpose. Articles that were not related will be eliminated from the list. Elimination also included non-English articles. The next screening part ensured the selected articles were published from the ranked journals which is in Quartile 1 (Q1), Quartile 2 (Q2) and Quartile 3 (Q3). The journals checked are in the Scimago Journal & Country Rank from Scimago Institutions Rankings platform. Articles that met the criteria were downloaded for further analysis.

From the first screening i.e. abstract examination, 25 articles were selected but after the screening in the Scimago, 20 articles were found appropriate for the review.

RESULTS

THE SELECTED ARTICLES

Twenty articles selected for the study discussed various aspects of the small and medium-sized firms. The authors discussed growth with other variables/attributes that relates to the small and medium-sized firms which were published in the appropriate journals (Table 2). For instance, study on growth and job creation by Yazdanfar & Ohman (2018) was published in the Management Research Review; while a study by Hirvonen, Laukkanen & Salo (2014) on relationship of growth and brand orientation was published in the Journal of Business & Industrial Marketing. Another example would be a study of growth and capital by Daskalakis, Eriotis, Thanou & Vasiliou (2014) who selected the Managerial Finance for their report-based platform. In addition, authors submitted their report to dedicated journals in the region that they studied, e.g. a study conducted by Akinboade (2015) in Cameroon was published in the African Journal of Economic and Management Studies.

Table 2. Articles selected for study

No.	Title	Authors	Journal
1	Barriers to growth of SMEs in Western Balkan countries. (2019)	Rehman, N. U., Cela, A., Morina, F., & Gura, K.S.	Journal of Management Development
2	Strategic networking and small firm growth in an emerging economy. (2019)	Obeng, B	Journal of Small Business and Enterprise Development
3	Growth and job creation at the firm level: Swedish SME data. (2018)	Yazdanfar, D., & Ohman, P.	Management Research Review
4	Intellectual capital, growth opportunities, and financial performance in European firms. (2018)	Sardo, F., & Serrasqueiro, Z.	Journal of Intellectual Capital
5	Regulation and growth-oriented small businesses in North-West England. (2018)	Peck, F., Jackson, K., & Mulvey, G.	Journal of Small Business and Enterprise Development
6	The role of R&D investments and export on SMEs' growth: a domain ambidexterity perspective. (2018)	Battaglia, D., Neirotti, P., & Paolucci, E.	Management Decision
7	Determinants of micro and small enterprises growth in Kenya. (2017)	Shibia, A.G., Barako, D.G.	Journal of Small Business and Enterprise Development
8	Differences between firms from the formal sector and the informal sector in terms of growth. (2017)	Abdallah, G.K.	Journal of Entrepreneurship in Emerging Economies
9	The capital constraint paradox in micro and small family and nonfamily firms. (2016)	Bornhall, A., Johansson, D., & Palmberg, J.	Journal of Entrepreneurship and Public Policy
10	Achieving growth-quality of work life ambidexterity in small firms (2015)	Snell, L., Sok, P., & Danaher, T.S.	Journal of Service Theory and Practice
11	Determinants of SME growth. The influence of financing pattern. An empirical study based on Swedish data. (2015)	Kachlami, H., & Yazdanfar, D.	Management Research Review
12	Determinants of SMEs growth and performance in Cameroon's central and littoral provinces' manufacturing and retail sectors. (2015)	Akinboade, O.A.	African Journal of Economic and Management Studies
13	Drivers of firms'growth: a case study of software firms in Islamabad/Rawalpindi regions. (2015)	Rehman, N. U.	Journal of Management Development
14	Owner-manager motives and the growth of SMEs in developing countries. (2015)	Isaga, N., Masurel, E., & Montfort, K. V.	Journal of Entrepreneurship in Emerging Economies
15	The growth-profitability nexus among Swedish SMEs. (2015)	Yazdanfar, D., & Ohman, P.	International Journal of Managerial Finance
16	Capital structure and size: new evidence across the broad spectrum of SMEs. (2014)	Daskalakis, N., Eriotis, N., & Thanou, E, & Vasiliou, D.	Managerial Finance
17	Does brand orientation help B2B SMEs in gaining business growth? (2014)	Hirvonen, S., Laukkanen, T., & Salo, J.	Journal of Business & Industrial Marketing
18	Growth options and relative performance evaluation. (2014)	Huang, J., & Liu, L., & Ulstad, I.C.	International Journal of Accounting and Information Management
19	The condition of smallness: how what it means to be small deters firms from getting bigger. (2014)	Anderson, A.R., & Ullah, F.	Management Decision
20	The relationship between growth and volatility in small firms. (2014)	Moreno, A.M., & Zarrias, J.A.	Management Decision

CONTRIBUTION

In order to learn the pattern of researches in the small and medium-size business of firm growth, an examination on publication contribution by year, published journal, and regionwereconducted. It was found that most articles were published in 2014 and 2015 (Figure 1). The number of published articles decreased in the following two years and increased back in 2018. The year 2019 is anticipated for an increment as two articles have already been published in the first two months.

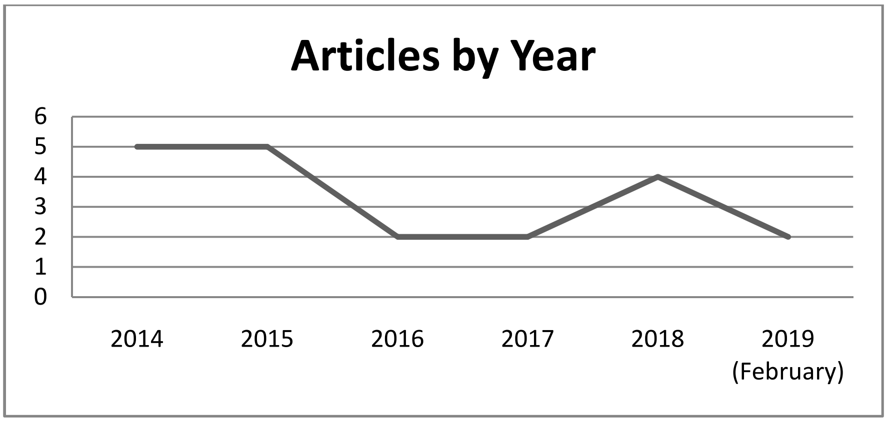

Figure1. Articles contribution by year

In terms of journal publication, 13 journals have published articles on firm growth in the small and medium-size business. Out of these, most of the journals are management and entrepreneurship journals (Figure 2). Since 2014, most of the articles were published in the Journal of Small Business and Enterprise, and Management Decision.

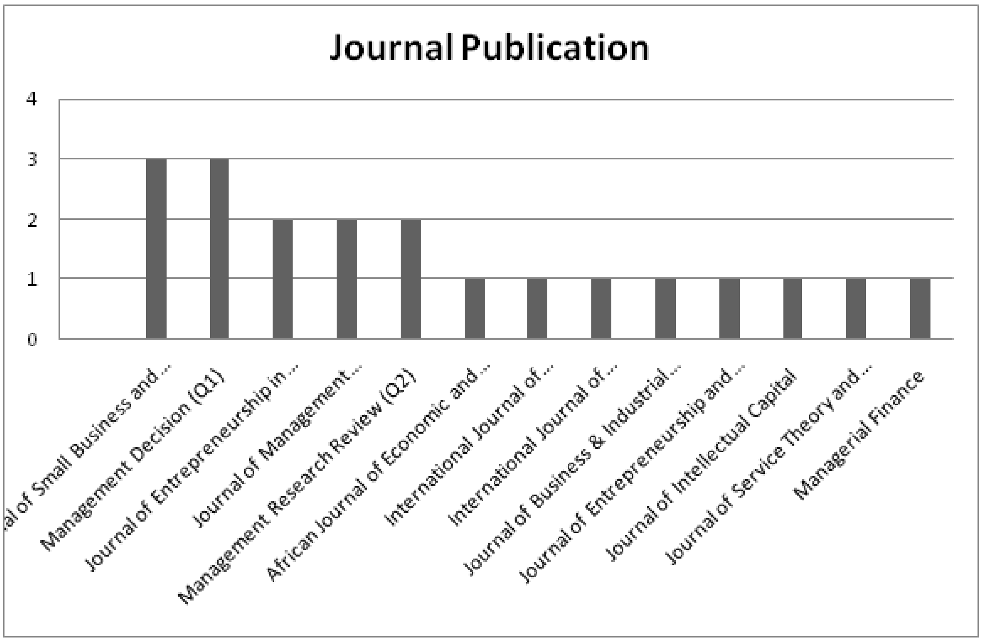

Figure 2. Journal Publication

Research interest in this topic attracted researchers from Europe. The most active contributors of articles (50%) originated from Europe while African countries came in second. Asia, US, and Australia were the least active.

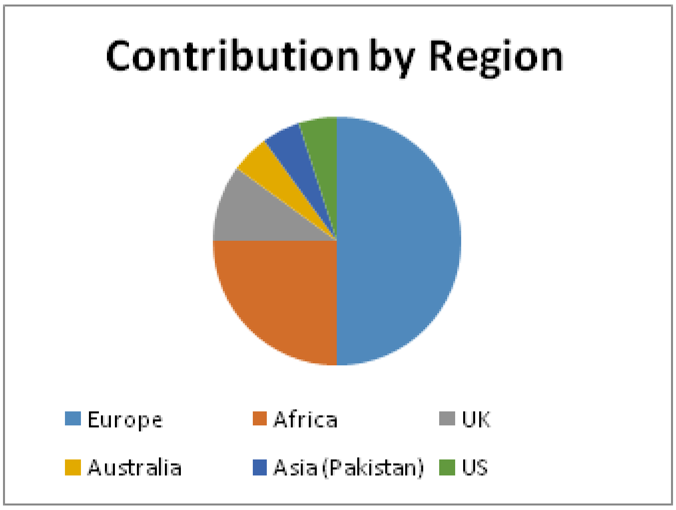

Figure 3. Contribution by Region

RESEARCH ATTRIBUTES

From 2014 until February 2019, there were many attributes or variables that attracted researchers to examine. The attributes were related to firm growth research in the small and medium-size business which comprised the firm's internal and external aspects. Selection of attributes as dependent variables and independent variables were depicted in Figure 4 below.

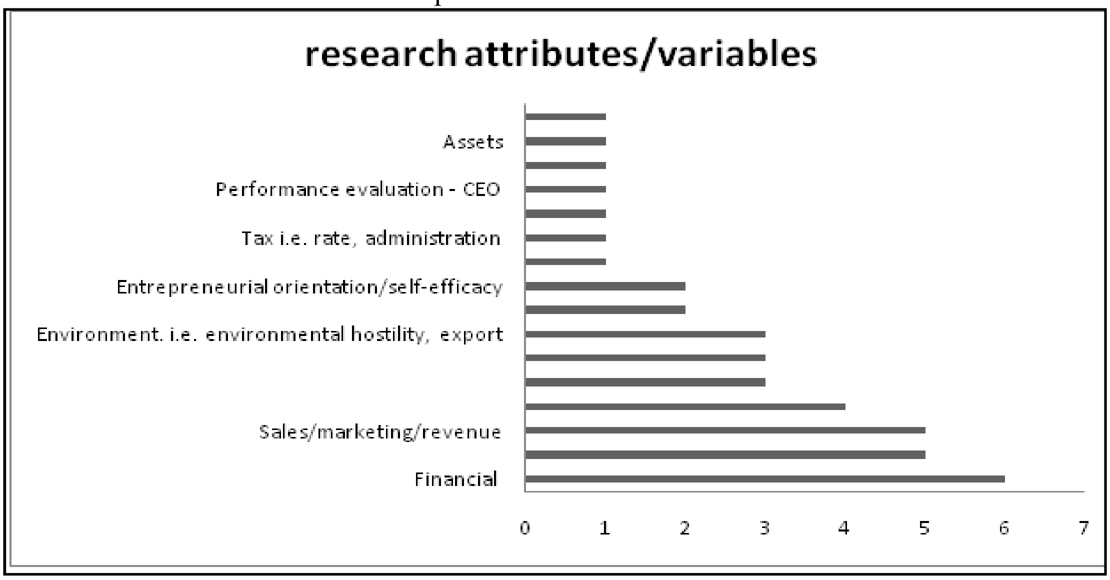

Figure 4. Research attributes/variables

Apparently, the top three attributes or variables that were of interest to the researchers are financial issues, regulation, and sales/marketing/revenue. Employment issues also appealed to the researchers. Other variables that attracted moderate interest are human capital, work-related issues, and environment-related issue i.e. environmental hostility and export. Variables with the least interest were brand orientation, assets, customer relationship performance, performance evaluation of CEO, organizational culture, tax-related, political, entrepreneurial aspect, and R&D. Amongst these studies, researchers also included controlled variables e.g. firm size, firm age, industry type, and revenue. Besides the variables categorized for discussion, most of these are a combination of other variables. Thus, the discussion relates to other variables as well.

DISCUSSION

Based on the articles' content, the attributes/variables that are studied by the researchers can be divided into three categories i.e. internal attributes/variables in the organization, external attributes/variables and both.

THE INTERNAL ATTRIBUTES/VARIABLES OF THE ORGANIZATION

The internal attributes/variables that have been identified are employment, human capital (knowledge management, intellectual), work-related issues (quality of work life, passion, motivation), R&D, entrepreneurial orientation (EO), self-efficacy, performance evaluation of CEO, organization culture and brand orientation. Amongst these attributes, most of the investigation focused on human-relation i.e. employment, human capital, work-related issues and EO.

The researchers integrated the human capital or employee attributes to knowledge and firm growth. Rehman (2015) found that knowledge management has a positive influence on labor productivity which gives impact to the firm growth. Then, the latest findings by Rehman et al. (2019) discovered that one of the key barriers to small and medium-size firm's growth is non-qualified employees who give discouraging impact to labor productivity. Meanwhile, Peck et al. (2018) examined the regulatory knowledge that is essential to the small firm to expand their business.

On the other hand, Yazdanfar et al. (2018)found that sales growth, size, and firm age variables are positively related to the number of employees hired by the firms.

THE EXTERNAL ATTRIBUTES/VARIABLES OF THE ORGANIZATION

The external attributes/variables identified are tax (rate, administration), political stability, environment (environmental hostility, export) and regulations. Interestingly, the regulations attribute was in the top three recent studies.

Regulations as a challenge to the firm growth

Regulations in business play an important role. It plays a role in product and services, and market which relates to the business growth (Peck et al., 2018). Findings of the recent study in the firm growth and regulations suggested various outcomes. Positive perception of the related regulations provides positive effects to business growth in Kenya (Shibia et al., 2017). However, in other studies, it was found that small and medium-size business regarded regulations as a burden (Abdallah, 2017; Anderson et al., 2014; Peck et al., 2018; Shibia, et al., 2017). Specifically, tax regulation slowed down the firm growth process (Abdallah, 2017). However, Peck et al. (2017) reported that half of their interviewees said that regulations are not a barrier in their firm growth plans. Instead, the regulations help to create new market opportunity. This is similar to Akinboade (2015) findings that municipal regulations and tax regulations do not affect business growth. These various results call for in-depth future researches.

THE INTERNAL AND EXTERNAL ATTRIBUTES/VARIABLES OF THE ORGANIZATION

The attributes/variables are finance accessibility,sales/marketing/revenue,and customer relationship performance.

Finance accessibility in the firm growth

Finance accessibility is one of the significant factors to operate a firm, as well as in the growth of the small and medium-size business. According to a study conducted by Shibia et al. (2017) positive perception of financial access gives a positive impact on firm growth. Finance accessibility was also found to be one of the factors that gives a positive impact on the firm's labor productivity growth (Rehman, 2015). However, it should be noted that Rehman's (2015) study was focusing on Pakistan's software firms, while Shibia et al. (2017) conducted their study in Kenya. Both are developing countries which are different from developed countries.

The resistance of getting external finance accessibility can be seen in the developed country, i.e. Europe. Studies in Sweden and Greece found that the small and medium-size business prefer to utilize their internal funds and resources rather than seeking external financial assistance (Bornhall et al., 2016; Daskalakis et al., 2014; Kachlami& Yazdanfar, 2016). On the other hand, another study bySardo& Serrasqueiro (2018) looked at the financial performance of medium and low-tech European firmsin which they discovered that intellectual capital gives positive influence.

The findings of the above studies offer future research area on the relationship between financial aspect and firm growth.

Sales and Marketing

Another topic that attracted the interest of the researchers was sales and marketing. Based on the study in this area, sales and marketing variables relate to various factors i.e. employee, quality of worklife, and profitability.

Study findings by Yazdanfar et al.(2018) revealed that sales are related to the number of employees. However, another study which engaged the employees found that growth and quality of work life do not depend on good marketing (Snell& Danaher 2015). Meanwhile, current profitability significantly and positively affects firm growth (Yazdanfar& Ohman, 2015).

CONCLUSION

RESEARCH CONTRIBUTION OPPORTUNITY

The publication frequency on firm growth of small and medium-size firms are increasing which shows the interest of researchers in this area. However, European, and African researchers are more involved in investigation in this area, while the Asian researchers lack quality studies for publication. Since small and medium-size business dominate the Asian region, study in this field by Asian researchers should be strongly considered.

Study on variables that are most discussed in the other continents might help the Asian researchers. Specifically, the areas like finance, and sales and marketing are highly recommended for consideration as these areas also relate to the internal and external attributes/variables in the organization. In addition, various findings from recent studies indicate that there is a need to conduct more research on firm growth of small and medium-size firm. This review provides a recommendation on the area to be consideredfor investigation in the Asian context, especially in Malaysia. Subsequently, the research findings may help the industry, policymakers, regulators, and financial institutions.

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THE DETERMINANTS OF HOUSEHOLD EXPENDITURE ON EDUCATION OF SCHOOL GOING CHILDREN IN JHARKHAND: A CASE STUDY OF CHATRA DISTRICT

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ABSTRACT

A citizen's education is a major determinant of the economic growth of a country, which in turn is mostly dependent on education system of the country. The level and quality of education determine employability and thus contribution to the economy. High level and quality of education required a continuous investment from childhood onward. The most important thing here is the intensity or desire of parents to invest in education of children, both male and female children without any bias. This study aims to find out the determinants of household expenditure on education of school going children (class I and X) in the study area as a whole (Chatra) and across the social groups because this time period is very crucial for enhancement of children's mental and physical ability. This study is based on primary data, and primary data is collected by using multistage stratified random sampling. The total numbers of household are 210 and total number of school going children is 621. Among the 210 household, SC comprises 31, ST, 55 and others is 124. The sample of social groups decided on the basis of census 2011 of Jharkhand social composition of population. The data was analyzed by the using of Square of Semi-logarithmic and Semi-logarithmic multiple regression due to presence of Multicollinearity and heteroskedasticity. This study found that household income, education level of children; children studying in private school and fixed income earner father are most influential determinants of household expenditure on education of children.

Key Words: Household Expenditure, School Going Children, Education Of Children

Introduction

The real assets of human being are education because it can't be shareable and even though stolen. Education is the only ways to improve the standard of living of the people. Quality and level of education of children decides to what amount of money earn, when they become adult because educated people have more productive capacity and efficiency than illiterate people. Education helps to enhance the quality of life of people, human development and economic growth of country. Education also helps to eliminate dogmas perceptions in the society, like gender disparity, girls are inferior to boys etc. Education of human being can't be achieved at once therefore it is needed to invest from childhood and starting investment on education of children are dependent on the decision of household or parent. The household expenditure on education of children is dependent on various factors like social groups, household composition, and economic condition of the household etc. It has been found that the household income and gender of children are two important determinants of education expenditure on children (Quayes S. Ramsey R. D. 2015). It was found that the expenditure on education of children increases significantly with increasing levels of household income (RehamRizk John and Owusu-Afriyie2014).However, in large household, the per capita share of the income of the household on children's education was found to be smaller in case of small size households. Therefore, the size of household determine the amount of education expenditure on children (Jandhyala, B.G.

Tilak, 2002and Shivakumar M. 2008). Moreover, at the household level, amount of expenditure or allocation of resources for children's education is determined by the type of household head (Tilak, 2002). However, male headed household spend lesser amount on education of girls as compared to female headed household (Oscar Mpasa2016).Whereas, education level of household head has a positive correlation with educational expenditure on children (Andinet Delelegn's 2008).The education level of mother and father also determine the education expenditure on children (Quayes S. and Ramsey R. D. 2015).So far as expenditure on education of children is concerned private schools are more expensive than the government schools. There is a general perception that private school provides better quality of education than government school (ShaleenKhanal2018). Mostly, households send their son to private school, which is more expensive than government school and girls are sent to the government school due to prevailing social norms and tradition (Mwiti 2007, Jandhyala, B.G. Tilak's study 2002).In a patriarchal society, boys are supposed to become bread earner in future and support the parents in old age but girls after marriage live with their husband, therefore boys are given a priority in education over girls. Girls are also considered as a care taker of both domestic work and primary education of children (Beijing 1996).Traditional belief that the role of women in society of as a wife and mother, and girl's education is only needed to become a trained home maker and for marriage. According to Rosenzweing and Schultz (1982), the household's expenditure on children's education is also decided on the basis of expected earnings from children when they will become adults.

Objectives-The objective of this study is to examine the determinants of household expenditure on education of school going children in the study area as a whole and across the social groups (SC, ST and others).

Research questions- For fulfillment of the objective of this study, the research question is, what are factors that determine the household expenditure on education of school going children in the study area as whole and across the social groups

Research methodology- This research followed the exploratory type research method, and the research was based on primary source of data. The multistage stratified random sampling was applied to select representative sample of the population. Chatra district has two sub divisions, Chatara and Simaria. Two blocks were selected randomly from each selected block. Tandwa and Simaria blocks were selected from Simaria sub-division, and Chatra and Itkhori blocks from Chatra subdivision. Two panchayats were selected randomly from each selected blocks. Dhangada and Dahu panchayats were selected from Tandwa block, Banasadi and Dadi from Simaria block, Domdoia and Sima from Chatra block, and Pitij and Shaharjam from Itkhori block. One village was selected from each panchayat. The selected villages were Bongagada, Sdipa, Katia, Kuti, Damdoia, Hafuwa, Guli and Shaharjam. The total size of sample is 210. Whereas, SC comprises 31, ST 55 and others is 124. The sample size of social groups was selected on the basis of Jharkhand social composition of population (Census 2011). The sample unit of the study is mother of children and those mothers were selected, who have both male and female school going children and enrolled from class I to X in private or government school. The proposed research work has identified the following variables that determine the household expenditure on education of school going children. These are as follows: gender of children (male and female child), type of household (Nuclear and Joint), gender of the household head (Male and Female headed), age, occupation and education level of household head, type of school (Private and Government), education level of children (class I to X), social groups, parent's education and occupation and level of household income. The education expenditure was computed as annual average expenditure on the following components like monthly school fees, stationary, books, dress, transportation cost, and pocket money. Collected data was analyzed by the using of functional choice of multiple regression models. Square of Semi-logarithmic was used for study area as a whole and for others social group, and Semi-logarithmic regression for SC and ST. Such regression models were used for eliminating the presence of multicollinearity and heteroskedasticity in the fitted regression model. To test for the presence of multicollinearity VIF (variance-inflating factors) test and Breush-Pegan (BP) test for heteroskedasticity was applied. The t-test and F-test has been used for testing the null hypotheses, whether the coefficients of variables are significant. t-test was used for finding the significance of variables.

Determinants of household expenditure on education of children in the study area as a whole-After collecting data on variables, at first, multiple linear regression was fitted and results indicate both presence of multicollinearity and heteroskedasticity. To get rid of the problems the Square of Semi-logarithmic regression was fitted.

Test of multicollinearity- One of the assumptions of the linear regression model is thelack of exact linear relationship among the regressors. If there are one or more such relationships among the regressors then it is called multicollinearity or collinearity. As a result, the confidence intervals tend to be wider. Therefore, we may not reject the "zero null hypothesis"(Damodar Gujrati 2011). To detect the multicollinearity, the study used VIF (variance-inflating factors). The Stata (verson-10.1) statistical package computes the VIF and TOL (tolerance, inverse of VIF) factors by issuing the command "vif" after estimating the Square of Semi-logarithmic regression model. The output of VIF and TOL are mentioned in the table below.

Table No:-1.1, The VIF and TOL factors

Variables	**VIF**	**1/VIF= TOL**
Size of household	3.1	0.322638
Father's education	2.48	0.403365
Household income	2.46	0.406599
Education of household head	2.31	0.433751
Type of household	2	0.499645
occupation of household head	1.75	0.570093
Mother's education	1.73	0.577575
Age of household head	1.7	0.588894
Type of household head	1.57	0.637184
Type of school	1.52	0.659816
Social group	1.48	0.676947
Father's occupation	1.39	0.718993
Education of level of children	1.17	0.857086
Mother's occupation	1.16	0.863358
Gender	1.03	0.975354
Mean of VIF	**1.79**	**0.61**

Source: Primary data

The high value of VIF shows the high degree of correlation among the explanatory variables. The acceptable mean value of VIF should be less than three (VIF<3) and individual variable's VIF value should be less than ten (VIF<10) (PratikshaTiwari, 2016). The above table clearly shows the highest variable's value of VIL is 3.1, which is VIF value of size of household and the mean value of VIF is 1.79. Hence, it concluded that there is low collinearity between the variables.

Test of heteroskedasticit- The classical linear regression model assumes that the error term (U_i) in the regression model has homoscedastic or equal variance across observations. It means, studying the household expenditure on education of children in relation to all explanatory variables, assumes the same disturbance variance even though their average level of education expenditure is different. However, if the assumption of homoscedasticity or equal variance is not satisfied then the problem of heteroscedasticity or unequal variance arises. For the presence of heteroscedasticity, the estimated regression coefficients will have large variance or it violates the assumption of OLS that is best and efficient of parameters (Damodar Gujrati 2011). For detecting the heteroscedasticity, the study used the Breush-Pegan (BP) test. This test has been done by the use of Stata

10.1statistical package. The command of Breush-Pegan (BP) test in States“hettest”. The output of Breush-Pegan (BP) test is given below.

Table No:-1.2, The Breush-Pegan (BP) test of heteroscedasticity

Test of heteroskedasticity	
Breusch-Pagan / Cook-Weisberg test for heteroskedasticity	
Ho: There is no heteroskedasticity(Constant variance)	H_1: There is heteroskedasticity
chi2(1) =	0.46
Prob> chi2=	0.4983

Source: Primary data

For the test of heteroscedasticity, the null hypothesis is formulated that there is no heteroskedasticity(Constant variance) in regression model. That is no constant variance of error term [var (U_i) $\neq \sigma^2$]. The P-value of Chi square is 0.49, which is more than the 1% and 5% level of significance [α=0.05]. Therefore, the null hypothesis is accepted. Hence, it is concluded that there is no heteroscedasticity in regression model.

Hence, the results of the above two tests found that there is absence of perfect linear correlation among independent variables, and absence of heteroskedasticity in the fitted regression model (Equation No. 1)The following square of Semi-Logarithmic regression equation is fitted.

$$Log(edu\_ex)^2 = \alpha + \beta_1 sclgrp + \beta_2 fmlyincm + \sum_{i=1}^{3} \pi_i X_i + \sum_{i=1}^{4} \theta_i X_i + \sum_{i=1}^{6} \gamma_i X_i + U_i - 1$$

Here, α represent a constant term, β_1 shows the coefficient of social groups, β_1 shows the coefficient of household income, π_i show the coefficients of child related variables (gender of children, types of school and education of children), θ_i show the coefficients of parent related variables (mother and father education and occupation) and $\gamma_i$show the coefficients of household head and type of household related variables (gender, education, occupation and age of household head and types of household).In this regression model U_i represents the error term or Random variable and U_i fulfill all the assumptions of OLS (Ordinary Least Square) regarding the error term. The descriptions of variables are given in the table below.

Table No:-1.3-Descriptions of variables used in Regression

Variables	**Full Name of variables**	**Description**
sclgrp	Social group	1=others 0=(SC and ST)
fmlyincm	Household income	
X_1	Gender	1= female child 0= male child
X_2	Type of school	1= Private 0= Government
X_3	Education of level of children	
X_4	Father's education	
X_5	Mother's education	
X_6	Father's occupation	1= fixed income group(salary or business) 0= casual income group
X_7	mother's occupation	1= working

		0= non –working
X_8	Gender of household head	1= male 0= female
X_9	Occupation of household head	1= working 0= non –working
X_{10}	Education of household head	
X_{11}	Age of household head	
X_{12}	Type of household	
X_{13}	Size of household	

Table No:-1.4, Stata (Stata-10.1) output of the square Semi-logarithmic regression for study area as a whole

Source	SS	df	MS	Number of observation =	621
				F(15, 605) =	63.78
Model	2735.777	15	182.3852	Prob> F =	0.00
Residual	1730.049	605	2.859586	R-squared =	0.6126
				Adj R-squared =	0.603
Total	4465.827	620	7.202947	Root MSE =	1.691

[Log(Edu-Ex)]^2	**Coefficient**	**Std. Err.**	**t-value**	**p>t**
Constant	11.04973	0.532305	20.76	0.00*
Social group	-0.938718	0.166834	-5.63	0.00*
Household income	0.0000358	1.09E-05	3.28	0.001*
Gender of children	-0.100374	0.137423	-0.73	0.465
Type of school	3.750413	0.179021	20.95	0.00*
Education of level of children	0.2960558	0.023849	12.41	0.00*
Father's education	0.0142139	0.018616	0.76	0.445
Mother's education	0.0451257	0.01947	2.32	0.021**
Father's occupation	0.3866526	0.185723	2.08	0.038**
Mother's occupation	0.0505132	0.228113	0.22	0.825
Gender of household head	-0.170941	0.18448	-0.93	0.354
Occupation of household head	0.2348381	0.180265	1.3	0.193
Education of household head	0.0217003	0.015902	1.36	0.173
Age of household head	-0.001147	0.007497	-0.15	0.878
Type of household	-0.416489	0.24314	-1.71	0.087***
Size of household	-0.060869	0.034175	-1.78	0.075***

[Note: The notation of * shows 1% ,** shows 5% and *** shows 10% of level of significance]
Source: primary data

The first part of the table displays the descriptive statistics. The total numbers of observations are 621(boys 311and girls 310). The R^2 (the coefficient of determination) value of 0.6123 means about 61% of the variation in household expenditure on education of children are explained by these fifteen independent variables. Nevertheless, R^2 has a disadvantage that it is an increasing function of the number of explanatory variables. That is if one adds an additional variable in the model, the R^2 values increases. This is also called the game of “maximizing” R^2, that is higher the R^2, better is the Model (DamodarGujrati 2011).The term “adjusted” means adjusted for the degrees of freedom, which depend on the number of regressors in the model. The value of adjusted R^2 is 0.603, which is slightly lower than value of unadjusted R^2. The test of regression coefficients (test of the overall significance) was carried out by F-test (Analysis of Variance) or P-value of F-test.

The null hypothesis was formulated as there exists difference among all regression coefficients (H$_0$: $\beta_1 = \pi_i = \theta_i \dots\dots = \gamma_i$=0) or all slope coefficients in the square Semi-logarithmic regression are simultaneously equal to zero. The F value is 63.78, but its P-value (0.000) is very low. The conclusion is that the null hypothesis is strongly rejected. It means, not all coefficients of variables in the square Semi-logarithmic regression are simultaneously equal to zero. The value of root MSE (minimum sum of error) is 1.69, which shows the minimum error is present in the model.

The table (1.4) gives the names of explanatory variables, their estimated coefficients, the standard errors of coefficients, the t-statistic of each coefficient, which is simply the ratio of estimated coefficient divided by its standard error, and the P-value or the exact level of significance of the t-statistic. For each coefficient, the null hypothesis is that the population value of the coefficient (β_i) is zero that is, the particular independent variable has no influence on the dependent variable, after holding the other independent values constant. The smaller the P value the greater the evidence against the null hypothesis.

The variable of social group's coefficient is -0.9387, which means if 1% number of "others" social group increases, the relative change in the education expenditure is -0.9387 or reduces by about Rs. 93.87. All other coefficients are interpreted similarly. On the basis of output of this regression model, social groups, Household income, Type of school, Education level of children, Mother's education, Father's occupation, Type of household and Size of household are significant variables. Among these variables, Social groups, types of household and size of household have negative impact on education expenditure of school going children. Coefficient of Social groups is significant at 1% of level of significance (P-value=0.001) and coefficients of types of household (P-value=0.087) and size of households (P-value=0.075) are significant at 10% level of significant. It means, for "others" social group the education expenditure of children is reduced with increase in their numbers as compared to the ST and SC social group (others=1, 0=ST and SC). Nuclear households spend less amount as compared to the joint household (1=nuclear, 0=joint) on education expenditure of children. With increase in the size of household, expenditure on education of children decreases. Household income, types of school, and education level of children are a significant variables at 1% level of significance, and mother's education and father's occupation are significant variables at 5% level of significance. These variables positively influence the household expenditure on education of children. It means, if the household income increases, the household expenditure on education of children also increases. If children are studying in private school, household spends more on children's education than if children are studying in government school (1=private, 0=government school) and higher education level of children also increase the amount of household expenditure on education of children.

Determinants of the household expenditure on education of children in the study area across the "others" social group

For the identification of determinants of household expenditure on education of children across the "others" social group, the Square of Semi-Logarithmic regression model was used.

The following square of Semi-Logarithmic regression equation is fitted.

$$Log(edu\_ex)^2 = \alpha + \beta_1 fmlyincm + \sum_{i=1}^{3} \pi_i X_i + \sum_{i=1}^{4} \theta_i X_i + \sum_{i=1}^{6} \gamma_i X_i + U_i - - - - - - - - - -2$$

Here, α represents a constant term, β_1 shows the coefficient of household income, π_i show the coefficients of child related variables (gender of children, types of school and education of children), θ_i show the coefficients of parent related variables (mother and father education and occupation) and $\gamma_i$show the coefficients of household head and type of household related variables (gender, education, occupation and age of household head and types of household). For the descriptions of variables, see the table No.4.3. The test of significance of regression coefficients t-test was carried out at 1%, 5% and 10% level of significance.

Table No:-1.5, Stata (Stata-10) output of the square Semi-logarithmic regression for "others" social group in the study area.

Source	SS	df	MS	Number of obs =	353
Model	1847.503	14	131.9645	F(14, 338) =	48.59
Residual	917.978	338	2.715911	Prob> F =	0.000
				R-squared =	0.6681
Total	2765.481	352	7.85648	Adj R-squared =	0.6543
				Root MSE =	1.648
[Log(Edu-Ex)]^2		**Coefficient**	**Std. Err.**	**t-value**	**p>t**
Constant		10.98781	0.642457	17.1	0.00*
Household income		0.0000297	1.39E-05	2.13	0.034**
Gender of children		-0.363932	0.17859	-2.04	0.042**
Types of school		3.755013	0.19378	19.38	0.00*
Education of level of children		0.2404649	0.030525	7.88	0.00*
Father's education		0.0485249	0.017909	2.71	0.007*
Mother's education		0.0003009	0.024262	0.01	0.99
Father's occupation		0.0485249	0.017909	2.71	0.007*
Mother's occupation		-0.328377	0.352543	-0.93	0.352
Gender of household head		0.6105325	0.221038	2.76	0.006*
Occupation of household head		0.2205259	0.260202	0.85	0.397
Education of household head		0.0288576	0.021968	1.31	0.19
Age of household head		-0.026833	0.010064	-2.67	0.008*
Type of household		-0.742096	0.328134	-2.26	0.024**
Size of household		0.0072626	0.041363	0.18	0.861

[Note: The notation of * shows 1% ,** shows 5% and *** shows 10% of level of significance]

The total numbers of boys and girls are 353 (182 boys and 171girls). On the basis of this regression model, Household income, Gender of children, Education level of children, types of school, Father's education, Father's occupation, Gender of household head, Age of household head, and types of household are significant variables. Among these variables, gender of children (1=female and 0=male), age of the household head and types of household (1=nuclear and 0=joint) impact negatively on education expenditure of school going children. Gender of children and types of household are significant at 5% level of significance (P-value=0.042 and P-value=0.024 respectively) but age of the household is significant at 1% level of significance (P-value=0.008). It means, households spent fewer amounts on girl's education then boys. However, it also shows the gender disparity in household expenditure on education of children across the "others" social group. In the case of age of the household head, result shows that older age of household head spends less on education of children than young household head or as an increase in the age of household head, reduces the educational expenditure of children. The result also shows that nuclear household spends less on education expenditure of children than joint household. Household incomes, Education level of children, Father's education, Father's occupation, Gender of household head, and types of school are the variables, which impact positively on education expenditure of children. The coefficient of household income (P-value=0.034) is significant at 5% level of significance. However, coefficients of education level of children (P-value=0.00), father's education (P-value=0.007), father's occupation (P-value=0.007), gender of household head (P-value=0.006) and types of school (P-value=0.00) are significant at 1% level of significance. The results show that the increasing the household level of income leads to increase in the household expenditure on education of children. Higher the education levels of children, higher the educational expenditure on children. Fathers that are more educated spend more on education of their children in comparison of less educated fathers. If fathers have fixed income (salary and business) occupation or activities, they spend more on their children's education than casual labours and farmers. The education expenditure of children increases, if the household is male headed. Household expenditure on education of children is also determined by the type of school because private school is more expensive than government school.

Determinants of the household expenditure on education of children in the study area among "SC" social group-The Semi-Logarithmic regression equation of social group is as follows

$$Log(edu\_ex) = \alpha + \beta_1 fmlyincm + \sum_{i=1}^{3} \pi_i X_i + \sum_{i=1}^{4} \theta_i X_i + \sum_{i=1}^{6} \gamma_i X_i + U_i - - - - - 3$$

Here, α represents a constant term, β_1 shows the coefficient of household income, π_i show the coefficients of child related variables (gender of children, types of school and education of children), θ_i show the coefficients of parent related variables (mother and father education and occupation) and $\gamma_i$show the coefficients of household head and type of household related variables (gender, education, occupation and age of household head and types of household). $U_i$represents the error term. The test of significance of regression coefficients t-test was carried out at 1%, 5% and 10% level of significance. For the descriptions of variables, see the table No.1.3

Table No:-1.6, Stata (Stata-10.1) output of the Semi-logarithmic regression for "SC" social group in the study area.

Source	SS	df	MS	Number of obs =	86
				F(15, 605) =	13.23
Model	9.336769	14	0.666912	Prob> F =	0.00
Residual	3.579193	71	0.050411	R-squared =	0.7229
				Adj R-squared =	0.6682
Total	12.91596	85	0.151952	Root MSE =	0.22452

[Log(Edu-Ex)]	Coefficient	Std. Err.	t-value	p>t
Constant	3.831735	0.310874	12.33	0.00
Household income	7.63E-06	4.15E-06	1.84	0.07***
Gender of children	0.035099	0.04928	0.71	0.479
Type of school	0.509356	0.096627	5.27	0.00*
Education level of children	0.069892	0.009948	7.03	0.00*
Father's education	0.004498	0.010522	0.43	0.67
Mother's education	0.003598	0.010421	0.35	0.731
Father's occupation	-0.03703	0.13022	-0.28	0.777
Mother's occupation	0.208175	0.086684	2.4	0.019**
Gender of household head	-0.02145	0.088439	-0.24	0.809
Occupation of household head	-0.15853	0.079771	0.051	0.051**
Education of household head	0.014672	0.012301	1.19	0.237
Age of household head	-0.00499	0.002662	-1.88	0.065**
Type of household	-0.39804	0.13089	-3.04	0.003*
Size of household	-0.05489	0.022427	-2.45	0.017**

[Note: The notation of * shows 1% ,** shows 5% and *** shows 10% of level of significance]
Source: primary data

Table shows the total numbers of boys and girls are 86 (42 boys and 44girls). The output of regression model shows that Household income, Type of school, Education level of children, mother's occupation, Occupation of household head, Age of household head, Type of household and Size of household are significant variables that determine the household expenditure on education of children across the "SC" social group. Among these variables: occupation of household head, age of household head, type of household and size of household impact negatively on education of children, and household income, type of school, education level of children and mother's occupation impact positively on education of children across the SC social group. Types of household (P_value-0.003), size of household (P_value-0.017), Occupation of household head (P_value-0.051), and age of household head (P_value-0.065), are significant at 1%, 5% and 10% level of significance respectively. This means, nuclear household, large size of household and working of the household head, lead to reduced household expenditure on education of school going children across the SC social group.Types of school (P_value-0.000), education level of children (P_value-0.000), mother's occupations (P_value-0.0195) and household income(P_value-0.07), are significant at 1%, 5%, and 10% level of significance, respectively. This means, private school, higher level of classes, working mothers and higher level of household income lead to increased expenditure of the household on education of children across the SC social group.

Determinants of the household expenditure on education of children in the study area among "ST" social group

For the identification of determinants of household expenditure on education of children among the "ST" social group, the Semi-Logarithmic regression model is used. The same regression model is used as used for SC social group [equation No. -3]and same variables are taken in the regression model for ST social group.

Table No:-1.7, Stata (Stata-10.1) output of the Semi-logarithmic regression for "ST" social group in the study area.

Source	SS	df	MS	Number of obs =	180
				F(14, 165) =	18.24
Model	11.4857136	14	0.820408	Prob> F =	0.00
Residual	7.42110712	165	0.044976	R-squared =	0.6075
				Adj R-squared =	0.5742
Total	18.9068208	179	0.151952	Root MSE =	0.21208

[Log(Edu-Ex)]	Coefficient	Std. Err.	t-value	p>t
Constant	3.029439	0.14387	21.06	0.00
Household income	4.80E-06	5.96E-06	0.81	0.422
Gender of children	0.051368	0.032777	1.57	0.119
Type of school	0.568581	0.070597	8.05	0.00*
Education level of children	0.051002	0.005906	8.64	0.00*
Father's education	0.002733	0.00667	0.41	0.682
Mother's education	0.010918	0.006351	1.72	0.087***
Father's occupation	0.126485	0.056189	2.25	0.026**
mother's occupation	-0.00316	0.043637	-0.07	0.942
Gender of household head	0.089719	0.05658	1.59	0.115
Occupation of household head	0.095678	0.049468	1.93	0.055***
Education of household head	-0.01012	0.008431	-1.2	0.232
Age of household head	0.006865	0.001994	3.44	0.001*
Type of household	-0.03311	0.065471	-0.51	0.614
Size of household	-0.03033	0.010474	-2.9	0.004*

[Note: The notation of * shows 1% ,** shows 5% and *** shows 10% of level of significance]
Source: primary data

The total numbers of boys and girls are 180 (86 boys and 94 girls). The output of regression model shows that type of school, education level of children, mother's education, and father's occupation, occupation of household head, age of household head and Size of household are significant variables that determine the household expenditure on education of children across the "ST" social group. The size of household [P_value=0.004] is significant at 1% level of significance and the sign of their coefficient is negative. It means, with increase in the numbers of household members, the household expenditure on education of children is reduced. Types of school [P_value=0.000], education level of children [P_value=0.000], and age of household head [P_value=0.001] are significant at 1% level of significance, father's occupation [P_value=0.026] at 5% and mother's education [P_value=0.087] and occupation of household head [P_value=0.055] are significant at 10% level of significance and their sign of coefficients are positive. The positive sign of variables shows that private school, higher education level of children, older age of household head, educated mothers, and working household head lead to increased household expenditure on education of children across the ST social group.

Conclusion

The study found that social groups, household income, type of school, education level of children, father's occupation, type of household and size of household are important determinants of household expenditure on education of children in the study area as a whole.

(1) So far as education expenditure on children across the three social groups in the study area concerned, the study found that as compared to SC and ST, "Others", social group spends less amount on their children's education
(2) With increase in the level of household income, expenditure on children's education also increases in the study area as whole. The same result was found in the study of Reham Rizk John and Owusu-Afriyie (2014).
(3) More amount of expenditure on education of children was found in case of children studying in private schools than the government schools. Moreover, with increase in the level of education (class) expenditure on education also increases. The similar result was found in Shaleen Khanal (2018) study.
(4) Educated mothers and fixed income earning fathers also spend more on children education than less educated mothers and fathers casual income (farmer and labour) earning. The result is same as in Quayes S. and Ramsey R. D. (2015) study.
(5) Large size of households and nuclear household spend less amountas comparison to small size household. Same result was found in Shivakumar M. (2008).

In case of "others" social group, household income, gender of children, education level of children, types of school, father's education, father's occupation, gender of household head, age of household head, and types of household are important determinants in the household expenditure on education of children. The households spend less amount on education expenditure of children, in case of female child, nuclear household and older age of household head in the "others" social group. Whereas, household income, male headed household, higher (class) level of children education, fixed income earning fathers, educated fathers and children studying in private schools are the determinants influencing (positive impact) in the household expenditure on education of children across the "others" social group. In the SC social group, Household income, Type of school, Education level of children, mother's occupation, Occupation of household head, Age of household head, Type of household and Size of household are the important variables that determine the household expenditure on education of children across the SC social group. Household income, higher level of education of children, children studying in private school and working mothers lead to increase in the household expenditure on education of children across the SC social group. Whereas, nuclear household, large size of household and working of the household head, lead to reduction in the household expenditure on education of school going children across the SC social group.

In the ST social group, type of school, education level of children, mother's education, and father's occupation, occupation of household head, age of household head and Size of household are important variables that determine the household expenditure on education of children. Private school, higher education level of children, older age of household head, educated mothers, and working household lead to increased household expenditure on education of children across the ST social group. But, with increase in the numbers of household members, the household expenditure on education of children is reduced across the ST social group.

This study reveals that in the study area as a whole and across the social groups, type of school, education level of children, age of the household head and size of the household are common determinants, which determined the household expenditure on education of children but as per the test of significance social groups, household income, type of schools and education level of children are most important and significant.

Suggestions- The government should improve the quality of education and change the traditional education patter of teaching and syllabus, and it should be prepared on the basis of marketable demand, so that after completing the education (at least graduation), student will easily get some job on the strength of their vocational training. While, those pursue higher education should be supported. Government should also improve the infrastructure and resources for education. The most important thing that government or NGOs or both can do is to spread awareness about the importance of education in the society. This is to allow people to understand the importance of education and they should be motivated and supported to send their children (male or female) to schools and colleges. Government needs to spend more effort to counter orthodox beliefs and values regarding the education of female children prevailing in the society. This awareness is needed to close gender gap in education and later on in employment.

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WOMEN'S LIVELIHOOD AND MICROFINANCE: AN ANALYTICAL STUDY OF FACTOR AFFECTING BARRIERS OF SHGS IN MADHYA PRADESH

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ABSTRACT

Empowerment in women's development is a way to define, challenge and overcome barriers by SHGs in women life. This article examined on an assessment of tribal women's Self Help Groups in a tribal-dominated area of Madhya Pradesh. Microfinance programs particularly target poor women in developing countries with the goal that, besides poverty reduction, getting access to microcredit advances their empowerment. This research paper attempts to separate the impacts by SHGs affecting women empowerment on a systemic basis and objectively analyze the initiatives implemented towards empowering women with particular focus upon the Self Help Groups based upon empirical work undertaken. It further tries toward understanding the linkages between SHGs & women empowerment and proposing suggestions to improve the empowerment drive paying due attention to the local level area specific factors for a developing country like India which have an important effect upon region-specific women empowerment process.

Keywords: *SHGs, Women Empowerment, Microfinance, Tribal inhabited region and Development*

INTRODUCTION

After poverty reduction initiative, empowering women was the important factor which was reinforced by the Micro Credit Summit in 1997. Microfinance by SHGs for women has recently been used as a key strategy not only for poverty alleviation program and also on gender equality and wellbeing. Microfinance institution began in India in 1980s through Self Help Groups model. Gandhi (2013) focus on significant parts of the rural population do not have access to finance; more than 60 percent of people below the poverty line. Borah (2014) stated that micro-credit facilities should be strongly monitored so that SHGs may not lack funds. Sarkhel&Mondal (2013) mentioned the tribal population faces new challenges now; In particular, those residing in rural and forested areas. India's tribal inhabited regions are economically more backward, causing various obstacles in the country's development to workshops for Maoist activities. Mansuri (2010) specified that microfinance has gained a great deal of significance and over the past decade, India has now become a major player in global microfinance by promoting groups of self-help under the SHG-Bank Linkage Program and the micro-finance institution model. The Indian model provides better hope and ability to tackle poverty, as it relates to social capital building through financial inclusion by linking with the mainstream. Duflo (2012) suggested that women be closely linked in empowerment and economic development: In one direction, growth alone can play an important role in reducing gender inequality; in the other, empowering women can support development. Kumar (2009) noted that this could lead to improved health outcomes at household level, especially girl's education, child nutrition, and family planning. According to Anila (2012) an Indian government identifies women entrepreneurs based on the inequity of female participation and a business enterprise job.Singh, Prajapati, & Baral (2019) stated SHGs is a powerful intervention in monetary empowering and budgetary consideration for the pyramid base. The paper concluded that the efforts of monetary administrations among the poor have since evolved into a life support and poverty alleviation program.

REVIEW OF LITERATURE

Patel & Katiyar (2019) indicated thata key reason, in addition to financial inadequacy, the large rural population still remains under the poverty line is lack of resources and financial exposure. Baishya andKumari (2015) said that the second important goal that was reinforced by the Micro Credit Summit in 1997 was empowering women once the campaign to reduce poverty. Recently, micro-financing by Women's SHGs have been seen as a key strategy not just for alleviating poverty as well as on gender equity and health. Choudary and Chitra (2012) emphasis on microfinance with Self Help Groups play a big role in promoting women's empowerment. It was not an important tool for reducing inequality but a way for the most disadvantaged sections of the population to encourage empowerment. Mayoux (2006) proposes microfinance schemes distract women's focus from other potentially efficient empowerment approaches, and donor care and alternative capital, and possibly effective, ways to reduce poverty. Bainbridge (1998) confirmed that the concept of empowerment is defined as a mechanism by which women feel responsible for and possess their choices. That core basics of empowering have been identified as agency, gendered power structures awareness, self-esteem and self – confidence. Vivekanand and Velayudham (2018) found there is a big shift in the status and recognition of women in society since joining the Self-Help Groups. Gowda and Manjula (2012) initiate that women's income could increase and give their families financial support. They also found that microfinance has had a positive effect on their economic and social condition, which has helped women play anmain role in decision-making in the workplace and community as well. Bhardwaj and Gebrehiwot (2012) originate that women who participated in microfinance programs had an improvement in socio-economic condition. This has strengthened women's position in the workplace and their ability to make decisions on different issues not depending on others. Das (2012) found that the Self-Help Group-Bank linkage of microfinance programs had a positive influence on the economic status, knowledge, decision-making power and self-worth of women participants, with a significant improvement in income, wealth. Rakshitha andPradeep (2016) stated that empowerment can take place at a ladder of various stages – individual households, communities and societies are supported by encouraging factors. In this way, microfinance with self-help groups plays an effective role in fostering empowerment for women. Sandeep (2016) specified idea of microfinance is static to expand its wings throughout India. But at the pace at which its divisions are increasing; it will soon hit the doorstep of the poor houses. Tiwar and Hamid (2016) had researched Indian Women's empowerment. He discussed, analyzed and responded to the questions SHG women faced in India. He opted for gender discrimination which meant that women SHGs could not attain the country's planned empowerment goal. In his article, Singh (2017) states that only a new paradigm is needed in the form of reform of the financial sector to change financial services in the country. SHGs should be included in the urgencysegment, and their loans should be made compulsory. Gill (2015) mentioned that SHGs have become the most effective instruments for empowering women. As a result, the level of trust among women SHG members has increased both the family functions are at an advantageous point. Kumawat and Bansal (2018) reveal in their study that SHGs actively obtain a new destiny for tribal people as actors, decision-makers, and benefits in the political, economic, social, and cultural spheres of life. However, due to other shortcomings, such as gender discrimination, abuse and torture by women for whom various self-help groups were not correctly and efficiently organized. Harish (2012) stated, in her research, one of the significant trends of the twentieth century was the shift in the participation of women to society. Micro-credit has a big role to play in empowering according to him. Giving women the opportunity to realize one's ability over all parts of life is becoming even more important. Chakravarty, Kumar and Jha (2013) says empowerment is a method helps people gain regulatordone their lives by raising awareness, acting and working to exert greater control. Nidheesh (2009) listed that SHG movement many changes result from the empowerment processes in the tribal women's community particularly in Kerala, SHGs are unusually funded by local society organizations and nongovernmental organizations. Madheswaran and Dharmadhikary (2001) concludes by saying that government lending schemes are well-designed and take advantage of the incentive provided by peer review can be an important second best policy. Swain and Varghese (2011) stated that if SHGs in India work positively in the women empowerment process, and NGOs provide financial services support, it will have a positive impact on women empowerment.

OBJECTIVES

1. The study aimed to evaluate the influencing factors of SHGs empowerment.
2. To study the effects its promoters participate in empowering SHGs.
3. The study examined theproblems faced by the SHGs in undertaking microenterprise ventures.

METHODOLOGY

The study is empirical, using both primary and secondary data. Secondary data includes a systematic literature review of published sources, primary data based on a field survey conducted by the researcher through structured questionnaires, the micro-level analytical part of the research study. This study is conducted in Madhya Pradesh's Tribal dominated districts who are members of SHGs.The sample size for the analysis through a field survey to obtain insight into the benefits100 respondents per district made a total of 600 beneficiaries, selected by multistage random sampling. The study was conducted in 6 districts, Madhya Pradesh. The data collected were statistically tabulated and analyzed by using SPSS 22 and the results were interpreted accordingly. Descriptive statistical techniques such as averages, percentages, and Pearson's Correlation test were used to extract relevant information from both primary data, to achieve the above-mentioned objectives, and draw relevant conclusions. For data analysis, collected simple statistical instruments such as percentages, mean, standard deviation, reliability test, factor analysis and Pearson's Correlation test were used for the study.

ANALYSIS AND DISCUSSION

The data collected were analyzed based on the responses given by members of the SHGs tribal women and conclusions were drawn. The table indicates that age-wise distribution of the study area beneficiaries showed that approximately the majority of beneficiaries were 27.3 percent of the middle age group, (43 to 52 years), 24.3 percent of the middle age group, (33 to 42 years), 24 percent of the beneficiaries are almost 52 years old. The percentage of beneficiaries is low under the age of 32 years. The majority, 34.7 percent with beneficiaries were secondary, 22.5 percent being illiterate, 3.3 percent being graduate and above. The study shows that 41 percent of respondents were illiterate; the district of Dindori is the highest number of district wise comparison beneficiaries. The majority of the survey beneficiaries were joint families with 52.5 percent of the respondents and 47.5 percent of the respondents were nuclear family. Barwani district has the largest number of key job activities with 26 percent of the beneficiaries working in the domestic food product category followed by other 5.3 percent agriculture, poultry farming, tailoring, interest business, and weaving & embroidery. The distribution of beneficiaries according to total income in various categories is divided into five categories (i) less than 5000(ii) 5001-10000 (iii) 10001-15000 (iv) 15001-20000 and (v) 20000 above.

Table – 1: Profile of SHGs beneficiaries

Items		Dhar	Barwani	Dindori	Mandla	Jhabua	Alirajpur	Total
Age	Below 22yrs	12	11	13	15	10	7	68(11.3)
	23- 32yrs	16	15	14	16	10	7	78 (13)
	33- 42yrs	19	26	28	24	26	23	146(24.3)
	43- 52yrs	27	26	26	24	22	39	164 (27.3)
	More than 52yrs	26	22	19	21	32	24	144 (24)
Education	Illiterate	15	13	35	26	21	25	135(22.5)
	Illiterate but can sign	26	24	14	16	15	16	111(18.5)
	Primary	19	17	16	25	26	23	126(21)
	Secondary	35	39	33	31	38	32	208(34.7)
	Graduation	5	7	2	2	0	4	20(3.3)
Type of family	Nuclear	48	44	45	48	55	45	285(47.5)
	joint	52	56	55	52	45	55	315(52.5)
Key Activities	Cultivation	27	21	25	26	21	22	142(23.7)
	Tailoring	15	13	14	14	16	18	90(15)
	Domestic Food Product	26	28	25	25	26	26	156(26)
	Poultry Farming	18	15	16	19	17	15	100(16.7)
	Interest Business	9	16	14	12	15	14	80(13.3)
	Weaving & Embroidery	5	7	6	4	5	5	32(5.3)
Total Income	less than 5000	0	0	0	0	3	0	3(0.5)
	5001-10000	26	35	32	44	50	53	240(40)
	10001-15000	32	31	54	40	28	34	219(36.5)
	15001-20000	33	31	11	10	18	11	114(19)
	above 20000	9	3	3	6	1	2	24(4)

Source: Survey data

The table also reveals that 0.5 percent of beneficiaries were less than 5000, while 4 percent of beneficiaries were more than 20000, 19 percent of beneficiaries were in the 15001-20000 group, 36.5 percent in the 10001-15000 group and 40 percent in the 5001-10000 category. So the present study shows that the majority of the beneficiaries were in the income level group of 5001-10000 and 10001-15000. As for average income per SHG, it was around Rs. 7918. It was highest in district Dindori (Rs.10001 to 15000), followed by district Mandla, Dhar, Barwani, Alirajpurand lowest in district Jhabua.

Table-2: Reliability test on Barriers of SHGs

Cronbach's Alpha	No. of Items
.894	29

Table-3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	Bartlett's Test of Sphericity	
.900	Approx. Chi-Square	44218.818
	Degree of Freedom	406
	Significance	0.000

Source: Survey data

As generally accepted thumb rules the minimum acceptable alpha score is 0.70 Chummun & Bisschoff (2019). It is found in the present study to be 0.894 which is enough to precede the study.

The Kaiser-Meyer-Olkin sampling adequacy test is an index for comparing the magnitudes of the correlation coefficients measured to the magnitudes of the partial correlation coefficients. Bartlett's test is applied to measure relationship strength among variables of the matrix of population correlation, i.e. whether or not they are uncorrelated. The minimum acceptable KMO value is 0.50 In general Bartlett's test cut-off value is less than or equal to 0.05. KMO value in the present study is 0. 900 and the value of Bartlett is 0.000 (Table 3), which allows data to be analyzed by the factor. Table 4 reveals that the beneficiaries have allocated good values to all of the selected variables. Furthermore, on a 5-point Likert-scale the beneficiaries were asked to express their opinion on the problem faced by the beneficiaries of the SHGs. In the table above the mean and standard deviation of each variable is shown. The mean score calculated is divided into 4.4050, 4.4000, 4.3967, 4.3967, 4.3100 and 4.2750 etc.

Table-4: Descriptive Statistics

	Mean	Std. Deviation	Variance	Communalities
Proper use of Capital	4.4000	.70770	.501	.990
High rate of interest	4.3967	.71192	.507	.980
Lack of proper training	4.0850	.86931	.756	.960
Lack of adequate Capital	4.3967	.71192	.507	.977
Lack of awareness about microfinance	4.0750	.87977	.774	.933
Problem of high competition	4.0800	.87266	.762	.988
Problem for being a women	4.1967	.75649	.572	.963
Problem of supervision	4.1933	.74848	.560	.989
Biased gender roles reinforced	4.1933	.74848	.560	.956
Physical problem	4.1983	.78742	.620	.936
Lack of knowledge about the development program	4.2067	.79057	.625	.945
Problem face between personal and professional life	4.1950	.79458	.631	.924
Not getting loan at right time	4.4050	.70603	.498	.995
Problem of product ready for market	4.2500	.76276	.582	.991
Lack of education	4.0650	.86527	.749	.987
Problem of social recognition	4.0700	.87352	.763	.977
Problem of illiteracy	4.0717	.87051	.758	.984
Conflict among members	4.1850	.74501	.555	.981
Problem of undereducated	4.2750	.75520	.570	.884
Problem of market prediction	4.2383	.76540	.586	.966
Not getting price	4.2333	.78310	.613	.930
Credit policy	4.2300	.78195	.611	.926
Lack of trust in employees	4.1767	.75922	.576	.939
Dependence on the male member	4.3100	.74262	.551	.808
Child care	4.2600	.76597	.587	.868
Lack of communication nearby market place	4.2400	.76597	.587	.968
Force sales to the middleman	4.2333	.77020	.593	.950
Opposition from family	4.1700	.76512	.585	.918
Inadequate book keeping	3.9950	.89609	.803	.838

Source: Survey data

It is found that the most important explanation for the problem faced by the beneficiaries of SHGs was not to getting loans at the time followed by proper capital use, high interest rates, lack of adequate capital, dependence on the male member and undereducated problem, etc. were the most influencing problem while running the SHGs in the study area.

The remaining variables have impacted users, although this is on a small scale. In this study the data deduction factor analysis is effective. Table 5 represents the matrix of rotated components and is a factor loading matrix on each element for various variables. In the present study, loads of less than 0.70 is suppressed in such a way that they are identifying substantive loadings. The matrix was constructed using the Kaiser Normalization method, based on the varimax criterion. The entire cycle of rotation converged into iterations. The table indicates there are 5 (five) load factors. Based on their maximum load, certain variables were assigned to a component. Analysis of a factor has produced 5 (five) factors. The Matrix for Component Transformation of the above rotated component matrix is given in Table 7 (seven).

Table- 5: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.756	30.194	30.194	8.756	30.194	30.194	6.682	23.043	23.043
2	6.405	22.085	52.280	6.405	22.085	52.280	6.667	22.989	46.032
3	5.821	20.071	72.351	5.821	20.071	72.351	5.749	19.824	65.856
4	5.166	17.814	90.165	5.166	17.814	90.165	5.359	18.480	84.335
5	1.303	4.494	94.659	1.303	4.494	94.659	2.994	10.324	94.659
6	.351	1.210	95.869						
7	.204	.704	96.573						
8	.195	.672	97.245						
9	.106	.366	97.611						
10	.100	.346	97.957						
11	.089	.306	98.263						
12	.075	.257	98.520						
13	.069	.237	98.757						
14	.054	.187	98.944						
15	.046	.159	99.103						
16	.038	.130	99.234						
17	.034	.118	99.352						
18	.033	.113	99.465						
19	.032	.111	99.576						
20	.026	.088	99.664						
21	.023	.081	99.744						
22	.023	.079	99.823						
23	.018	.061	99.884						
24	.008	.028	99.912						
25	.008	.027	99.939						
26	.006	.020	99.960						
27	.006	.019	99.979						
28	.004	.013	99.992						
29	.002	.008	100.000						

Extraction Method: Principal Component Analysis.

Principal component Analysis

The matrix correlation of all 29 variables was further subjected to the analysis of main components. The own values, the percentage of total variance and the rotated sum of square loads were shown in Table- the factor matrix as obtained in the main component analysis was also subjected to varimax rotation further. An analysis of the Eigen values has resulted in the retention of four factors. These factors have accumulated for 23.043 %, 22.989 %, 19.824 %, 18.480 % and 10.324% of variation. This means that the cumulative variance accumulated for all four variables is 90.165 per cent and other variables explain the remaining variance. Table 7 displays the rotated factor matrix. This shows that the understudy of variables comprised four groups or factors. It may be noted that for inclusion in the factors the variable with factor loading of 0.70 and above was considered. Those were addressed in the paragraphs below.

Factors I: Marketing Problem

Factor I describes 23.043 percent of the variable set's total variations. This includes product ready-to-market variables problem, market prediction problem, lack of near-market communication, forcing middleman sales, not getting price and credit policy. This factor therefore provides a basis for conceptualizing a dimension that can be identified as a "marketing problem."

Factors II: Poor Record Keeping of Governance Problem

Factor II accounts for 22.989 percent of the total variations in the component range. This includes variables of high competition, lack of education, problem of illiteracy, problem of social recognition, lack of proper training, lack of microfinance awareness and inadequate bookkeeping. This aspect therefore provides a basis for conceptualizing an element that can be defined as “poor record keeping of governance problem”.

Factors III: Leadership Problem

Factor III accounts for 19,824 percent of the total variations in the variable range. This includes variables of leadership problem, member conflict, problem of being a woman, reinforced biased gender roles, lack of employee trust and opposition from family. This factor therefore provides a basis for conceptualizing a dimension that can be identified as a "leadership problem".

Factors 1V: Personal Problem

Factor IV describes 18.480 percent of the variable set's total variations. This involves variables such as lack of knowledge about the development programme, physical problem, problem facing between personal and professional life, undereducated problem, child care and male member dependency. This aspect therefore provides the basis for the conceptualization of an element that can be defined “personal problem”.

Factors V: Financial Problem

Factor V describes 10.324 percent of the variable set's overall variations. It involves factors lacking adequate capital, not getting loans at the right time, proper resource use and high interest rates. This factor therefore provides a basis for conceptualizing a dimension that can be identified as a "financial problem."

a. Rotation converged in 5 iterations.

Component Transformation Matrix shows the correlations between the various components before and after the rotation. The extraction was performed via the Principal Component Analysis, and with Kiser Normalization rotation was performed on varimax criterion.

Table - 6: Rotated Component Matrix[a]

Items	Component				
	1	2	3	4	5
Problem of product ready for market	.968				
Problem of market prediction	.956				
Lack of communication nearby market place	.956				
Force sales to the middleman or intermediaries	.951				
Not getting price	.943				
Credit policy	.940				
Problem of high competition		.992			
Lack of education		.992			
Problem of illiteracy		.990			
Problem of social recognition		.986			
Lack of proper training		.979			
Lack of awareness about microfinance		.965			
Inadequate book keeping		.911			
Problem of supervision			.993		
Conflict among members			.989		
Problem for being a women			.980		
Biased gender roles reinforced			.976		
Lack of trust in employees			.969		
Opposition from family			.957		
Lack of knowledge regarding the development program				.971	
Physical problem				.966	
Problem face between personal and professional life				.959	
Problem of undereducated				.938	
Child care				.928	
Dependence on the male member				.898	
Lack of adequate Capital					.829
Not getting loan at right time					.828
Proper use of Capital					.824
High rate of interest					.819

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

Table - 7: Component Transformation Matrix					
Component	1	2	3	4	5
1	.802	.362	-.115	.122	.444
2	-.330	.902	-.204	-.007	-.190
3	-.030	.188	.863	.468	-.004
4	-.080	-.143	-.447	.874	-.093
5	-.490	-.002	-.030	.032	.870
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.					

To determine the relation between the variables, a correlation analysis was conducted. The larger the Coefficient of correlation, the stronger the association level, and may be either positive or negative depending on the direction of the relationship between variables. The strength of the relationship was derived from the coefficient of correlation between Pearson product and moment when the significance level is $p<.01$. Table shows the findings from beneficiaries of SHGs showing a strong and meaningful relationship between marital status and family income (r= 0.157) at a significant level of 5 percent. The study shows that there was a strong and meaningful relationship between education and personal issue (r=0.155) at a 5 per cent significant level. As regards the interfactorial correlation by problem factors face by the SHGs beneficiaries. Marketing problem was correlated with financial problem (r=0.719) at 5 percent level of significant and poor governance problem record keeping (r=0.097) at 1 percent level of significant. Poor governance record keeping was correlated with financial problem (r=0.089) at a significant level of 1 percent.

Table - 8: Correlations

	Marital Status	Education	Type of family	Family Income	F1	F2	F3	F4	F5
Marital Status	1								
Education	**-.193**** .000	1							
Type of family	.078 .055	**.126**** .002	1						
Family Income	**.157**** .000	-.037 .370	.074 .072	1					
F1	-.043 .290	-.039 .343	.005 .898	-.027 .517	1				
F2	**-.123**** .003	.047 .251	.065 .113	**-.109**** .008	**.097*** .017	1			
F3	-.046 .259	-.012 .766	.001 .989	.018 .665	-.057 .164	-.043 .291	1		
F4	.064 .116	**.155**** .000	**.165**** .000	-.040 .325	.071 .080	.035 .398	.040 .328	1	
F5	-.065 .109	-.013 .752	-.009 .828	.015 .710	**.719**** .000	**.089*** .028	-.014 .730	.028 .487	1

Source: Survey data

POLICY IMPLICATIONS

We must adopt an ambitious people-centered and growth-oriented poverty alleviation strategy in this twenty-first century – a strategy that tends to integrate the expectations, dynamism and participation of women. Self-help programs are anticipated to play a crucial role in such policy. However, there is a need for group structural orientation to suit the new business requirements. Under the SHG environment, micro-credit movement must be viewed from a long-term perspective, underlining the need for deliberate policy implications in favor of certainty in terms of technology redundancy, product market and human resource advancement. Therefore, an innovative and diversified microfinance sector needs to be developed which will make a real contribution to empowering women.

CONCLUSION

The participation in the SHGs has brought about economic and social changes in the study area among the participants. A significant number of the members recorded having improved their family status by becoming a member of the SHGs. The SHG members' income level has increased and this has resulted in their area and society improving their social status. Since SHG helps women attain economic empowerment, these policy initiatives will contribute significantly to the country. Poverty is widely recognized as a product of idleness and lack of Basic income-earning availability. This empirical research has shown that the microfinance program of self-help groups, properly designed and effectively implemented, can not only alleviate poverty, But empower grassroots women too. Micro finance is developing its efforts to reduce poverty and empower rural women. Microfinance is much more than cash access. It's about women taking influence over livelihoods, getting out of poverty and insecurity, achieving economic and political equality in their homes. Therefore, income generation activities are supported by Microfinance and Self Help Groups, no doubt, maintaining their economic freedom and social status. The present study highlighted that microfinance investments in micro-enterprises, small businesses, transmitted through women's self-help groups, boost women's access to productive occupation and income, enable women to contribute more to household income and thus improve women's well-being.

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ACCESS TO SAFE DRINKING WATER AND HEALTH & NUTRITIONAL STATUS OF ADOLESCENT GIRLS: A STUDY OF RANCHI TOWN OF JHARKHAND

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ABSTRACT

This paper is an attempt to analyse the access to safe drinking water and health & nutritional status of Adolescent girls of Ranchi town of Jharkhand. A community-based cross-sectional study was carried out over a period of 10 months (from the month of June2017 to March 2018). 200 adolescent girls of age 10 – 18 years were selected randomly. Data was collected by interviewing the adolescent girls using predesigned, pre tested, semi-structured schedule. Parent's interview was taken whenever necessary. Anthropometric measurements were recorded using standardized methodology as recommended by World Health Organization (WHO). Using Chi-square test the study concludes that there is statistically significant association between access to safe drinking water and status of health and nutrition of adolescent girls. This implies with the improvement in the standard of drinking water, the health and nutritional status of adolescent girls also improved.

Keywords: Adolescent Girls, Anthropometric measures, health and nutritional status.

Introduction

Adolescence is the most crucial period in the life span of an individual. Health and nutritional status during this phase is critical for the physical maturity, which in turn influences the health of the offspring. Children represent the future of a nation and ensuring their health, growth and development ought to be a prime concern of all societies. Improvement in health of girl child in particular leads to growth of healthy mothers and consequently healthy and well nourished children. This directly and indirectly contributes to higher Gender Development Index (GDI) and lower Gender Inequality Index (GII) of the nation. The importance of health & nutrition cannot be underestimated in human development. Nutrition and health play crucial role in influencing the success of the Millennium Development Goals (MDGs) as several of the measurable indicators that monitor the targets are closely related to it. They specifically influences the Goals aimed at reducing hunger and poverty, improving education attainment, gender equality, child mortality, maternal health and combating diseases and ensuring environmental sustainability. Thus good nutrition is needed to reach the health, education and economic goals contained in the MDGs.

The sustainable Development Goals (SDGs) which replant MDGs in 2015 comprising of 17 goals and 169 targets to be achieved by 2030. The ambition to 'End Hunger, achieve food security and improved nutrition and promote sustainable agriculture' is captured in SDGs, however at least 12 of the 17 goals contain indicators that are highly relevant to nutrition and health. From a detailed review of available literature, it has been found that numerous factors influence food choices of adolescent. These may be grouped into categories. The first include appeal for food, craze for trendy foods, mood, body image, habit, media and association of food of people, convenience, preferences for outside food and peer influence. The second category covers socio-demographic family traits like parental influence on eating behaviour, culture, religion, beliefs and factors like family income, location, access to food, family occupation, level of education of parents, especially mothers and occupation of family (WHO, 2012)[1].

The main focus of this study is to examine the access to safe drinking water in determining the health and nutritional status of adolescent girls in the study area.

Objectives of the Study

The study aims to examine the health and nutritional status of adolescent girls in the study area and their association with access to safe drinking water.

And in view of this objective the following hypotheses are formulated

- There is no association between access to safe drinking water and nutritional status (measured by nutritional index) of adolescent girls of Ranchi Town.
- There is no association between access to safe drinking water and health status as measured by Stunting, Wasting and BMI of adolescent girls in Ranchi town.

Data & Methodology

The present study based on primary data collected from 200 sampled adolescent girls belonging to tribal and non-tribal households in both descriptive and inferential in nature. It attempts to find the health and nutritional status of adolescent girls in Ranchi Town of Jharkhand and also identify the different socio-economic factors affecting the health and nutritional status of adolescent girls.

The study is based on cross sectional study of all major religions (Hindu, Islam, Sarna and Christian, others) carried out in Ranchi town, the capital of Jharkhand. Data have been collected from 200 sampled adolescent girls selected by proportionate stratified random sampling technique. 6 wards (3 tribal dominated-ward no 10, 12 and 19 & 3 non tribal dominated wards-ward no.21, 24 and 25) were randomly selected after stratifying the 53 wards of Ranchi town. As the period of adolescence covering 10 to 19 years is marked by two distinct stages, the sample has been accordingly selected to cover Pre-puberty period (10 to 12 years) and Post puberty period (13 to 19 years). A pilot study was done to mark the households having adolescent girls of pre-puberty age, post-puberty age and both ages. 1/3rd of the sampled adolescent girls comprise of girls between 10 to 12 years. The rest 2/3rd include the girls of age 13 to 19 i.e. those who are in the post puberty phase. Thereafter from each selected ward, 12 adolescent girls of pre-puberty stage and 23 of post puberty stage were selected by method of systematic random selection of households. The final sample of 200 adolescent girls comprised of 68 adolescent girls of pre-puberty period and 132 of post-puberty period. For assessment of Nutritional Status, the dietary intake of adolescent girls was used. For this data on food intake using 10 food plan (given by nutrition expert ICMR for adolescent girls of urban areas (both in their pre and post puberty stage) has been recorded in schedule and compared with standardised norms of nutrition as given by ICMR giving the nutritional index Y_1.The Study is based on assessment of status of health using parameters based on Anthropometric measurements of physical body composition.

At exploratory stage of research evaluation of health using anthropometric technique (age, height and weight give BMI, Stunting and Wasting Indices of each respondent has been computed for each respondent. This was compared with standardised WHO norms to give her health status.

For studying the Health status of respondents, 3 indicators have been used.

i. Stunting status (Y_2=actual height-for-age) has been computed for each respondent and classified into normal, moderate and severe as per WHO standard classification.

ii. Wasting Status (Y_3=actual weight-for-height) has been computed for each respondent and classified into normal, moderate and severe as per WHO standard classification.

iii. *Stunting and Wasting below -2 SD from median is considered moderate and stunting & wasting below -3SD from median are severe.*

iv. BMI (Y_4) = weight/height^2 (weight is in kg and height in metre, classified into following categories)

1) -3SD – Severe Thinness
2) < -3SD but > -2SD - Thinness
3) <-2sd but > +1SD – Normal
4) < +1SD but > +2SD - Overweight
5) <+2SD - Obesity

Data obtained on health and nutrition status from each sampled girl have been averaged and have been tabulated across different categories of availability of safe drinking water. After classification and tabulation of data descriptive (%,) as well as inferential techniques (chi-square) has been used to analyse the data. Then null hypothesis has been tested.

Role of access to safe drinking water on health and nutritional status of adolescent girls

Availability of safe drinking water is an important factor for an individual's health. Water is essential for life. The human body can exist last weeks without food, but only days without water. The body is made up of 50 to 75 per cent water. Water forms the basis of blood, digestive juices, urine and perspiration, and is contained in lean muscle, fat and bones.
As the body can't store water, we need fresh supplies every day to make up for losses from the lungs, skin, urine and faeces (poo). The amount of water which we need depends on our body size, metabolism, the weather, the food we eat and our activity levels. Water comprises from 75% body weight in infants to 55% in elderly and is essential for cellular homeostasis and life (Nicolaidis S, 1998)[2].

Providing access to drinking water gives students a healthy alternative to sugar-sweetened beverages. It helps to increase students' overall water consumption, maintain hydration, and reduce energy intake if substituted for sugar-sweetened beverages (Kaushik et al, 2007[3], Muckelbauer R et al, 2009[4], Wang Y C et al, 2009[5]). The human body can exist last for weeks without food, but only days without water. Our body is made up of 50 to 75% water. Water forms the basis of blood, digestive juices, urine and perspiration, and is contained in lean muscle, fat and bones. As our body can't store water, we need fresh supplies everyday to make up for losses from the lungs, skin, urine and faeces. This water must be pure; otherwise many diseases occur in our body. So drinking water affects our nutrition as well as health. There may be numerous sources of drinking water and accordingly their quality.
In this study the availability of safe drinking water is grouped into four categories according to source of water and how to use them

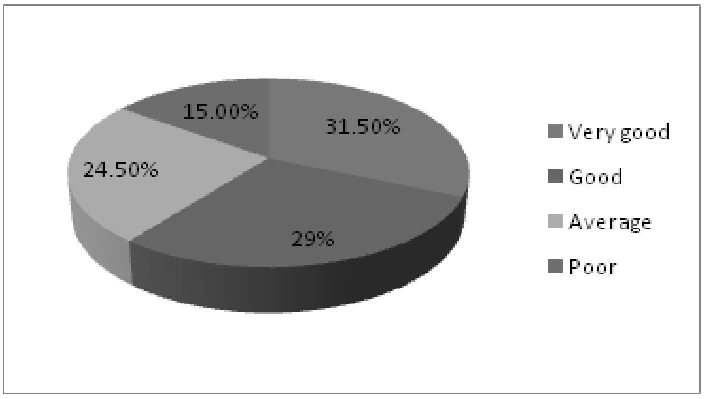
- IST very good- source of water from aqua guard
- 2ndgood –boiled water
- 3rd average- boring
- 4th poor - hand pump or other source like wells

Table 1: Composition of Adolescent Girls of Ranchi Town by Safe Drinking Water

Total (in fig. & %)	Availability of Safe drinking water				Total
	Very good	Good	Average	Poor	
	63*(31.5%)*	58*(29%)*	49*(24.5%)*	30*(15%)*	200

Source; Own Computation from Primary Data

Figure No. 1: Composition of Sampled Adolescent Girls of Ranchi Town by Access to Safe Drinking Water



Source; Table 1

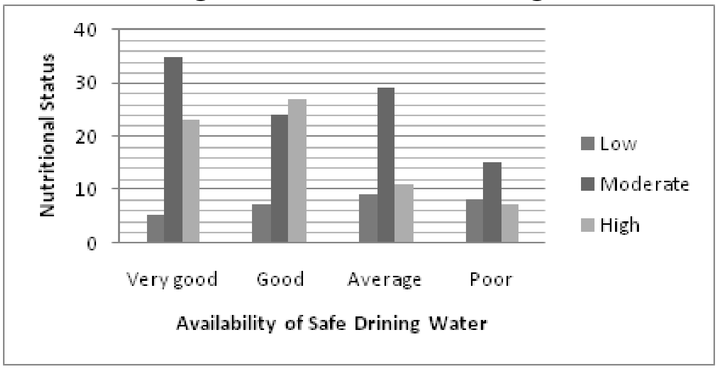
In the study area, approx 30% households have their own facility of water, having aqua guard, 33% uses boiled water to drink, 23% having boring facility and 17% have hand pumps or wells for use of drinking water.

Table 2: Number (%) of Adolescent Girls having Low, Moderate and High Nutrition Index according to Access to Safe Drinking Water

Average Nutritional Index	Very good	Good	Average	Poor	Total
Low	5*(07.93%)*	7*(12.06%)*	9*(18.36%)*	8*(26.66%)*	29
Moderate	35*(55.55%)*	24*(41.37%)*	29*(59.18%)*	15*(50%)*	103
High	23*(36.50%)*	27*(46.55%)*	11*(22.44%)*	7*(23.33%)*	68
Total	63	58	49	30	200

Source; Own computation from Primary Data

Figure No. 2: Number (%) of Adolescent Girls having Low, Moderate and High Nutrition Index according to Access to Safe Drinking Water



Source; Table No.2

To test whether any impact of safe drinking water on nutrition status of adolescent girls, a null hypothesis is formulated as: H_0: Access to safe drinking water has no impact on nutritional status of adolescent girls.

Table 3: Distribution of Adolescent Girls in Study Area according to Nutritional Status and Access to Safe Drinking Water & the Chi-Square Value of Association

Nutritional Index	Very good	Good	Average	Poor	Total
Low	5	7	9	8	29
Moderate	35	24	29	15	103
High	23	27	11	7	68
Total	63	58	49	30	200
Expected Frequency					
Nutritional Index	Very good	Good	Average	Poor	
Low	9.135	8.41	7.105	4.35	
Moderate	32.445	29.87	25.235	15.45	
High	21.42	19.72	16.66	10.2	
chi-square (p-value)=0.03799					

Source-Own Computation from primary data

Here, the value of chi-square (.03799) is less than to .05, as we tested at 5% level of significance, hence null hypothesis is rejected. Hence, there is association between nutritional status and availability of safe drinking water. This suggested that availability of safe drinking water has great impact on nutritional status of adolescent girls in the study area.

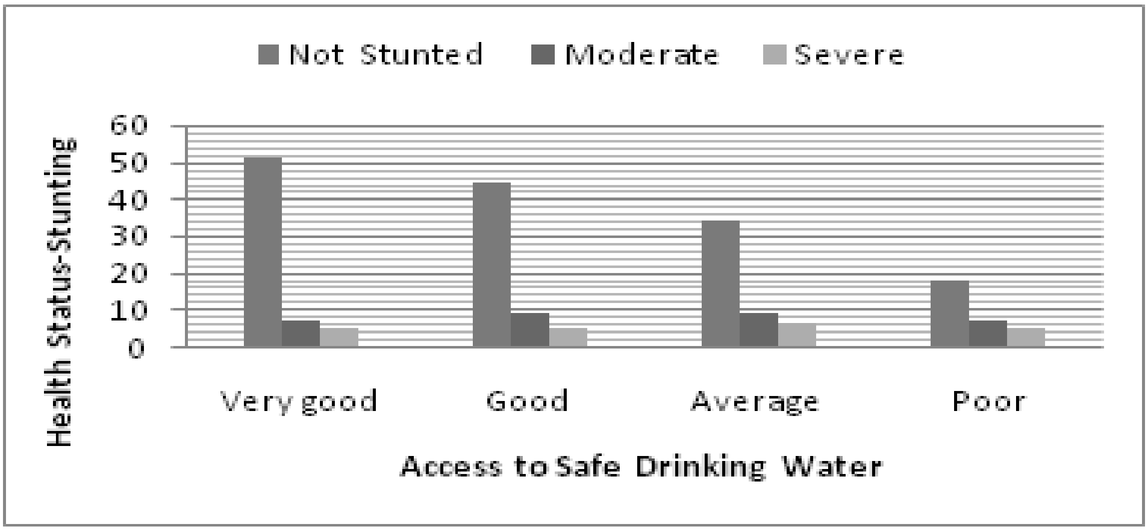
Association between Stunting and safe drinking water in the study area: The status of health (Stunting as health indicator) of sampled adolescent girls in the study area according to family type has been given through following table and graph-

Table 4: Stunting Status of Sampled Adolescent Girls in Study Area according to Access to Safe Drinking Water

Health status	Safe drinking water				
	Very good	Good	Average	Poor	Total
Not Stunted	51*(80.95%)*	44*(75.86%)*	34*(69.38%)*	18*(60%)*	147
Moderate	*7(11.11%)*	*9(15.51%)*	*9(18.36%)*	*7(23.33%)*	32
Severe	*5(07.93%)*	*5(08.62%)*	*6(12.24%)*	*5(16.66%)*	21
Total	63	58	49	30	200

Source; Own Computation from Primary Data

Fig. No. 3: Stunting Status of Sampled Adolescent Girls in Study Area according to Access to Safe Drinking Water



Source; Table No. 4

From the above table and graph it has been seen that most of the adolescent girls who are not stunted or having normal height-or-age are from those households who uses boiled water for drinking. And those households who have hand-pumps and wells for drinking water, the lowest normal adolescent girls are associated with these houses.

To test whether there is any association between health status (Stunting as health indicator) and availability of safe drinking water, following null hypotheses has been formulated as, H_0: Availability of safe drinking water has no role on determining the stunting status of adolescent girls.

Table 5: Distribution of Sampled Adolescent Girls in Study Area according to Stunting Status and Access to Safe Drinking Water& the Chi-Square Value of Association

Health status	Access to Safe drinking water				
	Very good	Good	Average	Poor	Total
Not Stunted	51	44	34	18	147
Moderate	7	9	9	7	32
Severe	5	5	6	5	21
Total	63	58	49	30	200
Expected frequency					
Health status	Access to Safe drinking water				
	Very good	Good	Average	Poor	
Not Stunted	46.31	42.63	36.20	22.05	
Moderate	10.08	9.28	7.88	4.80	
Severe	6.62	6.09	5.17	3.15	
Chi- Square (p-value)= 0.503068					

Source-Own Computation from Primary Data

Hence null hypothesis is accepted as the value of chi square is greater than .05.It means there is no association between availability of safe drinking water and health status (in case of Stunting as health indicator) of adolescent girls. This means that Stunting is not dependent on availability of safe drinking water.

Association between Wasting and safe drinking water in the study area

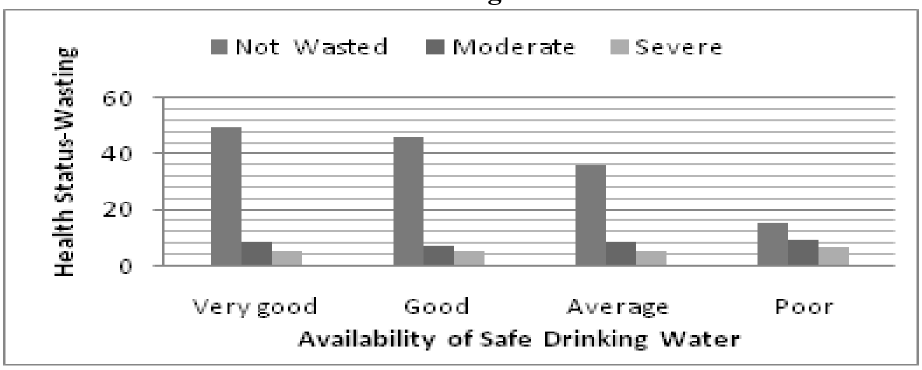
The status of health (Wasting as health indicator) of sampled adolescent girls in the study area according to access to safe drinking water has been given through following table and graph

Table 6: Wasting Status of Sampled Adolescent Girls in Study Area according to Access to Safe Drinking Water

Health status	Safe drinking water				
	Very good	Good	Average	Poor	Total
Not Wasted	50*(79.36%)*	46*(79.31%)*	36*(73.46%)*	15*(50%)*	142
Moderate	*8(12.69%)*	7*(12.06%)*	*8(16.32%)*	*9(30%)*	38
Severe	5*(07.93%)*	5*(08.62%)*	5*(10.20%)*	6*(20%)*	20
Total	63	58	49	30	200

Source; Own Computation from Primary Data

Fig. No. 4: Wasting Status of Sampled Adolescent Girls in Study Area according to Access to Safe Drinking Water



Source; Table No. 6

From the above table and graph it has been seen that most of the adolescent girls who are not wasted or having normal weight-for-height are from those households who uses boiled water for drinking. And those households who have hand-pumps and wells for drinking water, the lowest normal adolescent girls are associated with these houses. To test whether there is any association between health status (Wasting as health indicator) and access to safe drinking water, a null hypothesis has been formulated as,Ho- Availability of safe drinking water has no role on determining the health (wasting as health indicator) of adolescent girls.

Table 7: Distribution of Sampled Adolescent Girls in Study Area according to Wasting Status and Access to Safe Drinking Water& the Chi-Square Value of Association

Health status	Access to Safe drinking water				
	Very good	Good	Average	Poor	Total
Not Wasted	50	46	36	15	142
Moderate	8	7	8	9	38
Severe	5	5	5	6	20
Total	63	58	49	30	200
Expected frequency					
Health status	Access to Safe drinking water				
	Very good	Good	Average	Poor	Total
Not Wasted	46.31	42.63	36.02	22.05	
Moderate	10.08	9.28	7.84	4.80	
Severe	6.62	6.09	5.15	3.15	
Chi- Square (p-value)= 0.099642					

Source-Own Computation from Primary Data

Hence null hypothesis is accepted as the value of chi square is greater than .05.It means there is no association between availability of safe drinking water and health status (in case of Wasting as health indicator) of adolescent girls. It means availability of safe drinking water has not played an important role in modifying the health status –wasting in the study area.

Association between BMI and safe drinking water in the study area:

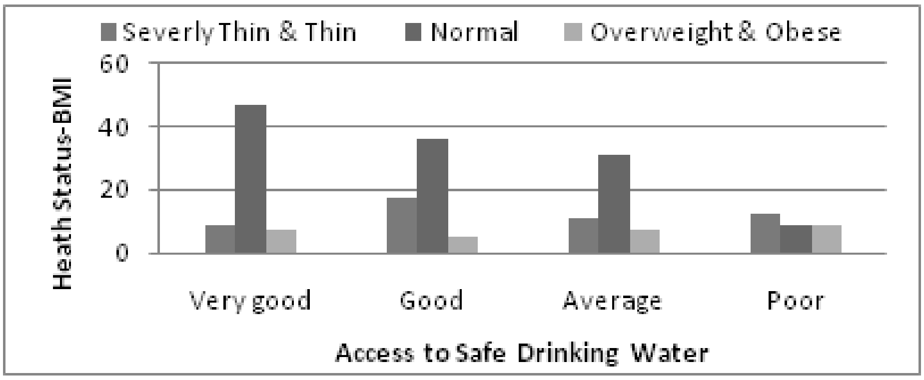
The status of health (BMI as health indicator) of sampled adolescent girls in the study area according to family type has been given through following table and graph

Table 8: BMI Status of Sampled Adolescent Girls in Study Area according to Access to Safe Drinking Water

Health status	Safe drinking water				
	Very good	Good	Average	Poor	Total
Severely Thin & Thin	9*(14.28%)*	17*(29.31%)*	11*(22.44%)*	12*(40%)*	49
Normal	47*(74.60%)*	36*(62.06%)*	31*(63.26%)*	9*(30%)*	123
Overweight & Obese	7*(11.11%)*	5*(08.62%)*	7*(14.28%)*	9*(30%)*	28
Total	63	58	49	30	200

Source; Own Computation from Primary Data

Fig. No. 5: Distribution of Different Levels of BMI of Adolescent Girls in the Study Area according to Access of Safe Drinking Water



Source: Table No. 6.50

From the above table and graph it has been observed that the highest proportion of all the three category of BMI of sampled adolescent girls have been falls in good category of safe drinking water who uses boiled water for drinking.

To test whether there is any association between health status (Wasting as health indicator) and availability of safe drinking water, a null hypothesis has been formulated as, H_0: Availability of safe drinking water has no role on determining the BMI status of adolescent girl.

Table 9: Distribution of Sampled Adolescent Girls in Study Area according to BMI Status and Availability of Safe Drinking Water& the Chi-Square Value of Association

Health status	Safe drinking water				
	Very good	Good	Average	Poor	Total
Severely Thin & Thin	9	17	11	12	49
Normal	47	36	31	9	123
Overweight & Obese	7	5	7	9	28
Total	63	58	49	30	200
Expected frequency					
Health status	Safe drinking water				
	Very good	Good	Average	Poor	
Severely Thin & Thin	15.44	14.21	12.01	7.35	
Normal	38.75	35.67	30.14	18.45	
Overweight & Obese	8.82	8.12	6.86	4.20	
Chi- Square (p-value0= 0.00283					

Source-Own Computation from primary data

Hence null hypothesis is rejected as the value of chi square is less than .05.It means there is association between availability of safe drinking water and health status (in case of BMI as health indicator) of adolescent girls. This implies that health status of adolescent girls depends on many factors; availability of safe drinking water is one of the important factors which significantly affect health status of adolescent girls in the study area.

Findings

Access to safe drinking water is an important factor which affects health and nutritional status of an individual. The findings of this paper are

- There was positive association between nutritional status of adolescent girls and access to safe drinking water in the study area. This suggested that if accessibility of safe drinking water increases, nutritional status of adolescent girls also increases. This association is significant.
- There is no significant association between access to safe drinking water and health status (taking Stunting and Wasting as health indicator) of adolescent girls.
- There is significant association between access to safe drinking water and health status (taking BMI as health indicator) of adolescent girls. This implies that health status of adolescent girls depends on many factors; availability of safe drinking water is one of an important factor which significantly affects health status of adolescent girls in the study area.

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IMPACT OF PROFILE ON VILLAGE LEADERS

(A case study of emerging leadership of Saran District in Bihar)

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Generally Socio – Culture factor like community, religion, Sex age, education, occupation, status of economic, status of land – holding, status of family, affliction of the leader to the political pasties etc. Play and important role in the emerging of rural leadership. Through the analysis of socio-economic background of selected leaders will revel how far these factors determined the emerging patter of rural leadership. Knowing the impact of profile on village leaders in emerging leadership. We have selected three villages located in the saran district in three Blocks (Ekma, Manjhi and Garkha). The reason of selecting the villages are as fallows. One of them has the domination by the upper castes. The village has been viewed as set A in this study. The other has the domination of the middle backward castes. This villages has been viewed as set B. Another is dominated by lower backward castes. This villages is viewed as set c in our further study. or finding my purpose we have selected fifteen leaders including elected leaders defeated leaders. Party office bearers and informal leaders from above mantioned category.

SET-A

In this set we have selected upper caste dominated Panchayat Hansrajpur. In this Panchayat we have selected following persons from different categories of leaders such as elected leaders, defeated, leaders, office bearers and informal leaders. Punam Devi[1] is Mukhiya of this Panchayat. She comes from middle caste. Her husband's name is Ajay Kumar Shah. She has also five bigha land[2]. She has an old tractor and a tub well. She has total income of Rs. eighty four thousand per year apporx. Her eldest son is a student of engineering. She has an old Pakka house. Her second son Amit runs a convent school in this village. She also always takes interest in local politics. Her husband is expert in local politics. Rina Devi is Sarpanch of this Panchayat. She comes from middle castes. Her husband's name is Surendra Prasad. She has also twelve bigh land[3]. She has elected uncontested. Her husband is an expert leaders on the block level. Her eldest son is shopkeeper. This is noted that she has also a shop in her house Generally she sales daily uses thing in this shop[4]. Aunju Devi is B.D.C. member of this Panchayat. She comes from middle castes. Her husband's Name is Manoj Gupta. She has also seven bigha land[5]. She has a new tractor and a tubwell. She has total income of Rs. One Lakkh twenty thousand per year approx. Her husband is a young expert take leader on the Panchayat leve. Her all member of family are educated and interest in local politics. Sanjay Singh in an another member of upper caste leader. He is son of Ex-M.P. and Ex Central minister late Ram Bahadur Singh. He possessed degrees of B.Sc and engineering. At present he is leader and social worker on the Block level. His family is joint. His grandfather was landlord and Mukhiya. He has also twenty five bighas land[6]. His family has a one tub well and one old thresher. He has a motorcycle. Shri Vijay Kumar Singh is ward member of this Panchayat. He is a dominating upper castes farmer of this village. He is one of the top ten farmers of this village. He has a pakka house. In his house there are five bedrooms a joint room a kitchen and verandah with a big courtyard in the centre. There are nine members in this family.

SET – B

In this set we have selected middle caste dominated Panchayat Manjhi Purvi. We have selected following persons from different categories of leaders such as elected leaders, defeated leaders, office bearers and informal leaders. Shri Satya Narayan Prasad Yadav is Mukhiya of this Panchayat. He comers from middle castes. He has also twenty five bigha land. He has an old tractor and a tube well. He has a theresor and a rotary. He has a car and an old Jeep. He passed degrees of B.A. His two sons are unmarried. He has two pakka houses. He has one house for residential purpose and other for animals. His total income in about eighty thousand per year. His family members are educated. He is expert in local polities and block level. Shri Manoj Kumar Gupta is Sarapancha of this Panchayat. He comes from middle castes. He is young and expert leader of this Panchayat. He has motocycle. He has four bigha land. His family has eight members. His eldest brother Sonu is M.Sc he is in government service in Delhi. He has a salary of fifteen thousand per month. His other brothers are also studying is middle and high schools. He has two cows and one buffalo. He has a pakka house. He uses new method and technoloty in farming. He has also a medical. He is active in local politics. He takes part in all the activities of his Panchayat. Akhatari Begam is B.D.C. member of this Panchayat. She comes from middle class communities. Her husband's name is Ajahar Imam. Her husband is a shopkeeper. She has a ship in her house Generally he sales daily uses things in his shop. She has two bigha land. Her husband is a simple and ordinary farmer. She has four sons. Her oldest son works as a causal labour in Chapra town. Her second son is a Rajmistri. She has a kachcha and a pakka house. Her total income is about on lakh per year. Her family members take interest in panchat politics. Shri Sushil Kumar Singh belongs from Rajput community. He has small family. He is a defeated leader of this Panchayat. He has two daughters and four sons. He eldest sons are government employee. He has six bigha of agriculture land. He grows vegetable in his lands. He has tractor and two oxen for agricultural purposes. He has pakka house and also a kachcha house for cattle. Is all children are studying in good school. He has also motorcycle. His family male members take interest in Panchayat politics. Shri Hari Manjhi is an another defeated leader of this Panchayat. He belongs from lower castes. He has six children at present. All are illiterate. His eledest two sons have thela. They earn their bread through these thelas. He has also cattle. His son Bigan Manjhi purchased six pigs from the help on Allahabad Bank. Due to this loan his conditions are improving. It is noted that he has not agricultural land. But he is farming on battai or malgugari. His condition of family is not good. All the members of family take interest in Panchayat politics.

SET – C

In this set we have selected lower caste dominated Panchayat Garkha. We have selected following persons, from different categories of leaders such as elected leaders, defected leaders, office bearers and informal leaders. Shri Bipin Bihar Shah is Mukhiya of this Panchayat. He comes from middle caste. He has a big family with four girls and two sons. His family is a rich farmer. His family has eight bigha lands[7]. He grows paddy and wheat with the help of modern technology. He has a tractor and thereas. He has a motorcycle and bolero. He has two cows. He has a big pakka house with eleven bedrooms and a verandah. He has also a big shop at Garkha Bazar. His first son is a shopkeeper. His second son is a student of engineering. His member of family is a businessman. He has total income two lakh per year. His all members of family take interest in local politics at Panchayat level. Shri Pancham Rai is fifty five years old of this Panchayat. He belong to backward caste. He is a Sharpancha of this Panchayat[8]. His family size is seven including four daughters and two sons. He has five bigha land. He has a pumpset and a motorcycle. His eldest son is a solder in Army. His youngest son is student of 10+2. His monthly income is fifteen thousand Rs. only. He has pakka house and a kachcha house. He has two cows. He has also good relation to the local police station and block office. His family takes interest in local politics and block level.

Shri Ram Raj Sharma is a poor man of this set. He comes from backward caste. He is a B.D.C. member of this Panchayat[9]. He has eleven family members. He has three sons, two daughters, two dauthers-in-law and his parents. His all sons are illiterate and laborers. His family is under BPL. He has a buffalo which is fade by female members of the family. He has not any piece of land. He has a Kachcha house. He is always in debt. Ashok Kumar Sharma is a very weak person and always invites this and that diseases. He is looking mentally tried man. The dress of the other family members are not good. His family members take interest in local politics. Shri

Bharat Ram is an another scheduled caste farmer of his village. At present he is ward members of this Panchayat[10]. He is thirty years old young man but owing to poverty looks like forty years old man. His main profession is at the Garkha Bazar. His annual income is about thirty thousand. His family size is six. He has kachcha house. It is noted that he is one of the honest man among schedule caste so, other caste of the villagers regard him. In this respect at present being a poor person he is ward member of this Panchayat. Shri Ganesh Manjhi s an other member of this Panchayat. He belongs to scheduled caste. He is ex-service man. It is noted that he is also ex-serviceman of C.R.P.F. He has only two bighas of land[11]. He has two cows and one buffalo. His family income is also good due to government job. He grows different kinds of vegetables in his farm. He has a tractor and a tube well. He has a pakka house with seix bedrooms. He has also a kachcha house for cattle. His family members take interest in local politics with the support of backward castes. He is a defeated leader of this Panchayat. Late Shri Jaglal Chaudhari was very famous leaders of this set. He was symbol of simple living and moral high thinking. By his behavior and practical approach local people call him Sant of this area. Some educated person compare him with Mahatma Gandhi. He was a ex-M.L.A. and ex – minister, of Bihar government. He belonged to lower caste from pasha community. He was also a freedom fighter of this district. He had four sons and two daughters. He was a student of medical college in Maharastra. But he had not complete the course of medical. Late Indra Chaudhari was eldest son of late Jaglal Chaudhari. Late Indradev Chaudhari had become shahid by the British Police. Second son shamdev Chaudhari was Doctor in Patna Medical College, and hospital. Third son Ramdev Chaudhari was tatiion master is E.C. Rly Hajipur. At present his youngest son Kamdev Chaudhari is chief ticket inspector at Danapur Railway station. His all sons are educated and government servant. His nephew in a popular leader of Garkha Panchayat and block level. His name is parash Mani Chaudhari. He possessed degrees of M.A. and L.L.B. At present his nephew Shri Paras Jee is typing to develop his political career. He always try to fulfill the place of his for father late Shri Jaglal Chaudhari. He also takes interest in local politics. He is informal leader of this Panchayat. On the basic of above personally observation of set A, set B and set C, we can dicuss the facts through following points.

Caste and Religion

Generally it believed that caste plays a vital role in determining rural leadership in India. "Caste has become one of the important ingredients in the political system of Independent India. The influence of caste has increased in proportion as political power passed increasingly to the people from the rulers". Through analyzing, we reach on the fact that the caste composition in my all selected Panchayat plays a vital role in traditional Panchayats as traditionally dominant caste play the supreme role in performance of traditional Panchayat. So the leadership in traditional Panchayats is generally in the hands of elite castes. But due to introduction of statutory Panchayats, and provision for reservation of seats for scheduled caste, the complex of Panchayat has changed in recent years. Provisions for free and direst elections of Panchayat also provides an opportunity to Backward castes to emerge as the Panchayat leaders. Hence, it is generally believed that the Panchayat leaders come from various castes. Thus it is evident from the above study that the traditionally higher caste people still dominate the leadership position in the district. Provisions for reservation of seats had helped the scheduled tribes to hold positions of leadership.

Gender: Males dominate over the political domain in the district. Out of fifty sample leaders only one leader was identified as female women are not generally attracted to politics due to their backwardness in education and outlook. The women in a family generally follow and support the political ideology of the male members of the family. **Position of literacy:** Generally literacy and leadership were not associated. But in a democratic polity, education plays a vital role in shaping the leadership pattern as democracy is not the battle of bullets but of ballots. The emerging pattern of leadership has accorded grater importance to the educational qualifications of the leaders. **Age:** It is one of the important factors which determine the leadership pattern.

The traditional pattern of leadership was dominated by elders who were supposed to be more experienced and natured. It was also the natural outcome of the patriarchal family system where younger's used to obey the elders in the family. In our this study we find that middle-aged people dominate the emerging leadership pattern not only in village but also in the district level.

Occupation

It is also and important factor affecting the rural leadership structure, because, persons of only those occupations can become leader's who get sufficient leisure time to mix with the people. Agriculturists generally get more leisure time than other job-holders. Service holders usually do not get much time for public contact. It was the generally impression of the public that leaders always come from rich classes of society. Economic status have been traditionally an important determinant of rural leadership in the part. The rich have always enjoyed greater authority over the rural masses. Generally monthly income is another factor used to determine the economic status of leaders. However, it is the general tendency of the people to conceal their income.

Conclusion: Socio-economic and political background of the emerging leaders reveals some interesting and remarkable facts. It is observed that the traditionally higher caste people still dominate the leadership position. Provision for the reservation of seats has helped the candidate of reserve seat to hold only elective posts. Virtually, however traditionally higher castes leaders still command influence. Another revealing fact regarding the emerging pattern of leadership is that unlike the traditional leaders, the younger persons, particularity the persons belonging to middle are group (from 42 to 54 years of age) are emerging as leaders. So far as literacy is concerned the leaders are poorly educated and are trust literate. The percentage of literacy among the emerging leaders is higher than that of their father. The present leaders are coming from the people having comparatively lower and middle economic status. From the above study we come to the conclusion that leadership plays a vital role in the process of social economic change and modernization.

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PANCHAYATI RAJ AND EMPOWERING WOMEN

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Panchayati Raj Institutions can play a paramount role in the empowerment of women. They are essentially the ladder through which the real dreams can be cherished regarding political participation of women and their democratic decentralization. 73rd constitutional amendment was a historic move, through it has yet to travel miles before the real fruits can be raped, it is proving to be boon for women in hinterland and nondescript areas. The number of elected women representatives has witnessed sharp increase and this has also been reflected in various national and international reports. The measures adopted for enhancing the efficiency of Panchayati raj institutions with respect to empowerment has also been highlighted in the paper. The paper also seeks to bring forth the ground realities of empowerment of women through Panchayati raj system.

When the Panchayati raj institution came into reality in 1992 through 73rd constitutional amendment act 1992, a new step was undertaken in the direction of women empowerment. Women have always been that section of society who have been trampled upon, despised and perceived to be an inferior gender. In our country the position of women have also more or less remained the same. Since the medieval era purdah system, sati practice or the system of polygamy, everything was done to rein in the women in the shackles of inferiority. The practice of female infanticide is still prevalent in this so called ultra-modern, civilized society of 21st century. States like Haryana, Rajasthan have gained notoriety for it. Women are cursed through bane of child marriage. The practice of dowry system has remained unabatedly like a blemish in our society. Women constitute almost 50% of the population of India[1]. But their representation in public life is abysmal. Statistics continue to unravel this fact and it has been reported that rank of India is below the average of the world in terms of representation of women in Parliament, and also among those countries which have stipulated minimum representation of women in Parliament through law or ordinance. In the Human Development Report, rank of India is very low on the Gender Inequality Index when compared to its compatriots. In our country female participation in the labour market is 29% in contrast to 80.7% for men[2]. When we gauge the empowerment of women on the scales of their ownership of land and property, we find it to be less than 4%. Such a low representation of women has a huge impact on the plans and priorities, policies and legislations, assumptions and norms of the government. It is expected that there would inevitably be palpable change in the quality of governance with the participation of women in decisions – making processes. So reservation for women in indispensable for sociopolitical and economic empowerment of women through Panchayati raj[3].

There was more concern in last twenty years for more concerted efforts to increase women's participation in political institutions. Women all over the India are striving for their own independent existence and their autonomy. In all this backdrop 73rd constitutional amendment act was passed. It was a means for political decentralization, having provision for 33% reservation for women. The world empowerment basically connotes the political, social and economic upliftment of women. Since the middle of 1980's when women started questioning despicable condition and their plight, the issue of "women empowerment" came into prominent focus Participation of women in Panchayati Raj Institution, political system and in decision making process is conspicuous in the changes incorporated through the Panchayati Raj Institution. Empowerment of women is a necessary condition for socioeconomic and political development for society[4]. Panchayats have been the backbone of grass root democracy in the Indian villages since its beginning. Gandhi had aptly favoured the Panchayati Raj and his dream got metamorphosed with the passage of the Constitution (73^{rd} Amendment) Act, 1992 (or in other words the Panchayati Raj Act), which introduced the three-tier Panchayati Raj system to ensure people's participation in rural reconstruction and development in general and the of women in particular. It came into force with effect from April 24, 1993.

There were many provisions incorporated to strengthen women politically, economically and socially The Act provides for the reservation of not less than one-third of the total number of seats for women (including the number of seats reserved for the SCs and STs). Further not less than one-third of the total number of offices of chairpersons in the Panchayats at each level shall be reserved for women[5]. The shall be rotated among different Panchayats at each level. The Act is clear attempt to ensure grater practipation of women in election process directly and indirectly[6].

The institution of Panchayati Raj would be the school for creating women politician for national politics. Even the participation of common women citizens in various activities such as attending Gram Sabha meeting, etc. has reportedly increased (68-78 percent). They would be partners in rural development and their shall be their transformation from labourers to policy makers. It acts as pull factor for women to participate in meeting[7]. They give their suggestions for various works and problems faced by them. They don the mantle of the agents of social revolution and social change by raising voices against social injustices, age old exploitation and atrocities. With women representatives being at the helm there is better understanding of the problems faced by women and their attempt to solve women-centric problems accordingly, which is turn has a direct impact on reduction of corruption. The role of muscle and money power has also reduced substantially due to active participation of women and their awareness of their right and power. Voilence against women have also reportedly nosedived. The women representatives take proactive steps to take up the grievances of women. The women victims also do not feel inhibition in sharing their grievances to the decision makers who are also women[8]. The increasing participation of marginalized section in general and women in particular, is resulting in slow and steady transformation of our democratic setup from representative democracy to participatory democracy[9].

However everything is not as bright as it seems. Though there is silver lining in the sky, there is lot to be accomplished[10].There is lot of political intervention in the functioning of Panchayats. Local politicians dabble in day to day functioning of Panchayats. The meddle in independence and autonomy of Panchayati Raj system. The elected women representatives act as proxies for their husbands. There are gross interventions of husband in functioning of their elected women. There is lack of political awareness among in rural areas which is further an impediment in their efficiency and effectiveness. Baseless and premeditated propaganda is disseminated against their leadership quality. There is illiteracy which is further a stumbling block. There is also severe dearth of training courses especially for women representatives. There is all pervasive influence of elected male members of Panchayat. We have also witnessed and unprecedented increase in politically motivated violence against women[11].

There can be myriad number of steps that can be undertaken to enhance to functioning and independence of Panchayati Raj System. Political parties intervene in the election and functioning of Panchayats. They create hostile environment for the women contestants and women representatives. We have been provided adult franchise through our constitution, but social inequality and political apathy does not proved us with same space in political structure. The important step to improve this situation is to enable women to fight this medieval and feudal mind set through modern methods. Jus the adult franchise is not enough. Women need to have access to genuine and bona fide participation in governance. There should be proper dissemination of information regarding their rights as well as duties which are essential for them and non-governmental organizations should be motivated to come forward in collaboration with the government in order to bride this lacuna. Besides women representatives across different states should be inspired to from associations and groupings so as to strengthen women's political stature. Training should be made obligatory[12].

The rural woman who are elected and those of the weaker sections weaker sections should be educated and trained so that they can get the proper knowledge and understanding of the ambience. There should be special emphasis on training. Special training programmes for the elected women members in Panchayats should be conducted. The institutes of rural development be at the centre or at the state level must be required to not only formulate and structure proper programmes for them but also conduct programmes for them which would hone their skills and make them suitable and productive leaders. These type of training programmes for elected women representatives should be organised at three tiers namely at state, district and block levels of the state. The teaching methods for these kind of training programmes should be a simple as possible. Success stories, group discussion; role modeling and case studies should be an integral part of training programmes. There should be extensive use of electronic media and audio-visual techniques[13]. The technology should be utilized in the training programmes. State government should introduce and declare monetary and other kind of incentives for those Panchayats which are being headed by women and which have manifested stupendous performance in developmental activities and other kind of activities undertaken by them[14].

Raising literacy levels among rural women is also one of the key factors for their full-fledged participation in decision making process. The government should bring enabling ordinance and provision which could keep politicians aloof from meddling in day to day functioning of Panchayats. The government should take also take strict action in such kind of interventions of political parties and elections should be conducted free and fair. In rural areas political awareness and enlightenment regarding their rights and privileges among the women in negligible. It is the responsibility of the state government and local administration to enlighten the women about the political issues and create awareness among them. Special training programmes, refresher courses, vocational training and political career oriented programmes for women representatives should be conducted from time-to-time. It instills in them the requisite confidence and creates political awareness and power. It inculcates a sense of discipline among them and helps them to strategize their efforts and energy in proper direction. Government should incorporate special previsions for the women representatives and give them more powers as compared to male counterparts and educate them about their powers. It helps tem to work efficiently and effectively. There should also be a provision to give honor and financial rewards to those elected women representatives who do exemplary work. The rotation term of reserved seats should be made after every at least 10 years. It shall help women representatives to understand the ambience of Panchayats and their proper working of the system[15].

In the nutshell it can be put forth that with the establishment of Panchayati Raj institution through 73rd constitutional amendment act, a woman gets an opportunity to prove her worth as a good administrator, decision-maker or a good leader. The 73rd Constitutional Amendment Act, 1992 is anemic history this regard. It provides women a change to come forward. This experiment is proving to be a big success particularly by providing opportunity to women to come out of the four walls of the houses and participate in administrative and political field. However, in umpteen areas of our country, this system has been hijacked by some elite sections of society[16]. The government should announce perks and privileges for women representatives, for instance extra financial, administrative or political assistance should be provided to women for their success and for the success of this constitutional amendment. Government should also fall upon encourage research and development for efficient and effective implementation of provisions of 73rd amendment[17].

We must not forget the essential fact that empowerment if considered as a process is slow but it is a self-perpetuating process. We must all strive to break the shackles of psychological barrier and tabooed structure of the society. The effectiveness of reservation for women in positions at elected Panchayats has political and social implications. But the fact of the matter is that reservation for women through Panchayati Raj Institution is not the only sufficient condition for politically empowering women. The access to public services and the path to empowerment are influenced by a variety of factors other than gender of the women. There is stark contrast in public exposure between men and women which presents a powerful metaphor for their different position in public space in no uncertain terms[18].

This therefore calls for a more holistic, qualitative framework and full-fledged structure to understand the ways and means in which various social factors interwine and affect a female elected women representative's influence on the delivery of public services as well as its quality[19].

The gross systemic inequality that seeps through every aspect of social and psychological expression will have to be addressed for the 73rd constitutionnalamendment to bring about the existence true local democracy and vibrant political structure. It must be noted that participation of women and her representation does not mean empowerment. An elected woman representative needs the required social space in order to effect the changes that one desires and a women needs[20].

Reservation for women in Panchayati Raj bodies has provided a catalyst in the process of women's political empowerment. In order to further quicken this process of social change, the government should find out the lacuna and efficiently address those gaps. The responsibility is also on the shoulders of the political parties to voluntarily assimilate women in political process whether as candidates or as the voters. We must not be oblivious of the fact that women empowerment is a slow and self-perpetuating process. Women should be provided with those opportunities and support systems which would enable their transformation and put into motion a sustainable process for change power relations of gender in the society thus allowing them to slowly but steadily break the fetters of existing boundaries. Reservation for women in Panchayati Raj bodies has acted as a catalyst in the process of women's political empowerment.

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FACTIONS AND THEIR DYNAMICS (CASE STUDY OF RURAL AREAS IN BIHAR)

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Factions represent a social reality, they are spawned by segmentation and bifurcation at social groups and can be looked at broadly in terms of four criteria, issues and interests, organization, recruitment and loyalty whether the rules of segmentation are based on interests, rules of inheritance lineage diversification, etc. the context in which they are found should be taken into account. Generally factionalism may be understood either as a tool of structural analysis or as and ideology. In the instance, there are several studies of factions in which kinship divisions are considered as factions. This model of analysis of factions, however, denies the role of leadership and factions are viewed as spontaneous divisions in a given society; they are intrinsic to social structure wherein clan or lineage heads become leaders of these factions (clans) by virtue of their hereditary positions there are several implications of this view. One is that factions are enduring and primordial segments.

That by studying these clans or sub-groups factional division can be analyzed and an understanding of social structure reached. Factions in the from of clans would resist change particularly that imposed by sources external to their own social structure. The other view, factionalism as an ideology, refers to the role of leaders in dividing people into their respective followings. The leader, assume the role of patrons in different political parties and within the parties.

Present day power politics developmental schemes and allocation of resources can be examined from this perspective which regards factionalism as an ideology. We do not refer here to the ideology of opposes groups in a Marxian sense, namely, the conflict between the haves and the Have nots, or between patrons and their clients. Our reference is to the ideology of the power elite and the circulation at resources amongst themselves without allowing them to percolate to the masses.

Thus we feel that factionalism as a tool of structural analysis and as an ideology, it is apparent that most studies of factions lack the blending of these two perspectives. In this study we will attempt a synthesis at three levels: the village Panchayat Samiti and Zila Parishad. A synthesis is essential because factions by their nature are comprised at structural as well as ideological elements.

Factions refer to a group of political trends or political trends of alignment within the same political system. A faction aims at maximum furtherance of interests of its own members within the given power system. A faction is generally found in a contending and competitive situation as the members of another faction also try to corner maximum facilities for themselves.[1] A society has several general characteristics, factionalism being one of them, a perennial feature of human history and civilization has been the unequal distribution of power and resources with always results in a clash of interests. Conflict is a recurrent phenomenon and factionalism is a characteristic from of conflict manifestation and factionalism is a characteristic form of conflict manifestation and conflict resolution.[2] sometimes it may also give expression to cooperation and association. A society without factions would be and ideal or utopian society. The basic principle of factional alliance lies in marking out one group at people from other groups in a given society.

Thus, even though a faction may associate itself with another faction for the realization of certain factional goals such as cooperation between two factions might ensure the larger interest of society. In other words, certain conflicts which can completely break the system, it given full expression, are contained by means of such mutual recognition. Thus different factions can pursue their respective goals by maintaining a minimal order of social relations. A factional group, therefore, could be negative or positive, constructive or destructive. Factions in one form or the other are found universally irrespective of the nature of society.

Defines a faction as "Any constituent group of a larger unit which works for the advancement of particular persons or policies."[3] Accordingly, factions arise through struggle or competition for power resulting in control over official and unofficial positions.

Brass[4] mentions that a faction performs integrative as well as disintegrative functions integrative functions, which, even though less obvious, are more important in the long run. The disintegrative impact at factionalism is more manifest and less important in the long run.

Generally, the term faction has been used to refer to 'social groups' of varying complexities characterized by opposition to other groups. It has been used in a variety of contradictory ways by social scientists. We will consider first with the definition of a faction given by Nicholas. He regards a 'faction' as a kind of political process. In his comparative analysis of five case studies of factions he observes five characteristics of factions :

1. Factions are conflict groups;
2. Factions are political groups;
3. Factions are not corporate groups;
4. Faction members are recruited by a leader; and
5. Faction members are recruited on diverse principles.[5]

There have been two approaches to the study of factions in the case of India. These are factions regarded as having a significant degree of permanence, and factions regarded as temporary groups. This is also expressed in terms of factions being quasi groups. We would like to label this view as a structural approach which itself has two variants. One can be called the political structural, which regards factions as groups occupying mutually opposing positions in their struggle for political power with a view to further the interests of their respective members. The other variation of the structural view is the social structural model as suggested by Lasswell.[6] According to Lasswell, factions are mutually opposed not only in their struggle for political power but also in several other non-political spheres as well. These groups may stand in a relationship of total opposition to each other.

Famous sociologist Lewis study of factions[7] in a Delhi village is a case in point. He treats the dominant caste, descent groups alongwith their clients and other traditionally associated lower castes as factions and imputes to these groupings a significant degree of performance. These groups do not confine their activity to the political sphere but extend it to various other spheres.

Thus we find that the term "Factions" has generally been used to refer to 'social groups' of varying complexities characterized by opposition to other groups. It has been used in a variety of contradictory ways by social scientist.

Studies on Factions in our Indian Society

We can generally divided studies of factions in our Indian society into two types :-

First, types of factions focus on the level of village community, and those in which the focus in on party alignments. The studies of the first type focus, on village social organization in order to identify the groups which consciously try to further the interests of their respective acquiring socio-political power. The second, studies focus on one or more political parties with a view to identify intra-party or inter party cleavages and on the acquisitions of power for the benefit of their members. More often than not, such studies focus on power politics at the regional or national level. The factions is thus used observes that insecurity of life in the village is liked with scarcity of land and other resources and that the distribution of scarce resources leads to the formation of factions. New factions develop as and when new issues of various types arise drawing members from various castes on examining the historical growth of various factions in Rampura, Lewis found that these may develop around (a) Quarrels over the inheritance of land, (b) Quarrels over the adoption of sons (c) Quarrels over Louse-sides and irrigation rites, (d) Quarrels over sexual offences (e) murders (f) Quarrels between castes.

Further Lewis concludes that small groups (factions) existing within the castes are the locus of power and decision-making, and they are a key to the understanding of the socio-political there were as many twelve factions. The caste wise distribution of these twelve factions is a follows :- Jat 6, Brahmin 1, Kumhar 1, Chamar 2 and Bhangi 2. Dharas not only denote hostile relations between groups but also indicate friendly relations between others. Dhillon, who assisted Lewis in this study makes a similar observation in another comparative study of factions in a south Indian village. He writes; instrument of acquisition of power hence it can be referred to as an ideology.

Many thinkers have given their ideas on traditional groups of factions. Some selective and import ideas on factions are as below :-

Caste and factions in Indian Society

The role of caste system in our society is important. So many thinkers have studied on factions and studied castes in different parts in our country, some selective ideas are important also to days.

A famous thinkers Lewis study of factions[11] in Rampur. It is a pioneering effort. He made a comprehensive study of factions in a village near Delhi in the year 1952-53. According to Lewis a factions is a "group" and as such a characteristic feature of traditional village social organization. Caste and other groups are based upon primary kinship ties and kinship divisions and alliance between there kin groups an be called factions. These groups carry out a wide variety of functions such as social, economic and armorial on behalf of their respective members. Lewis also "while hostility towards other groups is a common attribute of factions and new factions are often formed as a result of quarrels and disputes, this is seldom the only or even the major force which holds factions together.

A famous sociologist Yogendra Singh[12] observes by and large the same attributes at factions as observed by Lewis and agrees with him that factions have an enduring character. Singh made a study of six villages of eastern Uttar Pradesh in which he analyzes as many as 97 factions.

From above study we may say that each faction group in the village maintained a double affiliation, one with its own members and the other with the other faction in the village. These affiliations depended mainly upon the exigencies of social situations that occurred in the village from time to time. For example the Board distillers who come from a caste, which was originally on the lower runges of the traditional in the social hierarchy, maintain this double affiliation and stress it in different contexts. Sometimes for the sake of furthering the interests of their faction-members, the Board distillers supported their faction group on other occurrence.

Political Party and Factions in Indian Society

On the basis of above study it was found that village factions bargained with candidates of various parties to make conflict in India are a part and parcel of the indigenous social and political order.[14] Factional politics develop in a given society under certain conditions and are manifestations of the leader-follower relationship in the countryside.

In our Indian society factionalism was visible at the time of first General Election in 1952. The Constitution of India provides the adult franchise for the citizen of India. On the basis of the adult franchise the elections for Parliament and Assemblies were held in 1952. The selected Panchayats for study Mukrera, Karinga Mushehri, Ramnagar and Nagra were in the Chapra Parliamentary constituency but Mukrera, Karinga Mushehri and Ramnagar Panchayats were part of the Chapra Constituency whereas Nagra Panchayat was in the Madhoura Constituency, which was on general seat.

We see that the basic of factionalism is of two folds. Firstly, interpartly factions and secondly inner party factions. The inter party factionalism is based on associate and caste of the local leader but on the inner party factionalism guided by the state factionalism. The faction leader of the state level organized their loyalist in the districts and the district workers were mobilized support in favour of their leaders in villages. In this study we analyzed the inter party factionalism in the elections.

Find that the trends of the selected panchayat was changed gradually in first till the assembly election of 1967. Only Rajput were dominated the since Lok Sabha election 1972. There was no other faction or groups of castes were vehemently opposed them. All the influence or active workers of the other party allied with one or the other Rajput leader after the 1967 election the Yadava come in the light among the backward communities or actively support of their own caste groups people.

We also find that the trends of power is changing, Harijans and backwards united against the dominating groups in the locality resulting that a present backward caste dominated party RJD candidate was elected.

After the 1995 election Yadava were divided in to so many factions and the other backward not consulate in a group so the dominance of the Rajput steeled continuing in Assembly election. In 2015 We also see that the positions are same in the informal politics scenario.

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DAIRY INDUSTRY IN INDIA AND JHARKHAND- AN OVERVIEW

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ABSTRACT

The rearing of milch animals have always been an integral activity of people of India. But the local breed of bovines is comparatively less productive and because of this India was not even able to serve its domestic dairy requirement and it was importing milk powders till the year 1970. The credit goes to Dr. Verghese Kurien who has formulated 'White Revolution' (Operation Flood) in the year 1970 to make India self-sufficient in serving the dairy requirement of nation. Because of this mission, India surpassed USA in the year 1997-98 and became the largest producer of milk in the world. Presently India is the largest producer of milk in the world by producing 196.2 million tonnes of milk in the year 2019-20. To assist and supervise the development of dairy sector in India there are various ministries, departments and bodies such as ministry of animal husbandry, dairying and fisheries, India Dairy Association (IDA) which is the apex body of dairy industries in India, National Dairy Cooperatives of India which is the apex body for dairy cooperatives, National Dairy Development Board (NDDB), Indian Dairy Machinery Company limited etc. Presently there are 27 state milk cooperatives, 218 district milk unions, 1.77 lakh milk societies and more 163 lakh farmers associated with the dairy activities in India. The dairy in Jharkhand is not fully developed as it did not have its own dairy cooperative till the year 2013 and the Bihar State Milk Cooperative Federation Limited (COMFED) was serving the dairy requirement of Jharkhand since its establishment in the year 1983 through its brand name 'Sudha' in the organised market. But in the year 2013 Jharkhand Cooperative Milk Federation (JMF) was established as its own dairy cooperative as launched its own brand as 'Medha' in the year 2014. Along with Medha, Sudha also have a significant existence in the organised dairy market of Jharkhand as both the cooperatives have three dairy plants in the state and distribution channel in almost all over the state. Along with Sudha and Medha, there are 36 smalls dairy organisation in Jharkhand and providing employment to large number of people of Jharkhand.

Keywords: Bovines, White Revolution, IDA, NDDB, COMFED, JMF

Indian Dairy Industry

Dairy activities have traditionally been integral to India's rural economy. The country is the world's largest producer of dairy products and also their largest consumer. Large quantity of dairy products is consumed in the domestic market therefore it is not largest exporter of dairy products in the world in spite being the largest producer. Despite being the world's largest producer, the dairy sector is at the primitive stage of development and modernization. Though India may boast of one of the world's largest cattle population, the average output of an Indian cow is significantly lower compared to its American counterpart. Moreover, the sector is plagued with various other impediments like shortage of fodder, its poor quality, dismal transportation facilities and a poorly developed cold chain infrastructure. As a result, the supply side lacks in elasticity that is expected of it. On the demand side, the situation is buoyant. With the sustained growth of the Indian economy and a consequent rise in the purchasing power during the last two decades, more and more people today are able to afford milk and various other dairy products. This trend is expected to continue with the sector experiencing a robust growth in demand in the short and medium run. If the impediments in the way of growth and development are left unaddressed, India is likely to face a serious supply - demand mismatch and it may gradually turn into a substantial shortage of milk and milk products. Fortunately, the government and other stakeholders seem to be alive to the situation and efforts to increase milk production have been intensified. Transformations in the sector are being induced by factors like newfound interest on the part of the organized sector, new markets, easy credit facilities, dairy friendly policies by the government, etc. Dairy farming is now evolving from just an agrarian way of life to a professionally managed industry - the Indian dairy industry. With these positive signals, there is hope that the sector may eventually march towards another white revolution. In India dairying from very much earlier is regarded as an instrument for social and economic development. The country's milk supply comes from millions of small producers, who are dispersed throughout the rural areas. All these farmers maintain an average herd of one or two milch animals, compromising cows and buffaloes. Mostly ample labour and a small land base encourage farmers to practice dairying as an occupation subsidiary to agriculture. As income from crop production is seasonal instead dairying provides a stable which is a year-round income and also an important economic incentive for the small farmer. India has tremendous milk production in 40 years and has become the world's largest milk producing nation with a gross output of 72.1 million tons in 1997-98. The Indian Dairy Industry has achieved this strength of a producer owned and professionally managed cooperative system, despite the fact that a majority of dairy farmers are illiterate and run small, marginal operation and for many farmers, selling milk is their sole source of income. More than 10 million dairy farmers belong to 96,000 local dairy cooperatives, who sale their products to one of 170 milk producers' cooperative unions who in turn are supposed by 27 state cooperative milk marketing federations.

In India Dairy business has been practiced as rural cottage industry over the years. Semi-commercial dairy started with the establishment of military dairy farms and co-operative milk unions throughout the country towards the end of 19th century. Since Independence this industry has made rapid progress. A large number of modern milk and milk product factories have since been established. The organized dairies in India have been successfully engaged in the routine commercial production of pasteurized bottled milk for Indian Dairy products. The growth of Indian Dairy Industry during the last three decades has been impressive, at more than 5 % per annum; and in year 1997-98, the country emerged as the largest producer of milk. This is not a small achievement when we consider the fact that dairying in India is largely stringent that farmers in general keep dairy animals in proportion to their free crop and also are available for family labour with little or no purchased inputs and a minimum of market outputs. This existence of restrictive trade policy milk in the dairy industry and emergence of Amul type cooperatives have changed the dairy farming practices in the country. Farmers have gained the favourable price for their milk and for their production which are essentially a self-reliant one is which is now being transformed into a commercial proposition. In India milk production is dominated by small and marginal land-holding farmers and also by landless labourers who in aggregate own 70% of the national milch animal herd. And as the crop production on 78 % of the agricultural land still depends on rain, which is prone to both drought and floods, rendering agricultural income is very much uncertain for most of the farmers. Dairying, as a subsidy source of income and occupation, is real relief to most of the farmers in the society. Usually one or two milch animals enable the farmers to generate sufficient income to break the vicious subsistence agricultural – debt cycle. The operation flood which is the successful Indian Dairy Development programmed has analysed that how food aid can be utilized as an investment in building the type of institutional infrastructure that can bring national dairy development. Programmes like this, with similar policy orientation, may prove to be appropriate to dairy development in India. India in the early 1950s was commercially importing around 55000 tonnes of milk powder to meet urban milk demand. Most of the significant developments in Dairying have taken place in India in this century only.

Table 1 :India's Milk Production (Table:01)

Years	Production in Million Tonnes
1950-51	17.00
1960-61	20.00
1970-71	20.17
1980-81	31.60
1990-91	53.90
2000-01	80.60
2010-11	121.80
2019-20	196.20

Source: National Dairy Development Board

The above table shows that the production of milk in India has improved in every ten (10) years which means the dairy industry in India is developing regularly. In the year. In the year 1997-98, India surpassed USA by producing 72.1 million tonnes of milk in comparison to 70.8 million tonnes production by USA.

India's Milk Product Mix (Table:02)

Fluid Milk	46.0 %
Ghee	27.5 %
Butter	6.5 %
Curd	7.0 %
Khoa (Partially Dehydrated Condensed Milk)	6.5 %
Milk Powders	3.5 %
Paneer	2.0 %
Creams and Ice Creams	1.0 %

Source: National Dairy Development Board

Ministries and Departments that govern the development of Dairy in India (Table:03)

S. No	Name of Ministries and Departments
1	Ministry of Animal Husbandry, Dairyingand Fisheries
2	Ministry of Agriculture and Farmers' Welfare
3	Ministry of Parliament Affairs
4	Ministry of Rural Development
5	All India Weather (IMD)/ Satellite Inference (IMD)
6	Department of Agriculture and Cooperation
7	Department of Food Processing Industries
8	Ministry of Statistics and Programme Implementation
9	Agriculture and Processed Food Products Export Development Authority (APEDA)
10	Census of India
11	Food Safety and Standard Authority of India
12	Indian Dairy Association (IDA)
13	National Cooperative Dairy Federation of India (NCDFI)

Source: National Dairy Development Board

The name of the Ministries and Departments that are mentioned in the above table govern and assist the development of dairy in India.

Apex Body for Dairy Industries in India

Indian Dairy Association (IDA) is the apex body for dairy industries in India established in the year 1948. The members are form the cooperatives, MNCs, corporate bodies, private institutions, government and public sector units. IDA functions very closely with the dairy producers, professionals & planners, scientists & educationists, institutions and organisations associated with the development of Dairy in India. The IDA since has a history of around seven (07) decades now, it has had the privilege of being headed by several Presidents and some of them were national and international fame. The luminaries like Sardar Data Singh, Dr. K. C. Sen, Dr. Z. R. Kothawalla, Dr. D. N. Khurody, Dr. V. Kurien, Dr. P. Bhattahcharya were the past presidents of IDA.IDA has been providing a common forum to knit the dairy fraternity together and thus, over the years, it has emerged as the reigning czarina of information. The association is by and apex policy making body called the Central Executive Committee (CEC). The CEC is headed by the President and supported by two Vice- Presidents and Nineteen (19) Executive Committee Members. The ongoing CEC is spearheaded under the dynamic leadership of Dr. G. S. Rajorhia, IDA has emerged as a platform for assimilation and dissemination of knowledge, as an important tool for policy making in the dairy sector in India. Besides, the IDA, in the recent time, has also succeeded to focus itself at the national and international fora.The IDA organises seminars, symposia and exhibition on a wide range of topics catering to various segments of professionals, scientists, institutions and organisations associated with the development of dairying in India. The IDA's Head Quarter is in Delhi and the zonal branches are in Bengaluru, Kolkata, Mumbai, and Delhi. It has state chapters at Anand (Gujrat), Thrissur (Kerala), Jaipur (Rajasthan), Chandigarh (Punjab), Patna (Bihar), Karnal (Haryana), Chennai (Tamil Nadu), Hyderabad (Andhra Pradesh) and Varanasi (Eastern UP), Meerut (Western UP).

Apex Body for Dairy Cooperative in India:

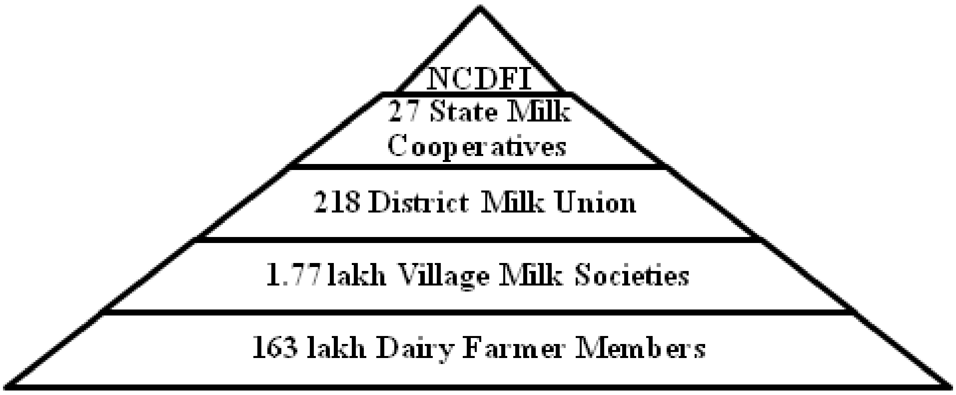
National Cooperative Dairy Federation of India (NCDFI), based at Anand (Gujarat), is the apex organization for the cooperative dairy sector. Its members include federal dairy cooperatives of states and union territories. Primary objective of NCDFI is to facilitate the working of dairy cooperatives through coordination, networking and advocacy.

National Cooperative Dairy Federation of India (NCDFI) was registered on December 07, 1970 under the Bombay Cooperative Societies Act (VII of 1925) as extended to the Union Territory of Delhi with its head office in New Delhi. However, it was only during the year 1984 that it started functioning as the apex body of the cooperative dairy industry. In December 1986, to gain locational advantage, the NCDFI shifted its head-quarters from Delhi to Anand — the milk capital of India. In April 1987, the NCDFI bye-laws were amended to bring it under the provisions of Multi State Cooperative Societies Act. The NCDFI has 19 Regular Members, 11 Associate Members and National Dairy Development Board (NDDB) as its Institutional Member.

Objectives of NCDFI

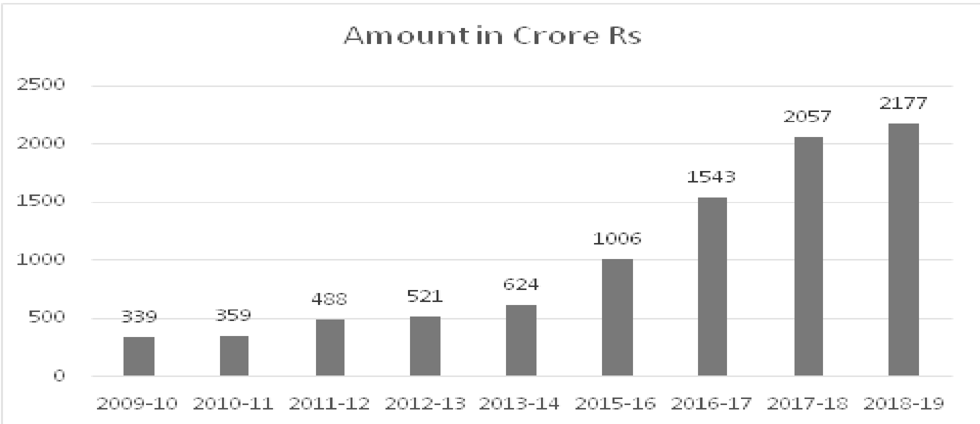
- To promote the dairy and the oilseeds, vegetable / edible oil and vanaspati industries and other commodities on cooperative lines; and
- To coordinate, help, develop and facilitate the working of the dairy and oilseeds growers' cooperatives and affiliated organisations dealing in commodities.

Organisational Structure of NCDFI. Figure: (01)



Source: NCDFI

Business Transacted by NCDFI in last ten years. Figure: (02)



Source: NCDFI

List of Dairy Cooperatives in India (Table:04)

S. No	Name of Cooperative	State	Name of Brand
1	Andhra Pradesh Dairy Development Cooperative Federation Ltd.	Andhra Pradesh	Vijaya
2	Gujrat Cooperative Milk Marketing Federation Ltd.	Gujrat	Amul
3	The Himachal Pradesh State Cooperative Milk Producer Ltd.	Himachal Pradesh	Him
4	The Kerala Cooperative Milk Marketing Federation Ltd.	Kerala	Milma
5	Maharashtra Rajya SahakariDugdhMahasanghMaryadit	Maharashtra	Mahanand
6	Pradeshik Cooperative Dairy Federation Ltd.	Uttar Pradesh	Parag
7	Rajasthan Cooperative Dairy Federation Ltd.	Rajasthan	Saras
8	West Bengal Cooperative Milk Producers' Federation	West Bengal	Benmilk
9	Bihar State Cooperative Milk Producers' Federation Ltd.	Bihar	Sudha

10	Jharkhand Milk Federation Cooperative	Jharkhand	Medha
11	Haryana Dairy Development Cooperative Federation	Haryana	Vita
12	Karnataka Cooperative Milk Producers' Federation Ltd.	Karnataka	Nandini
13	Madhya Pradesh State Cooperative Dairy Federation Ltd.	Madhya Pradesh	Sanchi
14	The Orissa State Cooperative Milk Producers' Federation Ltd.	Orissa	Omfed
15	Punjab State Cooperative Milk Producers' Federation Ltd.	Punjab	Verka
16	Tamil Nadu Cooperative Milk Producers' Federation Ltd.	Tamil Nadu	Aavin
17	Chhattisgarh State Cooperative Dairy Federation Ltd.	Chhattisgarh	Devbhog
18	Mizoram Milk Producers' Cooperative Union Ltd.	Mizoram	Mulco
19	Tripura Co-operative Milk Producers' Union Ltd.	Tripura	Gomat
20	Nagaland State Dairy Cooperative Federation Ltd.	Nagaland	Kevi
21	Goa State Cooperative Milk Producers Union Ltd.	Goa	Goa Dairy
22	The Sikkim Cooperative Milk Producers' Union Ltd.	Sikkim	Sikkimilk
23	West Assam Milk Producers' Cooperative Union Ltd.	Assam	Purabi
24	The Uttarakhand Cooperative Dairy Federation Ltd.	Uttarakhand	Aanchal
25	Jammu & Kashmir Milk Producers' Cooperative Ltd.	Jammu and Kashmir	Snowcap
26	The Pondicherry Co-operative Milk Producers' Union Ltd.	Pondicherry	Ponlait
27	Arunachal Pradesh Cooperative Milk Producers' Union Ltd.	Arunachal Pradesh	Zebu

Source: National Dairy Development Board

National Dairy Development Board (NDDB)

National Dairy Development Board (NDDB) was created in the year 1965 by the act of Parliament fulfilling the desire of than Prime Minister "Lal Bahadur Shastri" to extend the success of Anand Milk Union Limited (AMUL) also known as Kaira Cooperative Milk Producers' Union to other parts of India. It was founded by Dr. Verghese Kurien. It has its headquarter in Anand (Gujrat) with regional offices throughout the country. Indian Dairy Machinery Company (IDMC), Indian Immunological Limited, Mother Dairy, NDDB Daily Services are its subsidiaries. The Board was to finance and support organisation and bodies associated with dairy and in India. Its programme and activities seek to strengthen farmers' cooperatives and support national policies that are favourable for the growth of dairy sector. The success of this board combined the wisdom and energy of farmers with professional management to successfully capture liquid milk and milk product market while supporting farmers' investment with inputs and services. The major success of this mission was achieved through world bank financed "Operation Flood" also known as "White Revolution" which lasted for 26 years (1970 to 1996) and was responsible for making India the world's largest producer of milk from the year 1997-98. This operation was started with the objective of increasing milk production, augmenting farmers' income, and providing fair prices for consumers. It has now integrated more than 1,17,575 farmers' unions in what it calls the Anand Pattern, linking the village society to state federation in three-tier structure. It is running its perspective plan 2010 with four thrust areas Quality Assurance, Productivity Enhancement, Institutional Building and National Information.

Indian Dairy Machinery Company Limited, Anand (IDMC)-IDMC Limited was set up in 1978 to manufacture dairy equipment and components and to contribute in moderating their prices. It became a wholly owned subsidiary NDDB in 1992. Over time, IDMC's Make in India initiative has led to a significant growth in its manufacturing base. IDMC is a leading manufacturer of tankages, process vessels, plate heat exchangers, flow items and specialized key process equipment. IDMC's CNC machine centres manufacture a wide range of sanitary fittings, unions, tri-clover clamps, tees, butterfly, plug and pneumatic valves, turbo blenders, pumps, ice cream freezers, homogenizers and cup filling machines. IDMC has TUV Nord accreditation for designing and manufacturing pressure equipment according to European directive 97/23/EC, module D. IDMC has also exported engineering products with U-stamp, an accreditation given by the American Society of Mechanical Engineers. IDMC's manufacturing facilities for metal products are IS0 9001-2008 certified. A significant part of IDMC's growth has been through the Supply, Installation, Testing and Commissioning (SITC) of projects in the dairy, pharmaceuticals, beverages, brewery sectors and Thermal Management System. IDMC is also into turnkey projects for SITC of cattle feed plants since 2011.IDMC's packaging plant manufactures three-layer blown film with marginal variation in thickness. It has high end flexographic and rotogravure printing machines, which produce a wide range of printed co-extruded poly film, laminates and pouches (like side gussets, bottom gussets, wicket bags, stand-up, zipper, 4-panel synchronized pouches). These products are used for packing milk, other foods and personal care products. The plant is ISO 22000-2005 certified.

Contribution of Dairy Industry to the Economy of India

Dairy contributes around 26% to total agriculture GDP of India. India is the largest player in the league when it comes to Dairy Industry. Along with the largest producer the Indian Dairy is also exporting its dairy product. The value of milk produced is more than the combined value of wheat and rice produced in India. The country is the world's largest producer of milk with more than 13 % of the total milk production.According to recent report presented at International Dairy Federation Summit, India's milk production is at 4.8% Compound Annual Growth Rate (CAGR), which it more than twice of the global milk production, which is growing at 1.8% CAGR. Over the next decade this sector is expected to create 2 crore jobs annually.

Top ten (10) largest producer of milk in the world in the year 2019-20. (Table:05)

Rank	Name of Country	Production inMillion Tonnes
1	India	196.2
2	U.S.A.	99.2
3	Pakistan	47.3
4	Brazil	35.2
5	China	32.7
6	Russia	31.2
7	Germany	31.1
8	France	25.0
9	New Zealand	21.8
10	Turkey	21.6

Source: Global Dairy Industry Fact Sheet 2020

Production of Milk in the last five (05) years. (Table:06)

Years	Production in Million Tonnes
2015-16	155.5
2016-17	165.4
2017-18	176.3
2018-19	187.7
2019-20	196.2

Source: Department of Animal Husbandry and Fisheries, Government of India.

Generation of Revenue from Dairy Industry in India in the last five (05) years. (Table:07)

Years	Amount inCrore Rs
2014-15	393.74
2015-16	425.15
2016-17	418.98
2017-18	444.32
2018-19	359.24

Source: indiabudget.gov.in

Exports of Dairy Products from India

Currently India is exporting milk, milk powder, ghee, cheese, butter and butter milk to the thirty-one (31) nations of the world and the countries Bhutan, UAE, USA, Singapore, Australia, Qatar, Nepal, Oman, Kuwait, Saudi Arabia are the leading importers of India's dairy products. States that are assisting India in its huge milk production are Uttar Pradesh, Rajasthan, Gujrat, Madhya Pradesh, Andhra Pradesh, Punjab, Maharashtra, Haryana, Bihar, Tamil Nadu.

Export of Dairy Products from India in the last three (03) years. Table: (08)

Years	Quantity in Metric Tonne	Value in Lakh Rs
2017-18	113725.73	242301.38
2018-19	51421.83	134101.35
2019-20	3443.58	8724.21

Source: Agricultural& Processed Food Product Export Development Authority.

Employment Opportunities in Dairy Industry in India

Since India is the largest producer of milk in the world therefore there are immense employment opportunity in this sector also. Our of total production 48% of milk is consumed by the producers or sold to the non-producers through unorganised market and remaining 52% is sold to the consumers thorough organised market. In our country dairy is the major source of income of landless and small landholding people in rural India and more than 6 crores rural households are employed in it. Eleven thousand (11,000) people are required in procurement, processing and packaging of 1 lakh litres of milk.

Since the dairy industry in India is growing at the rate of 4.8% Compound Annual Growth Rate (CAGR) therefore it will create almost 2 crore jobs in this industry in the next decade. Currently it is providing employment to more than 8.47 million people of India on yearly basis out of which 71% are women. The council of Agricultural Research of India is running Under Graduate and Post Graduate courses in dairy technology which is also providing employment in dairy industry.

Area of employment in the Dairy Industry of India

- Dairy Firms
- Dairy Cooperatives
- Dairy Federations
- Frozen milk plants
- Packaging Materials
- Fabrications and Equipment
- Plant Manufacturing
- Refrigeration Equipment
- Transportation
- Testing Equipment
- Additives and Preservatives
- Milk standard checking and health dealings
- Breeding firms and semen banks
- Dairy Consultants
- Feeds and Fodders
- Veterinary Services
- Gobar gas plants

Dairy Industry in Jharkhand

Jharkhand is ranked at seventeenth (17^{th}) position in the production of milk amongst the thirty-seven (37) states and union territories of India. Dairy is not the major source of Income for the people of Jharkhand as the agriculture is not fully developed. The development of agriculture plays a crucial role in the development of dairy as the agricultural by-products and wastes are used as feeds and fodders for the animals. The dairy products are always high on demand because of its nutritional values therefore there is always greater opportunity of advancement in this sector. Now the dairy industry is Jharkhand is unorganised and underdeveloped but still there are two co-operatives performing well in this sector. After the separation of Jharkhand from Bihar in the year 2000, the state of Jharkhand did not have its dairy co-operative till 2014 and the Sudha Dairy which is established by Bihar State Milk Co-operative Federation limited (COMFED) was fulfilling the dairy requirement of Jharkhand by having its plant in Ranchi, Jamshedpur and Bokaro districts of Jharkhand. But in the year 2014, by the assistance of National Dairy Development Board (NDDB) the Jharkhand Milk Federation has also established its own dairy which is known as "Medha" and it is processing more than 1 lakh (1,00,000) litres of milk per day and serving as a source of income for than 20 thousand (20,0000) farmers. Since the dairy business in Jharkhand is underdeveloped and unorganised therefore the Government of Jharkhand has to put more efforts and has to bring more initiatives for the development of dairy industry in Jharkhand. There are various reasons that are responsible for the underdeveloped dairy industry such as lack of crossbreed milch animals, lack of better-quality feeds and fodders, underdeveloped crop cultivation and lack of trained manpower. If these obstacles of dairy industry would be overcome than the ranking of Jharkhand in the production of milk could be improved. There are only two (02) major dairy cooperatives operating in the state of Jharkhand such as Sudha and Medha and Amul has also commenced marketing its product, if there will more competitors in the field of dairy than the quality of products will be improved and consumers will be benefitted by having better quality product at reasonable price.

List of organisations and agencies that are engaged in dairy business in Jharkhand. Table: (09)

S. No	Name of Organisation	Location
1	Bihar State Milk Co-operative Federation Ltd. (Sudha)	All over Jharkhand
2	Jharkhand Co-operative Milk Federation (Medha)	All over Jharkhand
3	KGVK Agro Ltd.	Ranchi
4	Osam Dairy	Ranchi
5	Hundru Milk Food Pvt, Ltd.	Jamshedpur
6	Jharkhand Dairy Pvt. Ltd.	Ranchi
7	Gangaur Confectioner	Ranchi
8	Shawaria Manufacturing Pvt. Ltd.	Ranchi
9	MakhanChor Dairy Pvt. Ltd.	Ranchi
10	Rudrani Enterprises Pvt. Ltd.	Ranchi
11	Kijalk Starch AgroPvt. Ltd.	Ranchi
12	SiyazhahoneyAgroPvt. Ltd.	Daltonganj
13	Shree Bindeshwari Food Pvt. Ltd.	Ranchi
14	Oled Direct Retail BaazarPvt. Ltd.	Daltonganj
15	Shaktiman Dairy Pvt. Ltd.	Sahibganj
16	Quality Ice Cream Pvt. Ltd.	Jamshedpur
17	Dairywalls Food Pvt. Ltd.	Jamshedpur
18	Mother's wish Pvt. Ltd.	Ranchi
19	Real Assurance Food Processing Pvt. Ltd.	Ranchi
20	Kunvan Dairy Pvt. Ltd.	Ranchi
21	BrizwasiMistannaBhandarPvt. Ltd.	Jamshedpur
22	Blaze EnterprisedPvt. Ltd.	Ranchi
23	Makcrunch Foods Pvt. Ltd.	Hazaribagh
24	Nutririce Polyols Pvt. Ltd.	Ranchi
25	Icon Dairy Foods (India) Pvt. Ltd.	Jamshedpur
26	Bajrang Dairy Farm	Hazaribagh
27	Amulyam Amrit Pvt. Ltd.	Ranchi
28	Amrit Dairy & Milk Products Pvt. Ltd.	Ranchi
29	Shobha Agro (India) Food Processors Pvt. Ltd.	Jamshedpur
30	Kamdhenu Dairy	Hazaribagh
31	National Dairy AgroPvt. Ltd.	Ramgarh
32	Thriveni Foods & Beverages Pvt. Ltd.	Hazaribagh
33	Voca Whites AgrotechPvt. Ltd.	Ranchi

Source: Business Directory of Jharkhand

Jharkhand Co-operative Milk Federation: Jharkhand was separated from undivided Bihar in the year 2000, but for almost thirteen (13) long years, Jharkhand did not have its own dairy co-operative or milk federation and till than the dairy requirements of Jharkhand was fulfilled by Bihar State Milk Co-operative Federation Limited (Sudha Dairy). Since the vision of White Revolution- India is to become self-sufficient in the production of milk but the state of Jharkhand lagged behind therefore in the year 2013, Jharkhand Constituted its own dairy co-operative in the name of Jharkhand Co-operative Milk Federation or Jharkhand Milk Federation. In the march month of the year 2014, Jharkhand Milk Federation launched its own brand in the name of Medha comprising of various dairy products such as skimmed milk, toned milk, curd, ghee, peda etc. It aimed at increasing work opportunities in the dairy sector for people living in rural areas. For a substantial head start, National Dairy Development Board (NDDB) assigned Mother Dairy to assist the brand in its market operations. This helped Medha to become renowned amongst the public and have a strong foothold in the market. The public were encouraged to use this native source of independent milk production. Till date, Medha has influenced many lives and helped them to progress financially ahead. Moreover, JMF implemented various Dairy Developmental Programs for a period of five years. Over this time span, there has been a drastic improvement in the production of milk as well as the number of employed dairy farmers. The milk production has reached up to 1,00,000 liters per day. The number of farmers associated with the brand has increased from around 2,000 in the year 2013 to 20,000 in the year 2018. The market share of Medha has also appreciably gone up. The core ideology of Medha is to 'stay true to its roots'. This belief is also reflected in their new packaging which shows the countryside area of Jharkhand and their tagline **'Taazgi Jharkhand Ki'**. Medha currently has three milk production plants in the province, located in Deoghar, Koderma and Ranchi.

Employment opportunities in Jharkhand through Jharkhand Co-operative Milk Federation: In its initial stages of foundation, Medha had even larger goals than to provide state's own milk to its residents. Some of these goals were to provide milk packets to underprivileged children for their nourishment, to increase state's economic status and to provide a source of livelihood to the dairy farmers of the state. All these goals are being achieved at a steady rate. Since its establishment, Medha has exponentially increased the work opportunities for numerous people. As it is an organization, Medha firstly employed workers for construction of its office. Later, many employees were hired by the organization for carrying out various operations of the brand. Employees for milk production plants were also taken aboard at the three locations where these plants are located, namely Ranchi, Deoghar and Koderma.The number of dairy farmers during the start was around 2,200 in the year 2013. A gradual increase in this number has been observed over the years. It increased to around 4,300 farmers in the year 2014 and 8,500 in the year 2015. Presently more than 20,000 farmers are associated with it.New production plants are being set up in other districts too, for which many masons and construction workers have been employed. As soon as these plants would launch, we are hoping for a wide increase in the number of people who would be hired for the production and manufacturing process. Many people have been recruited as shopkeepers for the independent Medha milk booths that have been set up throughout the state. More employees will be recruited in in the expansion of its territory.

Advantages to Jharkhand by having its own milk co-operative: Every community has certain requirements that must be met, like food, water, infrastructure and not forgetting – milk. Milk is an indispensable part of Indian households and it is used in a variety of preparations. Most of the people prefer to buy milk from a dairy itself, especially the state's own dairy brand. When we pick the state's own brand, we make a contribution to the better development of the state. There are many advantages of picking the state's own dairy brand which is more than practical as they have an emotional appeal as well.

1. **Freshness**
   The freshness of milk is the foremost thing of importance for any consumer. In case of Jharkhand's own milk brand, the people of the state get the assurance that the product

would be fresher than any other source. The reason for that is simple. The dairy products are reaching the consumers without any hassle of travel and longer storage duration.

2. **Increasing-Employment**
   Jharkhand's dairy brand is an opportunity to bring forth all the employment possibilities for the people of the state. From a humble cow owner to the entire industry, the dairy industry is a blessing for the people of the state.
3. **Promoting the State's Development**
   When the Jharkhand's own dairy brand is consumed by people at large then the economic benefits are obtained by the state. This same thing turns into a developmental idea for the state.
4. **Emotional Connect**
   The moment when the people of Jharkhand make the choice of picking the state's own dairy, they form an emotional bond with the product. Every product of the state dairy is a reflection of love for the state and the culture it represents. So, a state's dairy product is not just a decision based on practical benefits, it provides the best advantages in all aspects.

Sudha Dairy in Jharkhand: The Bihar State Milk Co-operative Federation Ltd. (COMFED) was established in the year 1983 with a brand in the name of **'Sudha'** for implementing the vision of white revolution in the state of undivided Bihar. Since the state of Jharkhand was the part of undivided Bihar therefore COMFED is still serving the dairy requirements of the people of Jharkhand from the year 1983 till now. Apart from Medha, Sudha still have a significant existence in the state of Jharkhand as it has its dairy plants in Ranchi, Jamshedpur and Bokaro districts of Jharkhand and have distribution in almost 75 % districts of Jharkhand as well as cattle feed plant in Ranchi.

Area of Operation of Sudha Dairy in Jharkhand. Table: (10)

Milk Unions/ Projects/ Units	Districts
Ranchi Dairy	Ranchi, Ramgarh, Hazaribagh, Simdega, Gumla, Khunti, Chatra, Palamu, Koderma, Lohardaga and parts of Giridih District
Jamshedpur Dairy	SaraikelaKharsawan, East Singhbhum, and West Singhbhum
Bokaro Dairy	Bokaro, Dhanbad and Giridih

Plants of Sudha Dairy in Jharkhand. Table: (11)

Name of Plant	Capacity TLPD (Thousand Litres Per Day)	Management
Ranchi	200	COMFED
Jamshedpur	200	COMFED
Bokaro	150	COMFED

Source: www.sudha.coop.

Conclusion

Although India is the largest producer of milk in the world but still milk is not conveniently available in all parts of the country and price of milk is not affordable for everyone because the cost of production is comparatively high because of high cost of livestock, feeds and fodders. Availability of milk in all the parts of country at the reasonable will assist the country in its fight against malnutrition as milk contains all the essential nutrients. By becoming the largest producer of milk in the year 1997-98, but the country could not become the largest exporter of milk in these 23 years. If the unorganised sector of dairy will be streamlined, than there will be availability of milk in all the parts of country at the reasonable price and the country can become the largest producer of milk in the upcoming 5 years as there are many ministries, departments, associations and bodies are working in the field of development of dairy in the country.

Since the vision of white revolution was to become self-sufficient in the production of milk but the state of Jharkhand lagged behind in that as it is ranked 17th in the production of milk among the 37 states and union territories of India. Presently Sudha and Medha dairy have a significant existence and are serving the dairy requirements of the state. Since the agriculture is not fully developed therefore is also not fully developed but still dairy concerned initiatives can develop the dairy sector of the state.

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SOCIO-ECONOMIC STATUS OF MAID SERVANTS IN RANCHI CITY

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ABSTRACT

Even though women have vital roles in the development of the economy but they have not been given equal economic and social status in comparison with male. At present time, professional women (especially maid servants) still struggle with the harsh realities of discrimination, exploitation and violence in organizations, society along with family pressures. Therefore, this study examines the economic and social status of maid servants. For this, snowball sampling method was used to select the samples. The sample size was 50 and data was collected by the questionnaire and schedule method. Descriptive methods like pie charts, average and correlation were used. For inferential statistics t-test was used. The study found that maid servants earn subsistence income, even after working at more than one place or more hours and they face physical and mental harassment and they do not get sick or casual leave from their work.

Introduction- Working sectors include both organized and unorganized sectors. Organized sector follow all employment's rules and regulations but most of unorganized sectors do not care about the legal provisions of employment, like minimum wage, bonus, leave, promotion, and job security. Women constitute the largest segment of India's unorganized workforce. According to National Council for Applied Economic Research (NCAER), out of the total working women, approx. 97 per cent are involved in unorganized sectors.[1] Yogima Sharma (2019) finds in her study that women's participation in the Indian labour force has fallen from 36.7 % in 2005 to 26 % in 2018, indicating that 95 per cent or 195 million women are employed in the unorganized sector.[2] These women come from the poorest and backward sections of the society, generally from rural areas, and get low profile jobs. According to Geetika, et. al. (2011), in the unorganized sector women perform activities such as construction site helper, domestic worker, helper at boutique and stores, make broomsticks, cane baskets, utensils, petty cosmetics, bangles, sell vegetables and those running roadside tea stalls, etc.[3] Dr. Dipti Rekha M. (2015) examined that the condition of women in unorganized sectors is poor with no job security and they get low wages and are forced to put in long hours to earn enough.[4] They have double burden of work on them. They have to look after their families and their work both. Many times it is noted that female workers work more than male workers. Pantika S. (2013) said that women are overworked. Women work twice as many hours as men. Women's contribution to agriculture, when measured in terms of the number of tasks performed and time spent, is greater than men. They work more than a pair of bullocks' work.[5] They are also discriminated when compared with male working population. Jawahar Lal Singh, et. al. (2002) found that women workers suffer various disadvantages when compared to male workers in the search of jobs, lower real wages, and increased uncertainties of employment.[6] They are compelled to work at any term and condition, as decided by their employers. They are uneducated and unskilled for any job-oriented work. So they do these less paid works as they have no other option other than this. They face economic and social discriminations in the society, especially maid servants. A maid servant is female domestic employee, especially one who cleans reception rooms and bedrooms.[7] They do not get casual, paid or even sick leave. They get low wage. The low levels of remuneration of maid servants is due to a range of factors, including a large labour supply, undervaluation of domestic work and its contribution to society, the low bargaining power of domestic workers, the lack of representation in the sector, and frequent exclusion from labour protection, particularly minimum wage coverage. (ILO)[8] Dr. K. John (2013) found that maid servants face inequalities leading to problems like long working hours, physical and verbal abuse, sexual harassment, and dismally low wages.[9] According to Padmaja, et. al. (2016), maid servants are unable to directly respond to the employers' exploitative behavior because of their dependence on their employers for work.[10] They usually come from lower caste, with low education and are often unaware of their rights. The major challenge is to involve workers, unions, employers and the state to identify steps to address the diverse issues.[11] They have double burden and get less wages. They are more prone to violence (verbal and physical). So, they work under big pressure to manage their work and families, and to avoid committing mistakes at their workplaces.

Statement of problem: In this study, socio-economic condition of maid servants is examined. This is done on the basis of examining some economic and social issues affecting the socio-economic condition of the maid servants. This study was conducted by taking some socio-economic variables related to maid servants like, Educational Qualification, Monthly Income, Bargaining Power, Wage Satisfaction, Sick Leave and Harassments (mental and physical). The study also examined the relationship between maid servants' income and educational qualification.

Objective of the study-

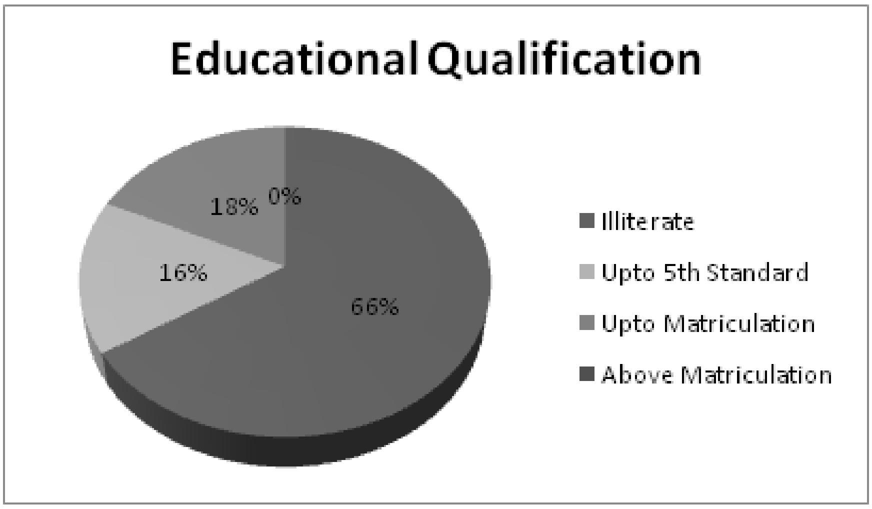
The study was conducted to fulfill the following objectives:

i) To know the monthly educational qualification of the maid servants.
ii) To know the monthly income of the maid servants.
iii) To know whether the maid servants get bargaining power or not.
iv) To know whether the maid servants are satisfied with their income or not
v) To know whether the maid servants get sick leave or not.
vi) To know about the harassments faced by the maid servants.
vii) To know the relationship between the monthly income and the educational income of the maid servants.

Methodology: This study is based on primary data because there was requirement of present condition of women working as house maid in Ranchi city and there was no such data available which could fulfill the requirements of the study. Snowball sampling technique was used for selecting the samples. This was done because population was unknown. Data was collected by the questionnaire and schedule method. Pie charts, average and correlation were used as descriptive methods. T-test was used as inferential statistics. The number of questions taken was 30. A sample size of 50 was taken. The study included variables like Income, Bargaining Power, Educational Qualification, Sick Leave, Harassment faced and Job Satisfaction. Questionnaire method was used for collection of data.

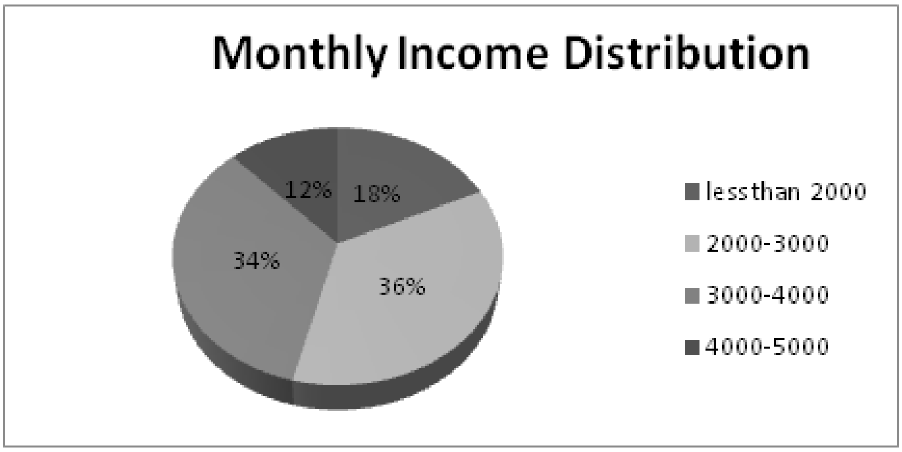
Findings: It was found that 46 % of the maid servants were married, 26 % was widows, 8 % were divorced and 20 % were unmarried. Married and unmarried maid servants worked to become helping hand for their families. 20 % of the married maid servants' husband did not work. Widows and divorcees worked to run their families. Each maid servants had an average burden of 4 dependent people on them. This made their living tougher with low incomes. 16 % of them worked for more than 8 hours each day. The findings of all variables taken in the study are as follows:

Chart: 1 Educational Qualification of Maid servants



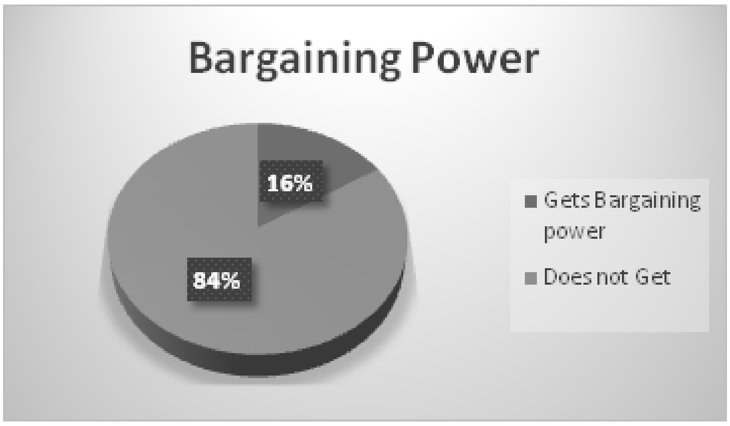
This chart shows educational qualification of maid servants. It is seen that 66 % of them are illiterate, 16% have received primary education, 18 % have done schooling more than 5th standard and less than or equal to matriculation. None of them has educational level more than matriculation. This shows that they are less educated or have not received any education.

Chart 2: Monthly Income Distribution of Maid servants



This chart explains the income distribution of maid servants. 18 % of them earn less than 2000 rupees per month, 36 % earn between 2000 to 3000 rupees per month, 34 % earn between 3000 to 4000 rupees per month and only 12 % earn between 4000 to 5000 rupees each month. Their average monthly income is 2576 rupees. This shows that the income of maidservants is very less which makes it very difficult for them to survive with a complete family as per capita income of the family becomes more less.

Chart3: Bargaining Power of Maid servants

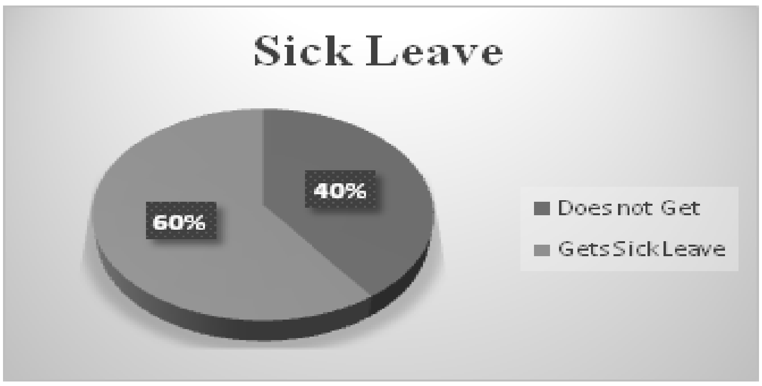


The above chart shows the percentage of women getting bargaining power in their wage increment. It is seen that 16 % of the maid servants get bargaining power in increasing their wage and 84 % of them do not get bargaining power. They do not get wage increment as they are forced to work at a very low wage and their voices for the same are ignored.

Chart 4: Wage Satisfaction of Maid servants

Here it is seen that 70 % of them are not satisfied with the wage they get. This is because they get low wage for their work. Their total income is the sum of total wages they earn altogether by working at different places. Their unsatisfactory income shows that their total income is very low to run their family.

Chart 5: Sick Leave Given to Maid servants



This section deals about the data on sick leave given to maidservants. This shows that 60 % of the maidservants get sick leave and 40 % of them does not get it when they are ill. Only Most of them who get sick leave have to face wage cut after taking sick leave. Many a times, it is seen that they do not get sick, casual or paid leave. They are told to work even in bad health conditions as the employer wants work to be done at any cost.

Chart 6: Harassment Faced by Maid servants

This chart shows the data of maid servants facing harassment at their workplace. The chart shows that 62 % of the maidservants face mental harassment, like abusive behavior and scolding faced by the maidservants. None of the maidservants said that they were just physically harassed, i.e., they do not face physical harassment alone, but they face mental harassment along with physical harassment. 2 % of them said that they receive both mental and physical harassment from their employer. 36 % of them said that they are not harassed at their workplace and their employer shows good and cooperative behavior. Thus, the above analysis show that more than half of the maidservants face bad behavior of their employer and they work under high pressure so that they do not commit a mistake and face harassment.

Relation between Monthly Income and Educational qualification of the Maid servants

Correlations

		income p.m.	education
income p.m.	Pearson Correlation	1	.077
	Sig. (2-tailed)		.585
	N	53	53
education	Pearson Correlation	.077	1
	Sig. (2-tailed)	.585	
	N	53	53

Source: primary data

The above table shows the relationship between the monthly income and the educational level of the maid servants. The value of correlation is 0.077 and the correlation is non-significant at 5% level of significance. It means that there is no correlation between the level of education and the monthly income of maid servants.

Conclusion: The study is relevant as it shows the socio-economic status of the maid servants by examining the issues faced by them at their work place. It is found that the maid servants are either no or less educated. Though they get employment for the whole month, they get very low monthly income and have no bargaining power to increase their income. 70 % of them are not satisfied with the wages they get and work at more than one place to earn more. But still, their average monthly income is 2576 rupees per month which is very less to sustain their families. 40 % of them do not get sick leave. Those who sick leave have to bear wage cut from their monthly income. 64 % of them face physical or mental harassment, or both. There is no significant relation between their monthly income and educational qualification. Hence, their socio-economic condition is pathetic.

Suggestions: An association should be made for maid servants to fix minimum wage and fixed working time. This would give them protection from the violence they face at their workplace. This would also give them bargaining power and sick and casual leave from their work. They should be registered by the government and their full information should be stored in government record in order to save them from violence faced at workplace. Also, details of the employer should be taken into record to provide them more security. Proper law should be implemented and government should make policies for their financial assistance to sustain their families in critical situations like sickness, in case of unemployment and their exploitation. This would give them some support.

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INSIGHTS FROMNEW EDUCATION POLICY 2020 WITH SPECIAL REFERENCE TO HIGHER EDUCATION IN INDIA

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ABSTRACT

The National Education Policy 2020 envisions an India-centred education system that contributes directly to transforming our nation sustainably into an equitable and vibrant knowledge society, by providing high quality education to all. This paper is an attempt to have an overview of status of Higher Education in India and to have an insight on New Education policy 2020with reference to Higher Education System. The study tries to bring to notice the fact that though the National Education Policy 2020 proposes establishing National Research Foundation for catalyzing research and innovation across the country, it can be feasible only if research is made an integral and not exclusive activity in Universities, as also research grants for social science and Humanities should be provided to encourage fundamental research in social sciences. It can be noted that the National Education Policy 2020 is trying to address the structural challenge by bringing in a super regulator NHERC under which all the other education bodies will merge. Being an equitable attempt to regulate and monitor the national education system, it is worth noting that before having a single regulatory body, the education system should be brought under single platform.

Key Words: Education Quality Upgradation and Inclusion Programme (EQUIP), National Education Policy 2020(NEP), Higher Education Institution (HEI), National Higher Education Regulatory Council (NHERC), (NRF) National Research Foundation.

Introduction: Higher education trains people to take up different economic roles in society and spurs technological innovation that drives economic growth. It is important that the country's capacity in higher education is aligned to the demand for skills from the economy, which would include the demand for teachers from the education system itself (Agarwal et.al,2006). The Department of Higher Education, Ministry of Human Resource Development constituted 10 expert groups to design and formulate an Action Plan on Higher Education titled Education Quality Upgradation and Inclusion Programme (EQUIP).Education Quality Upgradation and Inclusion Programme (EQUIP) is the Central Government's endeavour towards bringing transformations in India's higher education system by implementing strategic interventions in the sector over a period of five years (2019-2024). EQUIP with its vision to achieve quality, inclusivity and excellence in higher education is an attempt to empower institutions to contribute significantly towards fuelling the nation's progress (NHERC Progress Report –Jan-July 2019).

Literature Review: In the report on Interim Budget 2019 author has tried to throw light on what government needs to do to boost the higher education in India. The report mentions that in the year 2000, India and China spent almost the same percentage of their gross domestic product (GDP) on research and development, as per UNESCO: India spent 0.77% of its GDP and China 0.89%. Since then, however, China has been steadily increasing its expenditure, spending 2.11% in 2016. India has stayed in the range of 0.73%-0.87%; this fell to 0.62% in the year 2015. Indian universities have consistently ranked low in global university rankings. Not a single Indian university has ranked in the top 200, as per the Times Higher Education World University Rankings-2019 and only five institutes made it to the top 500. These rankings are mainly based on the number of teachers, quality of teaching, amount of research and the quality of the research. (Shreya Raman, 2019).Deloitte Insights report has tried to give insights on the Deans' Summit on Higher Education. According to this report the digital age education system calls for personalised and dynamic methods of learning, a better equipped faculty performance, new parameters to gauge student and faculty performance, and innovative models of funding. A broader and a more collaborative coalition among educational institutes, employees, students, professionals, regulators, and government entities can help plug the existing gaps and drive reforms in the Indian higher education (Vikas Gupta et.al, 2019).As part of RUSA component Four: Enhancing Quality and Excellence in select State universities, Employability, Entrepreneurship and Career Hubs were proposed to be set up in ten select universities to promote a culture of innovation and enhance employability of students graduating from state universities. To cater to this endeavour, seven top global universities from the US were invited to partner with the Indian universities to support and advice the process of setting up of Employability, Entrepreneurship, and Career Hubs in the selected universities on January 15th 2019(NHERC Progress Report – Jan-July 2019).

While discussing on Higher Education and Research in India, author in this study has conducted a critical appraisal of Indian Higher Education system, which reveals that though there is a proliferation of Higher Education Institutions, however due to the prevailing systematic deficiencies, it still continues to produce graduates that are unemployable despite emerging shortages of skilled manpower in an increasing number of sectors. Deterioration of standard of education and research, inadequate infrastructure and facilities, large vacancies in faculty position, low student enrolment rate etc are the manifested consequences addressed in the study (Desh Raj, 2016).Author in his article on examining the draft National Education Policy 2019 has tried to highlight some of the issues on implementation of NEP 2019which requires an immediate attention. According to him, there are stray references to the constitution in the discussion to language and more lengthy set of ideals, apparently derived from the constitution as part of discussion on ethics. Author also points out that there are provisions for a flexible approach to address issues of disability but there is no special provision for recruiting teachers with special needs at any level of education system (Kumkum Roy, 2019).

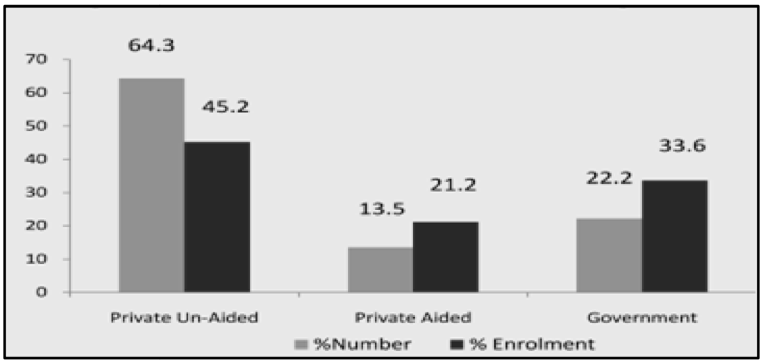
Objectives of the study

1. To have an overview of status of Higher Education in India.
2. To have insights on draft National Education Policy 2020 with reference to Higher Education in India.

Methodology: The research paper is an attempt of exploratory research, based on the secondary data sourced from journals, magazines, research articles andreports on Higher Education, National Education Policy 2020. Looking into requirements of the objectives of the study the research design employed for the study is of descriptive type.

Overview of Higher Education in India: According to the survey conducted by Ministry of Higher Education under AISHE, total enrolment in higher education has been estimated to be 37.4 million with 19.2 million male and 18.2 million females. Female constitute 48.6% of the total enrolment. Gross Enrolment Ratio (GER) in Higher education in India is 26.3%, which is calculated for 18-23 years of age group. GER for male population is 26.3% and for females, it is 26.4%. For Scheduled Castes, it is 23% and for Scheduled Tribes, it is 17.2% as compared to the national GER of 26.3%. Distance enrolment constitutes about 10.62% of the total enrolment in higher education, of which 44.15% are female students. About 79.8% of the students are enrolled in Undergraduate level programme. 1, 69,170 students are enrolled in Ph.D. that is less than 0.5% of the total student enrolment, (AISHE-2018-19). The fig.1 shows that the enrolment in private unaided colleges is more (45.2%) compared to Government colleges (33.6%) and Private aided colleges21.2%) There are more than 77.8% colleges running in Private sector; aided and unaided taken together, but it caters only 66.3% of the total enrolment.

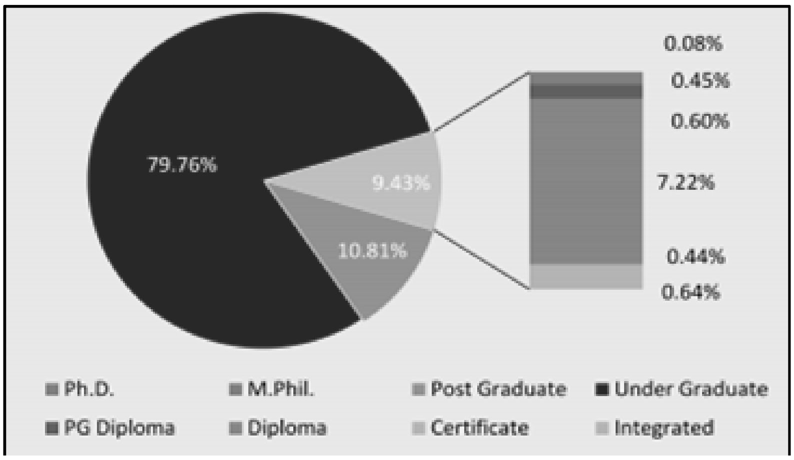
Fig-1-Enrolment in private and Government College



Source-AISHE-2018-19

Enrolment at different levels of Higher Education.: At Ph.D. level, maximum numbers of students out-turn is in Science stream followed by Engineering and Technology. On the other hand, at PG level maximum students out-turn is observed in Social Science and Management stream comes at number two. The share of Ph.D. Student is highest in State Public University (34.3%) followed by Institute of National Importance (21.6%), Deemed University-Private (21.6%) and State Private University (13.4%). (AISHE-2018-19).

Fig-2 Enrolment of students at different levels of Higher Education

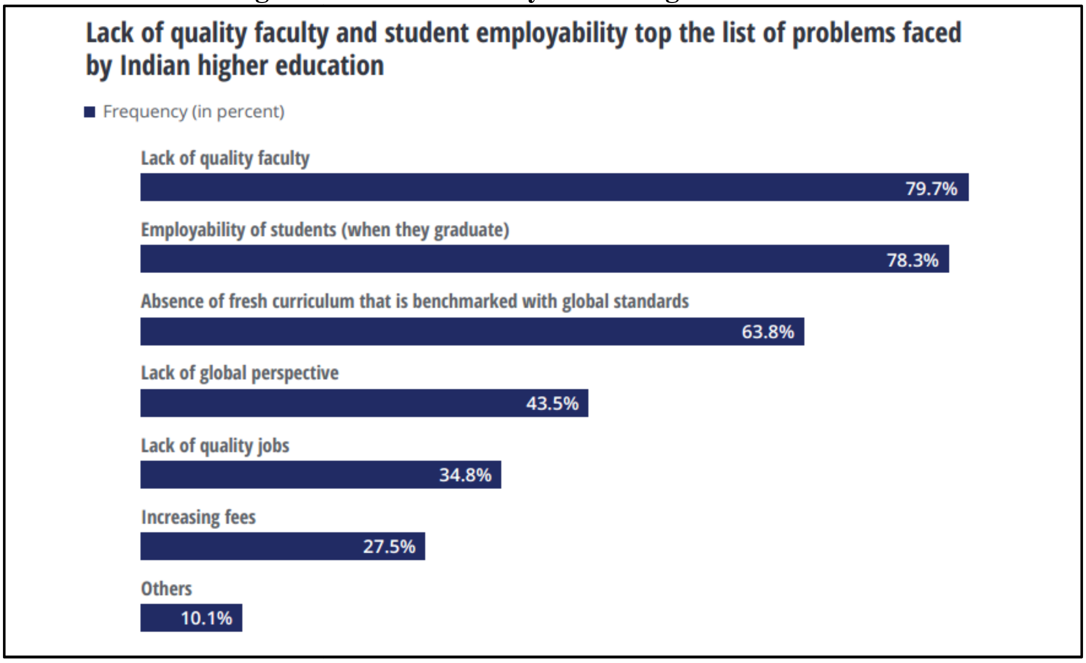


Source-(AISHE-2018-19).

The fig 2 above shows that out of students are enrolled at Undergraduate level across India, only 25% go to higher studies in various streams. Similar situation could be observed in States/ Union Territories. Out of 2,98,29,075 students, enrolled in Undergraduate only 25% i.e 75,70,313 go for higher studies. 4042000 students opt for post-graduation. There are 3,880 students enrolled in Integrated Ph.D. in addition to 1,69,170 students enrolled at Ph.D. Level. There is a small share of 7.2% students enrolled at Diploma level in India that amounts to around 26.99 lakh students and out of this majority of students are enrolled in Teacher Training, Nursing and Technical streams. However, a small share of 1.62 lakh and 2.24 lakh students are enrolled each at Certificate and PG Diploma levels, respectively, constituting approx. 0.44% and 0.60% of the total share at each level (AISHE-2018-19).

Challenges in front of Higher Education Institutions- The Indian Education system is at a crossroad. Students want skills that can help them thrive in the market, and employers desire talent that can match and evolve based on market demands. However, the gap between talent demand and supply persists. This is primarily because educational institutions continue to operate in silos, and there is no formal ecosystem in which employers can regularly engage with students as well as faculty. Challenges include gaps between the skills being imparted among faculty, a paucity of funding channels, and the quantity and quality of research being carried out in these institutions. The figure.3 below shows the scenario of problems faced by Indian higher education, wherein the lack of quality faculty is the most serious concern with 79.7%, employability of students being the next major concern with 78.3% and the absence of fresh curriculum that is benchmarked with global standards is one of the major challenge with 63.8%. The digital age education system calls for personalised and dynamic methods of learning, a better equipped faculty performance, new parameters to gauge student and faculty performance, and innovative models of funding. A broader and a more collaborative coalition among educational institutes, employees, students, professionals, regulators, and government entities can help plug the existing gaps and drive reforms in the Indian higher education (Vikas Gupta et.al, 2019).

Fig-3- Problems faced by Indian higher education.



Source: 2019 Deloitte Deans Survey

Insights on National Education Policy 2020and Higher Education: The National Education Policy 2020 envisions an India-centred education system that contributes directly to transforming our nation sustainably into an equitable and vibrant knowledge society, by providing high quality education to all.

Holistic and Multidisciplinary Education: New Education Policy aims at having Holistic and Multidisciplinary education to facilitate well-rounded development of individuals possessing the critical 21st century capacities in fields across the arts, humanities, languages, sciences, social sciences, and professional, technical, and vocational fields; as also will help to develop an insight of ethic of social engagement; soft skills, such as communication, discussion and debate; and rigorous specialization in a chosen field or fields. The structure and lengths of degree programmes are proposed to be adjusted accordingly. The undergraduate degree will be of either 3 or 4year duration, with multiple exit options within this period, with appropriate certifications, e.g., a certificate after completing 1 year in a discipline or field including vocational and professional areas, or a diploma after 2 years of study, or a Bachelor 's degree after a 3year programme. The 4year multidisciplinary Bachelor's programme, however, shall be the preferred option since it allows the opportunity to experience the full range of holistic and multidisciplinary education in addition to a focus on the chosen major and minors as per the choices of the student.

Reforms in Regulatory Framework- The regulatory regime for vocational and higher education in India is complex and unwieldy. The large number of regulatory stakeholders has given rise to overlapping responsibilities, creating uncertainty and administrative burdens. Both the central and state governments have direct responsibilities for public universities and colleges, which are managed through their education and other ministries (Sam Hill et.al, 2011). As per the report submitted by the committee on reforms in UGC and AICTE regulatory framework, recommendations are made to reform the existing higher education regulatory framework to propel the system towards high standards of quality. Short-term measures suggested such as reform in accreditation framework, selection of institutions for grants of autonomy to Universities, dimensions of Autonomy, improve effectiveness of UGC's scheme for grant of Autonomous college status, improve quality of candidates entering PhD programs, Check quality of journals being used for evaluating faculty on APIs, academic collaborations for foreign educational institutions, effectively tap the potential of Online education and Open and Distance Learning (ODL) programs were suggested by the committee on reforms in UGC and AICTE regulatory framework for immediate implementation (Niti Aayog Report August, 2017).

As per the National Education policy 2020, regulation will be responsive and minimalistic tonsure public spiritedness, equity, excellence, financial stability, and probity, along with good governance. The functions of standard setting, funding, accreditation, and regulation will be separated and conducted by independent bodies, eliminating concentration of power and conflicts of interest. Four structures will be set up as four independent verticals within one umbrella institution, the Higher Education Commission of India (HECI). The first vertical of HECI will be the National Higher Education Regulatory Council (NHERC) which will be a single point regulator for the higher education sector including teacher education, excluding medical and legal education. The second vertical of HECI will be a 'meta-accrediting body', called the National Accreditation Council (NAC) which will specify phased benchmarks for all HEIs to achieve set levels of quality, self-governance, and autonomy. The third vertical of HECI will be the Higher Education Grants Council (HEGC), which will carry out funding and financing of higher education based on transparent criteria, including the IDPs(Institutional Development Plans) prepared by the institutions and the progress made on their implementation. The fourth vertical of HECI will be the General Education Council (GEC), which will frame expected learning outcomes for higher education programmes, also referred to as 'graduate attributes. (NEP, 2020).

Higher Education and Research- Only 25 % of global research is available through open access platforms and without a subscription. Research as measured by the number of publications, number of citations, citation per document and the H index remains one of the factors that determine the quality of higher education. Deans identified the quality of research in India is a big challenge during the solutions lab discussion, (Vikas Gupta et.al, 2019).

According to National Education Policy 2020, research and innovation are crucialfor growing and sustaining a large and vibrant economy, uplifting society, and inspiring a nation to achieve greater heights. The rapid changes occurring in the world today - climate, technology, population dynamics and so on. The National Research Foundation (NRF) will be set up through an Act of Parliament, as an autonomous body of the Government of India. It will be given an annual grant of Rs. 20,000 crores (~ 0.1% of GDP); this will be increased progressively over the next decade as the country's capacity for quality research is developed.NRF will carefully coordinate with other funding agencies and will work with science, engineering, and other academies to ensure synergy of purpose and avoid duplication of efforts. The NRF will be governed, independently of the government, by a rotating Board of Governors consisting of the best researchers and innovators across fields(NEP, 2020).

Discussion and recommendations: While India's higher education landscape and national and global scenarios have transformed over the decades, the regulatory framework has not seen any substantive amendments or reforms. Outdated regulatory provisions have hindered progress and quality of higher education in India. National Education Policy 2020 is trying to address the structural challenge by bringing in a super regulator NHERC under which all the other education bodies will merge. Being an equitable attempt to regulate and monitor the national education system, it is worth noting that before having a single regulatory body, the education system should be under single platform. The curriculum, the design of educational policies at state level and that of centre and other board are not aligned, which may create hindrance in implementation with regards to NHERC.

The choice of education ICSE, IGSE, CBSE apart from state board is leading to differences in the basic education at the basic level. When they come on the common platform latter, students are unable to cope up with Challenges. (JEE, NEET, other common entrance exams). Despite of bringing the revision in education system into 5+3+3+4 pattern, the curriculum design and structure need to be centralised by having single corridor. (E.g. CBSE throughout country).The New Education Policy 2020 may face the challenges of acceptance from state governments with regards to reducing the gap in the curriculum design with respective SCERT and NCERT. The NEP 2020 proposes establishing National Research Foundationfor catalysing research and innovation across the country. Research should be made an integral and not exclusive activity in Universities, to help create new knowledge and facilitate innovations using local knowledge and resources and contribute to improving teaching standards. As mentioned in the NEP 2020, Institutions that currently fund research at some level, such as the Department of Science and Technology (DST), Department of Atomic Energy (DAE), Department of Bio-Technology (DBT), Indian Council of Agriculture Research (ICAR), Indian Council of Medical Research (ICMR), Indian Council of Historical Research (ICHR), and University Grants Commission (UGC), as well as various private and philanthropic organizations, will continue to independently fund research according to their priorities and needs. However, NRF will carefully coordinate with other funding agencies and will work with science, engineering, and other academies to ensure synergy of purpose and avoid duplication of efforts. Though the STRIDE and IMPRESS funding initiatives for promoting research in social sciences and humanities is a ray of hope for researchers, research funding for social sciences and humanities should be enhanced further to encourage fundamental research in social sciences.

Conclusion: The higher education needs to be expanded without diluting the quality of education and possibly by raising the standard of education imparted and making higher education more relevant to the needs and opportunities of a knowledge society. Indian Higher Education is at crossroads, Students wants skills that can help them thrive in the hypercompetitive market, and employers desire talent that can match their needs and evolve based on market demands. A broader and a more collaborative coalition among educational institutes, employees, students, professionals, regulators, and government entities can help plug the existing gaps and drive reforms in the Indian higher education The NEP 2020 will face challenges in its implementation as the curriculum, the design of educational policies at state level and that of centre and other Boards are not aligned, which may create hindrance in implementation of NEP 2020with regards to NHERC. The study reveals the fact that though National Education Policy 2020 proposes establishing National Research Foundationfor catalysing research and innovation across the country, it can be only feasible if research is made an integral and not exclusive activity in Universities, so as to help create new knowledge and facilitate innovations using local knowledge and resources and also contribute in improving teaching standards.

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PERCEIVED OPINION OF STUDENTS TOWARDS ONLINE CLASSES- A STUDY OF UNIVERSITY STUDENTS AT OSMANIA UNIVERSITY

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ABSTRACT

The following research paper aims to know the students experience about online classes, examines the longevity of online classes exercise, opinion of students towards online classes. and discusses the problems and perspectives of online classes.

Introduction

The Outbreak of Carona virus in wet market of Wuhan, gradual spread across the globe, it has thrown several challenges to human life, every sphere of human life is affected, let it be economic activity or non-economic activity, the deliberate spread of Covid-19, subsequent declaration of World Health Organization, Covid-19 as pandemic. Nation Governments have been advised by WHO to curb the penetration of Covid-19, as a preventive measure Lockdown is exercised by various nations in the world. The Lockdown locked all business, service and social activity, as a part of it Nation Governments closed all educational institutions, right from Kinder Garden to Post Graduation, All Universities closed and later advised to complete the unfinished class work and the left over classes will be taking place through **online mode,** all the University departments and affiliated colleges had taken up online class work, in the beginning teachers were struggling to identify right online platform and students faced network related problems, later all such issues were resolved by online platform providers like Zoom and Google Class room, WebEx etc., students are slowly accustomed to online classes, there are certain misconception about online classes, to elicit the true opinion from students who have attended online classes at least for a period of two weeks, the current research paper is aimed at knowing the explicit experience of Post Graduate students who are perusing their Master of Business Administration in Osmania University department and Colleges. Osmania University being the 100 years old university in entire India. It is felt that selection of Osmania University would be appropriate for representing the select topic. The students have been contacted through online questionnaire via Google docs, in this article it is attempted to show cage the true picture of online classes.

Objectives of the Study

a) To know the students experience about online classes.
b) To examine the longevity of online classes exercise.
c) To collect perceived opinion of students towards online classes.
d) To present the problems and perspectives of online classes.

Methodology: Any research work quality surely depends on its methodology, the methodology used is exploratory, since the online classes concept is in its nescient stage, the sampling technique used is simple random, the students are chosen randomly, the total student strength of Osmania University campus is around 4000, out of total universe 1000 students were selected for the study, a well-structured questionnaire was designed in the light of research objectives, the same distributed to the target respondents over email, 1000 questionnaires were sent students personal mails, but only 300 responses received after due date, the 300 responses were properly edited, processed for generating objective report, the sample size is 300 respondents. The major limitation is Covid-19 time, could not meet respondents personally.

Literature Review: Mclsaac&Gunawardena, 1996, shown in their study that, the development of radio as a communication medium during World War I opened the door for using that technology for distance education in colleges and schools such as School of the Air established in Wisconsin in the 1920s, with the popularity of television in the 1950s, visual instruction became possible for the first time between teachers and students who were not in the same locations. As computer and emailing technology blossomed in the 1970s and 1980s, distance education began to expand dramatically. **Western Behavior Sciences Institute in the year 2000** opined that, in the mid-1980s, the first online undergraduate and graduate courses were initiated by several universities and schools. In the late 1980s, due to a shortage of teachers on math, science, foreign languages, etc., it was not proliferated, later new satellite technology, which greatly spurred still faster growth of distance education online. **Anna Sun and Xiufang Chen Rowan University, Glassboro, NJ, USA** has opined in his research Article that, it is becoming increasingly common at many higher education institutions, offering fully online and/or hybrid/blended courses combining online instruction, in order to serve the changing needs of students in western countries, face-to-face teaching soon transform into virtual mode. **National Centre for Educational Statistics (NCES 2008)** found that the main factors influencing higher-education institutions to offer online courses included meeting students' demands for flexible schedules, providing access to college for students who would otherwise not have access, making more courses available , and seeking to increase student enrolments. **Pew Research Center (2011)** study show that in the 2010-11 academic year, 89 percent of four-year colleges and universities offered courses taught fully online, or hy-brid/blended online, or other forms of dis-tance/non-face-to-face instruction in U S.

Table – 1: Age/ Gender wise details of Respondents

Age/ Gender	Male	Female	Total
Between 18- 22	212	40	**252**
23-25	40	3	**43**
26-28	05	00	**05**
29 and Above	00	00	**00**
Total	**257**	**43**	**300**

It is evident from the above table that, male respondents are 257 and female are 43 out of 300 total sample, majority students age group lying between 18 and 22 years, they are fresh graduates.

Table – 02: Respondents Semester wise details

Gender/ Semester	Ist-Semester	IInd-Semester	IIIrd-Semester	IVth-Semester	Total
Male	00	227	30	00	**257**
Female	00	43	00	00	**43**
Total		**270**	**30**		**300**

It is observed in the table number 2, majority students were from MBA second semester, they all said that, they have attended classes during Lockdown period.

Table – 03: Respondents opinion on online class experience

Gender/ Experience	Comfortable	Not Comfortable	Total
Male	200	57	**257**
Female	37	6	**43**
Total	**237**	**63**	**300**

In the above table it is evident that majority respondents expressed comfortable with online classes.

Table – 04: Opinion on Content clarity of online class

Gender/ Clarity	Excellent	Very Good	Neither Good nor Poor	Poor	Very Poor	Total
Male	17	62	105	73	00	**257**
Female	03	14	22	04	00	**43**
Total	**20**	**76**	**127**	**77**	**00**	**300**

The Table number 4 give the description of content clarity, very few said that content clarity was excellent, others said very good and 25.5 percent of respondents said the content clarity was poor.

Table – 05: Opinion on subject Understandability as Heading and Subheading

Gender/ understandability	Excellent	Very Good	Neither Good nor Bad	Poor	Very Poor	Total
Male	36	88	95	38	00	**257**
Female	9	18	10	06	00	**43**
Total	**45**	**106**	**105**	**44**	**00**	**300**

The above table devoted to understandability, 50.33 percent students felt that understandability is very good, the 35 percent said the clarity neither good nor bad, the 14.67 percent students said the understandability is poor.

Table – 06: Respondents opinion on disturbances

Gender/ Disturbances	Network Related	Non- Network Related	Total
Male	231	26	**257**
Female	37	06	**43**
Total	**268**	**32**	**300**

In the Table number 6 the network issues were presented, 89.33 percent students opined that network related issues are more than other sources.

Findings:

1 It is observed that majority students felt the loss of co-learning
2 Majority students opined that one to one personal interaction is missing due to online class
3 It found that the age group of majority students is between 18 and 22 years
4 Majority students opined that they are missing fun of learning through human relations
5 Majority respondents felt that online classes cannot replace physical class room
6 Majority raised the issue of Network related issues, which affected the quality of Subject
7 Online class room not desirable throughout normal life, but to conquer pandemic it is useful
8 The large number of students felt that the online classes for this specific period desirable but in normal conditions online classes undesirable
9 Few students also expresses that they are very comfortable with online classes, they also mentioned wide coverage of online class
10 Online classes quality need to be strengthened by continuous technology up gradation
11 Some respondents noted the failures of sound and vision sometimes

Conclusion

The Covid-19 a pandemic miserably effected the every walk of life, businesses were collapsed, education institutions were closed, social gathering was banned, small businesses affected a lot, but Online teaching has been brought into light, the severity of covid-19 not allowed traditional classes, so the online teaching become a best tool to complete the unfinished portions of various subjects, then higher learning institutions ordered for online teaching, as a via media all the universities opted for online teaching, since it can reach widely, after a great exercise online classes were launched, then the actual problems started creeping into the desk of university teachers and authorities, this paper is an effort to gather such problems, opinions and perceptions of students for making online classes better.

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VEDIC PERIOD FINE ARTS, HANDICRAFT AND RELIGION: A STUDY

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Humans have been doing 'art creation' and 'art enhancement' since early times. Their initial efforts have been limited to decorating themselves with natural and artificial ingredients. With the development of civilization, the scope of artistic expression of human beings increased. His interest arose in the making of art objects. At the time of his residence in the caves, he made colorful paintings, examples of which are coming to light through the efforts of archaeologists. Soil too was made the medium of human art expression, among which the sculptures and toys made are remarkable. Baked characters, sculptures and toys, while remaining safe for a long time, are still helpful in highlighting the art of the day. But due to the destruction of the built-up clay sculptures and artifacts before the process of cooking in the fire, more information about the art aspect of that time is not available. Later, stone and metal were also used in the manufacture of art objects. This subject has been discussed extensively in the context of the art of the Indus civilization. But in the earlier Mauryan period, objects made of clay have been scattered in the form of pottery, artifacts, seals and coins etc. Ordinary art students have little knowledge about them. Their study is necessary to understand the aesthetic of that period.

The determination of the form of Vedic art is mainly based on literary evidence. Attempts have been made to explain the nature of this art on the basis of 'details' related to 'dress code ' and 'figures' and ‘expressions’ mentioned in Vedic literature. The determination of the form of Vedic art is mainly based on literary evidence. Attempts have been made to explain the nature of this art on the basis of 'details' related to 'vests' and 'figures' mentioned in Vedic literature and 'related expressions'.[1]

Sculpture has two indispensables - first, 'tangible intent' and second 'sense perception or expression'. In this, the matter related to sentiment and expression is present in Vedic literature, but the context of the art related to the tangible aspect is undetermined. In the context of Vedic people, it is not sure that they were idolaters. Maxmüller and HH Wilson are not in favor of considering them idolaters. On the other hand Venkateswara and Balanesen are advocates of human or animal forms of Vedic deities. For they have presented such quotations from Vedic literature in which God is related to human qualities. In the Rig Veda (3.4.5) they are called ‘Divoner’, ‘Rar ’ and ‘Nrupesh’. In one of the Rigveda's verses (2.33.9), Rudra has been described as having a strong-arm, polymorphic, fiery, splendid and bright golden aura.(‘स्थिरैभिरग्डैः पुरूरूप उग्रो ब्रभुरः शुक्रेभिः पिपिशे हिरण्ये)Similarly Varuna is mentioned as ‘Hiranyamay’ and clothier as ‘Vibhadrappi Hiranyayam Varuna Vasta Nirnijam. Peri spasho injudire '(1.25.13). Another Richa (1.21.2) mentions the ornamentation of Indra and Agni. (इन्द्राग्नी शुंभता नरः)। Indra has been called ‘Sushipra’ in many rites. Some of his organs are also mentioned. चतवारि श्रृंग त्रयो अस्य पादा द्वे शीर्षे सप्त हस्तायों अस्य, that is, four horns, three legs, two heads and seven hands. Ballantine has accepted its meaning as a perforated metal sculpture, arranging 'Sumraye Sushiramiv' (r. 8.69.12). Venkateswara has interpreted Agni and Indra as idols in the Rigveda's interpretation of one of the Ritchas (1.21.2). But these interpretations are not yet acceptable. The various deities in the Rigveda are in the form of powers of nature. And the imposition of humanism in them is also nominal. Both lack certain equilibrium. As Agni-jwala is compared to symbol, and the arms are conceived for the rays of the Sun. Even after accepting the tangible form of the gods, it is not clear whether this tangible form was only in the form of symbolic intent or in some other form.

Venkateswara has also presented some other evidence from Vedic literature in the context of the vogue of the idol. In the Rigveda's Richa (4.24.10), a sage mentioned the desire to sell Inda at the price of ten cows. ("क इमं दशभिर्ममेन्द्र क्रीडति धेनुभिः। यदा वृत्राणि जंधनदथैन में पुनर्ददत्'). In another place (8.1.5) there is a discussion of not selling Indra in lieu of thousand or ten cows. But some scholars doubt that whether it is from an idol of Indra or from a talisman. The manner in which Yāsk presents the human form of non-existence in 'Nirukta' suggests that there was often a dispute about the nature of the gods until Yaskke's time (900-800 BC). In such a situation, it seems probable that the Vedic people have been deprived of idol worship. This is also explained by the sacrificial yagna of Vedic rituals, because there is no need to install idols in yagyas.

It is possible that the Rig Vedic deity, Varuna, Indra, Ghou, Prithvi, Surya, Rudra, Ashwini, Vayu , Usha, Agni, Soma, Ribhu, Apsaras, Gandharvas whose forms are symbolic, human or animalistic, are mainly concerned with various natural efforts. Important information related to the expression of art is available in Vedic literature. These information, described as the interpretation of various symbols, helps in understanding the development of idols and ornamental motifs.

Vasudev Sharan Aggarwal has presented a detailed study of Vedic symbols . He has classified Vedic patterns in art into six classes, they are gods, Vedic religious and philosophical expressions, animals and birds, miscellaneous things and substances, trees, plants and plants, and miscellaneous. Statues developed based on their emotional references.

Manglik intent of Purnaghat, regular motion or Chandogati in the symbol cycle of the Sun or Kaal, situated in the Yagya pillar of Sarvlok and Sarvadeva, the broad philosophical idea of Padma invoking the universal soul or the ghosts of life, the diverse facets of the wishful Kalpvriksha, the world. The symbol of Dhuvakendra is Sumeru, Vedic background of Saptaratna (Chakra, Harit, Ashwa, Mani, Stree, Grihapati, Parinaka) related to the Chakravarti Emperor, the reputation of life in water, immortal interpretations of the Yakshas, Gandharva, cultural expressions of Apsaradi etc. Detailed information about philosophical understanding and installations is available. The ideology of Dev Nag of Lokdharma enshrined in the male and Vyala Vigrahas began with the Vedic 'Ahi Vritra'. The narrative of the Rigveda Devasuram war has been presented by the artists in various forms over the years. The Swastika was worshiped as the recognition of the four directions or the worship or fast of the four Lokpalas. Similarly, other Vedic symbols are explained, which were later distinguished into idols.

In the tangible forms of Vedic ideas, only their craft interpretation is available. Craft is an example of art in any or all forms of Indian tradition. Ramanath Mishra has studied the subject of crafts in Indian tradition. In craftsmanship, the identity of an object is established by its characteristics and analogy. This reveals a distinction between 'Rup' and 'Namrup'. Aitareya Brahmana (6.27) discusses the craft as an imitation of the deity. It is mentioned in the Rigveda (1.5.10) (तक्षत् यद ता सहसा सहः). There is a discussion in Richa (10.119.5) that a poet creates poetry in the same way that a chariot maker makes a chariot. ('अहं तष्टेव वन्धुरं प्र्यकाम हृदामतिम').There is also talk of carpenter rubbing a piece of wood and polishing it. Indra creates by Maya. They get the Puru by Maya('इन्द्रो मायाभिः पुरू रूप इयते').This is comparable to the mention of Ramayana. The Ramayana (6.12.14) mentions the golden statue of Sita composed by Maya. The Ramayana (6.12.14) mentions the golden statue of Sita composed by Maya ('हेम बिम्ब सौया मायैव मायम निर्मिता').All these structures are divine. Divine belongs to power. The works of "Ushas", 'Vrihaspati' and 'Tvarashtra' are discussed in the Rigveda (1.924: 10.53.9). The 'Suhast' (4.35.3) mentioned in the Rigveda indicates his tactical skill. Thus, it can be said that in the Rig Veda, the ideas of art and their artists and structure were experienced and expressed. The belief that Vedic art is dominant and Vedic Aryans are not idolaters is often accepted, but this fact is not true in the context of the non-

Aryan sections of Vedic society. The prevalence of idolatry is estimated in them. This inference is based on the two words 'Shishnadeva' and 'Mudedeva' of the Rigveda.

The word 'Shishnadeva' mentioned in some of the Rigveda verses (7.21.5: 10.99.3: 10.27.19) confirms his lingapaka. Murdeva is discussed in the three Rigveda (7.104.24, 10.87.2, 10.87.14) of the Rigveda. Their description implies that the realization of ' Murdeva ' was made. From this, the power or strength of a deity is estimated, whose appearance was made of root (pulsating material) or stone. The scholars like Avinashchand Das and Jitendranath Banerjee, while interpreting the words 'Shishnadeva' and 'Murdeva', have confirmed that these words embody the tradition of idolatry. According to Ramanath Mishra, "If Aryo is credited with the ideological address in the context of the growth and development of sculpture in India, the establishment and development of idol form is attributed to the non-Aryan species.

It seems possible that the Vedic Aryans in principle did not create idols due to their different religious beliefs. In Vedic rituals, Yagya was the predominance of faith. They worshiped by accepting the elements of nature as manifest gods (Surya, Agni, Chandra). Frightened by them or enthralled by their splendor, they used to compose lyrical mantras and Suktas in their honor, but they did not build their idol. Probably this was due to invalid construction of the idol at that time for the Aryans. Sculptural references are known in Indian literature in the later Vaidic period. During this period, the terms "replica", "statue" etc. were used in the meaning of "Achracha" (object of worship).

Of these, 'replication' had attained importance by the time of Panini (5.3.99). Some of the replicas have been referred to as 'livelihoods(जीविकार्थे चपण्ये)'. It is estimated from the description of 'Mahabhashya' and 'Kashika' that these things may have been for livelihood but not for sale. They must have been god statues. The meaning of livelihood must have been the sighting of the idols(dev Darshanam) in the public and earning from it in form of Dakshina.

Patanjali has interpreted Panini's above statement in 'Mahabhashya', saying that Mauryo had built the deity statue (archa) for the attainment of gold('मौर्येहिरण्यार्थिभिः अच्चा प्रकल्पिता). The words "Vapu", "Tanu", "Vigraha" form, "Ber" etc. used in later literature would not have been in the form of a symbol but a tangible form . The epics 'Ramayana' and 'Mahabharata' mention anatomical imagery of deities. The deities related to folk beliefs in early sculptures.

Almost all artistic remains of ancient India are religious in nature. They were created for religious purposes. Secular art was also necessary. Because, we know from the literature of that time that kings used to live in palaces equipped with beautiful murals and idols. Although all these are now destroyed. Since the last forty years, since Europeans began to doubt the rules of the 19th century and look for a new aesthetic experience towards Asia and Africa, much has been said and written in relation to Indian art.

Since that time, most Indian and European experts have given equal emphasis to the religious and mystic form of Indian art. Acknowledging the realism and secularism of early sculpture, most critics have read the Vedanta or Buddhist truths in the artistic relics of our time and have them as expressions of deep religious realization, such as the unity of all on earth. I have accepted. Since that time, most Indian and European experts have given equal emphasis to the religious and mystic form of Indian art. Acknowledging the realism and temporality of early sculpture, most critics have acknowledge the Vedanta or Buddhist truths in the artistic relics of our time. They have accepted the expression of deep religious feeling, that is, the unity of everyone in 'Vishwatma' as a sermon built on a stone. There is no doubt that some remains are full of such religious sentiments which are rare in the world. The full and functional life of that period is mainly reflected in the art of ancient India. This is reflected in the innumerable divine and human statues built in the temples of Bharhut, Sanchi Amravati and Ajanta.There is a lot of conscious power(Chetan Shakti) in all these forms, which reminds us more of this world than the hereafter. However they also Indicate us to the commotion of Indian city and the turbulent upsurge of Indian life. The object and sculpture of the Gath shape are in the long form. The peaks and arches are pointed upwards and as that style develops, the pinnacle becomes more elevated and the arches become more pointed. In Europe the angels of the Middle Ages are often inconsistently tall and their length is further increased by the length of the garments reaching the ankles. Their figures are usually peaceful and they smile very little. Medieval European art was truly religious. These practices were definitely going to move the ideas of worshipers from the fleshy world to the world of the soul. Much of the credit for this is attributed to pious sages or individuals involved in deeply religious addictions. The trend of Indian art is completely opposite to the art of medieval Europe. Although the summits of the temples are tall, they are firmly grounded. The ideal form is irregular and not elongated, short and taut. The deity are equally young and beautiful. Their bodies are chubby and fit, which often appear feminine according to European opinion. Sometimes they are depicted in a cruel or angry posture. But, in general, pain and grief are rarely depicted. Apart from Shiva, other sacred idols are seen sitting or spreading their feet on the ground. There does not seem to be a need to state that the idols of the Indian temples, whether Hindu or Buddhist or Jain, always have less clothing, and correspond to the level of Indian beauty. The feminine form has been used for decoration materials.

Different forms of renunciation and self-denunciation have been praised in most Indian religious literature. But, the saints presented in the idols generally seem to be adequately satisfied and happy. For example, we can present the rock-cut medieval Jain saint Gommateshwara's statue of Shravan Begola in Mysore. He holds his feet on the earth in the meditation posture, hands down which do not touch the body, standing completely upright. He has a soft smile. Artist must have tried to express a soul free from the loop of materiality, which is going to rise above the world and go towards the final resting place of eternal bliss. Whatever artist has meant, Gommateshwar seems to be a normal young man of his time with peaceful conscious power. It is said that the saint remained engrossed in meditation posture for a long time that the vines were wrapped around his motionless feet and these vines are shown in the idol. However, these vines, though intended to portray their purity. Yet that emphasizes that he a creature of this earth.

The art of ancient India is different from its religious literature in a unique form. Literature is the work of individuals, Brahmins, sages and ascetics in professions. The art was mainly released from the hands of those secular artists. Even though they acted according to the order of the priests and the increasingly rigid statues of idol-making, they still loved the world they knew closely. So he gave self-expression to these experiences in his religious arts as well. In our view, the general inspiration of Indian art is not as much in the pursuit of God as in the joy of the world achieved by the artist, in the sense of regular and conscious power, in the sense of the development of the living beings on earth and in the conscious consciousness.

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ROLE OF FLEXIBLE WORK TIMING IN MAINTAINING WORK-LIFE-BALANCE IN ORGANIZATIONS.

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ABSTRACT

The current research article gives a brief description about impact of flexible work timing in maintaining balance at work and personal life. These days management of timing is one of the most crucial tasks. To overcome this problem flexible work timing plays vital role to manage work and family life. The role of Human Resource Manager is increasing day by day in corporate world. They have pressure to motivate their employees at work place. So, the productivity of the organization will increase. Helping employees in maintaining work life balance enhances the motivation level as well as productivity of the employees. The research study revolve around three elements of flexible work timing i.e. changes in hour (flexitime), part-time and shift-work. The objective of the study is to find out the impact of different arrangements of flexible work timing on employees of various selected organizations in Patna. The period of the study is 6 months i.e., July 2019 to March 2020. The data were collected from organizations in Patna region through questionnaire. The research survey is done on employees of *Doordarshan Kendra, Times of India, Paras-HMRI Hospital, Big Bazaar and Reliance Trend* from Patna region. Centre tendency, pie charts, bar graphs, percentage, chi square and contingency coefficient were used while analyzing the data obtained. Hypotheses is tested by using the statistical packages for social science (SPSS) software.The present research study investigates the bond between Flexible Work Timing (FWT) and Work-Life-Balance (WLB). The existing research study also attempts to provide initial information on the concept of work life balance. As per the findings of the study, flexible work time results in enhancing work life balance for the employees. The results revealed that there is positive relationship between flexible work timing and work life balance.

Keywords: Flexible work time, work life balance, motivation

Introduction

The purpose of a current research paper is to convey the knowledge and ideas on flexible work timing and work life balance. The study of on flexible work timing and its impact on employees' work life balance and work performance in general, revealed that several attempts have been made by different authors and established many theories relating to the concept of flexible work timing and its influence on motivation of employees whereby a sufficient literature is made available for study in the field of flexible work timing. It is clear that a tremendous change has taken place in the techniques of motivating the employees through non-financial means.Flexible work time provides workers with a new way to cater to their domestic responsibilities and in turn may reduce the costs of participating in the labor market. Therefore, it is closely connected with employee's motivation', human capital accumulation process, labor supply and turnover of employee.

Flexible Work Timing:

Flexible working timing refers to those working patterns different from the normal working patterns; they can involve changes to the hours an employee works, the times they are required to work or their places of work[1]

The flexible work timing consists of part time, overtime, long term leaves, job sharing, flexitime and shift work (Chung &Tijdens, 2012; Jones & Jones, 2011). Working time flexibility is one of the many different forms of flexibility. A key characteristic of flexible work timing is the ability to modify the working hours by either the employer or the employee or both of them.

Flexible Work Timing can be seen from the perspective of the employer or the perspective of the employee. 'Employer-friendly' forms of working time flexibility are those that allow organizations to bring human capital in line with the temporal requirements following from business, while 'employee-friendly' forms of working time flexibility are those 'that provide workers with the freedom to adapt their working hours and schedule to meet their own personal and family needs'. [2]

Work Life Balance:

The present research study investigates the bond between Flexible Work Timing (FWT) and Work-Life-Balance (WLB). The existing research study also attempts to provide initial information on the concept of WLB. As per the findings of the study, FWT results in enhancing WLB for the employees. The results revealed that there is positive relationship between FWT and WLB.

WLB is also helpful to cope up with high level of stress among employees. High level of stress might result in mental and physical health problems, such as headaches depressions, heart attack, skin disorders etc. Stress also results into unhappy and disharmonious relationships that cause Work-Life-Conflict. Long working hours might result in adopting unhealthy lifestyle. Due to lack of time employees go for readymade junk food easily available nearby workplace. This leads to chronic lifestyle diseases, such as obesity, diabetes, heart-related issues, blood-pressure, nervous breakdown etc.

.FWT enables employee to take care of dependent in family (elders and kids). It also allows employees to spend time in hobbies and leisure activities. Flexible Work Arrangement such as Part-Time helps employees in taking out some extra time to fulfil their dreams. It helps in gaining knowledge and learning new skills, pursuing higher education which is essential for career enhancement in the long run.

Literature Review: In India, highest priority is accorded to family ties. Therefore, FWA is important in Indian context. The most common practice in our country is Part-time, flexible working hours (flexitime), overtime, compressed work weeks, etc. Professionals from different age groups and genders are benefitted from flexibility in work timing. Not only employees are benefitted with flexible work timing, employers are also benefitted. It is a cost-effective technique which even provides competitive advantage. It helps in attracting efficient employees to the organization. Flexibility in schedule is a non-monetary motivator for the employees which also stops the efficient workers to migrate to other gulf and western countries. India, family bondage is accorded with the highest importance. A person takes up employment not only earning through occupation, but also as a mark of value and image in family and social life. Thus, FWA carries more significance in Indian context.

Manjari Srivastav (2011) in her research work supported the policies for flexible work schedule as it helps in talent retention and employee commitment. These policies can only be effective if organization work towards changing the culture of 'long working hours.'[3] Recent survey published in **Economic Times (13 July 2012)** also revealed that over 50% of the organizations polled in a timesjobs.com survey said that the frequency of usage of flexibility options is equal among male and female employees.[4]**Vijaya Kumar (2012)** concluded in his research work to gain an insight to the development in the field of HR in the Bangalore IT industry. Most of the respondents were in favour of flexible working. Companies like Accenture and IBM are providing flexible work schedule.[5] In another research work related to IT sector by **D. Sucharita (2013)**also emphasis on implementation of FWT for Work-Life-Balance as there is a loss of productivity of employees from stress and other underlying psycho-social work conditions. This study also reinforces the fact that health care costs can be reduced.[6] Literature also reveals that part-time and other flexi-schedules are women centric in nature. In research work by **Saundarya Rajesh (2014)** states that flexibility in work of women employees is positively associated with their efficiency. It helps in grooming their career. Flexibility in work helps the women employees to have Work-Life-Balance. Being a working woman balancing personal and professional life is not so easy in Indian traditional family.[7]

In another work by **Palki Setia** and **Pankaj Shah (2015)** examined flexible working hours from its positive point of view. The results revealed that flexible working hours is beneficial for both employee and employer. Flexibility in employment and lower employee turnover and absenteeism are all outcomes of flexible working practices that at the end leads to increasing company's productivity and profitability.[8]In another survey by **Economics Times (11 Oct 2017)** published in its editorial column supported flexible working hours as one of the major conditions to increase the women's participation in the organizations once they are playing the role of a new mother.[9] **Waseem John (2017),** in his study suggested that the future researchers need to conduct empirical studies in order to examine the potential relationship between FWH and the factors related to organizational productivity.[10]

Gap in Knowledge: It is for the first time in this research, the Organized Retail, Media, as well as Hospital has been taken up for the study. For the first time, three variables i.e., Part-Time, Shift-Work and Changes in Hour (flexi time) of Flexible Work Timing together has been taken up to know the impact of flexible work timing on motivational level of employees.The review of literature shows that there are various research papers from the flexible working timing sector in different States of India but there is no research work done yet in the in terms of composite view of an employee of selective companies in Patna about the flexible work timing impact on motivation level of an employee.This gap is filled by this research. Therefore, it makes this study different, unique and interesting. This research study shall contribute to the knowledge related to the subject-matter.

Research Problem: The impact from changes in economy, technology, social and lifestyle in today's environments have boosted the awareness of flexible working timing in an organization. The flexible work timing allows employees to focus on multiple roles in today's competitive working environments. This arrangement has been widely practiced in order to create balance between work and lifestyle. The purpose of this paper is to investigate the relationship between the flexible work timing and employees 'motivation. The Indian industry is increasingly adopting Flexible Work Timing used as a tool to encourage employee motivation level in order to increase the productivity of the employee. In today's business world, the productivity of employees is related to the profitability of the business. The assumption of company is flexible work timing reduces the indirect cost of the organizations. Flexible work timing has always been considered as tool to minimize indirect cost, increase productivity and motivates employees. Is the assumption of companies worthwhile about the Flexible Work Timing or not?

Objective of the Study: The main purpose behind conducing the research study is to find out the relationship between flexible working hours and work life balance in some of the organizations in Patna region.

Hypothesis of the Study:

HO: Flexible Working Timing does not help in maintaining Work Life Balance employees.

H1:Flexible Working Timing help in maintaining Work Life Balance employees.
It is further divided into 3 sub hypotheses:

Hypothesis- I (a)
H_0. There is no significant relationship between shift work and work life balance of employees.

H_1. There is a significant relationship between shift work and work life balance of Employees.

Hypothesis- I (b)
H_0. There is no significant relationship between part time and work life balance of employees.

H_1. There is a significant relationship between part time and work life balance of employees.

Hypothesis- I (c)

H_0. There is no significant relationship between Changes in Hour (flexitime) and work life balance of employees.

H_1. There is a significant relationship between changes in Hour (flexitime) and work life balance of employees.

Table 1 : Research Plan

Research Approach	Deductive
Research Design	Descriptive research design
Sources of data collection	Primary method of data collection
Research instrument used	Self -Administered Questionnaire
Research Technique	Questionnaire (Survey method)
Sample location	Various selected organisations in Patna
Sample techniques	Simple Random Sampling
Sampling unit	An employee of selected organisation
Sample size	327 employees of selected organisation in Patna
Target Population	18 years to 70 years
Research Data	Non-parametric
Scale of Measurement	Nominal / Ordinal scale (5-point Likert scale)
Analysis of Data	Descriptive & Inferential Statistics
Statistical Tool	Chi-square.
Variable of Study	Flexible Work Timing (Shift Work, Part Time and Changes in Hour

On the basis of the above table, the deductive approach shall be used to formulate the hypothesis. The descriptive research design is used to arrive at conclusion of the study. The self-administered questionnaire was formulated for the primary method of data collection. A questionnaire based on five point Likert scale was prepared for this study. Data was collected by the simple random sampling method. Target sample of this research consisted of 327 employees of Doordarshan Kendra, Times of India, Paras-HMRI Hospital, Big Bazaar and Reliance Trends employees from Patna district. Three hypotheses has been formulated, each for shift work, changes in hour and part time work. Chi-square has been used to test hypotheses by using the Statistical Packages for Social Science (SPSS) software.

Data Analysis

Table 2: The percentage of employees' preference over different forms of flexible work timing.

Category	Male	Male %	Female	Female %	Total	
					No.	%
Part time	54	16.51	15	4.60	69	21.11
Changes in hours (flexi-time)	87	26.60	48	14.68	135	41.28
Shift work	81	24.77	42	12.84	123	37.61
Total	**222**	**67.89**	**105**	**32.11**	**327**	**100**

Source: Self-Generated

Analysis: From the above-mentioned table and graph, it can be observed that 21.11% of respondents think that part-time work motivates them more. 41.28% of respondents feels changes in hours (flexitime) motivate them more.37.61% of respondents are influenced and motivated more by shift-work

Table 3: Correlation between Flexible Work Timing and Work Life Balance of Employees.

Category		Flexible Work Timing Impact	Work Life Balance of Employees
Flexible Work	Pearson Correlation	1	.145**
	Sig. (2-tailed)		.009
	N	327	327
Work Life Balance of Employees	Pearson Correlation	.145**	1
	Sig. (2-tailed)	.009	
	N	327	327
**. Correlation is significant at the 0.01 level (2-tailed).			

The above table shows that there is relationship between flexible work timing and work life balance of employees. There is a weak positive correlation between flexible work timing and work life balance of employees. The significant value is r = 0.145. ** So, it can be said that if the flexible work timing's impact increases, then the wok life balance of employees also increase with 14.5%. This means that when the flexible work timing facilities will increase, then work life balance of employee will also increase.

Table 4: Summary of Hypothesis Testing

Hypotheses	Pearson Chi-square	df	P-value Asymp. Sig.P<.05	Result	Conclusion
H_1Shift Work	6.450[a]	1	.011	Accepted	Work life balance of the employees are influenced by Shift Work
H_2Part Time Work	6.530[a]	1	.011	Accepted	Work life balance of the employees are influenced by Part Time Work
H_3Changes in Hour	8.793[a]	1	.003	Accepted	Work life balance of the employees are influenced by Changes in Hour

On the basis of above table, Pearson chi-square test shows that there is a significant relationship between work life balance of employees and variables of Flexible Work Timing. The H_0represents the Null

Hypothesis and H_1 represents the Alternative Hypothesis.

Findings of the Study:

1. It can be said that 48.62% of male respondents and 22.02% of female respondent feel that flexible working time reduces the level of stress. Which means total of 70.64% of respondents feels flexible working time reduces the level of stress.
2. 44.96% of male respondent and 21.10% of female respondent, which means in overall 66.06% of respondents feel that flexible work timing reduces the turnover of an employee.
3. It can be said that 49.54% of male respondent and 20.18% of female respondents which means that of 69.72% of respondents feels that flexible work timing is a must for enhancing productivity.
4. It can be said that 53.21% of male respondent and 20.79% of female respondents which means a total of 74.01% of respondents like flexible work timing.
5. It can be said that 40.37% of male respondent and 23.85% of female respondents which means overall 64.22% of respondents feels that flexible work timing reduces absenteeism.
6. It can be said that 42.20% of male respondent and 25.69% of female respondents i.e. 67.89% of total respondent were agree that flexible work timing provides job satisfaction and increases staff morale.

Recommendations:

1. As per the study Flexible Work Timing plays important role on the motivation level of employees. Therefore, owners of the organization should focus on the proper arrangement of Flexible Work Timing because approximately 81% of employees prefer working under Flexible Work Timing.
2. Most of the employees agreed to the fact that Flexible Work Time reduces the level of stress. So, owners and managers of the organization should consider Flexible Work Timing in order to reduce the stress level of employees.
3. As per the present study 66.06% employees said that implementation of the Flexible Work Timing in the organization reduces the turnover of the employees. So, owners and managers of organization should emphasize more on the arrangement of Flexible Work Timing.
4. Approximately 70% of employees were agree that Flexible Work Timing enhances their productivity. So, owners and managers of organization should focus on arranging Flexible Work Timing to enhance productivity of employees.
5. Based on present study, it can be said that there is a huge impact of Flexible Work Timing on absenteeism of employees. So, the owner of organizations should use different arrangements of Flexible Work Timing in order to reduce absenteeism.
6. Approximately 67% of employees agreed to the opinion that Flexible Work Timing provides job satisfaction and increase staff morale. So, owners of the organization should implement different kinds of Flexible Work Timing to enhance job satisfaction and to increase morale of the staff members.
7. As per the study, approximately 76% of the employees believed that Flexible Work Timing attracts the skilled and talented employees. So, owners of the organization should use proper arrangement of Flexible Work Timing to attract skilled labours and talented employees.

Area for Future Research:

The present study focuses on the implementation of Flexible Work Timing in organizations for motivating the employees. Flexible Work Timing is a unique and new field for conducting research surveys for interested researchers. The present study also indicates about several other areas for additional research. As already mentioned, this study provided limited information regarding Flexible Work Timing and its implication, which is an important area for further study.

The present study gathered limited information about impact of Flexible Work Timing on motivation level of employees. In the present research study, the research area is restricted to one geographical area, i.e. area is restricted to Patna region only. The future research work should test the findings by collecting samples from different geographical area. The findings of the study based on 327 observations only. Researchers who wish to conduct research on the present topic might change the sample size.

As discussed earlier, research study is limited to only (3) three elements of Flexible Work Timing which have been taken into consideration i.e., Part -Time, Shift-Work and Changes in Hour (flexitime). Further, more elements of Flexible Work Timing might be selected which were untouched while conducting the research work. Additional elements which could be considered are job-sharing, annualized hours, flexible daily hours, term- time working and overtime.

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AN EMPIRICAL ANALYSIS OF VISUAL MERCHANDISING PRACTICES IN BUILDING RELATIONSHIP WITH CUSTOMER IN DYNAMIC WORLD OF ORGANISED RETAIL

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ABSTRACT

In changing retail environment, retailers are facing severe competition after globalisation & urbanisation. Retailers used visual merchandising as a strategy not only to convert shopper into buyer but also building relationship with customer in dynamic world of organised retail.

The purpose of the study is to find out the relationship between visual merchandising and building customer relationship. Hypotheses formulated to test the premise. The research based on deductive research approach & quantitative research approach. The study is based on primary data, which were collected from different organised Retail Outlets of Patna. The survey of 154 respondents of different outlets of the organized retail sector is conducted through a questionnaire. The simple random sample technique used for study. The data were analysed by linear regression analysis, correlation to summarize the data. The Cronbach's alpha statistics used for reliability test to find out the internal consistency of score. Validity test is used to analyse the assumption supported by the finding or not. The research revealed that visual merchandising influence the building relationship with customer in dynamic market place.

Keywords: Visual Merchandising, Building Relationship with Consumer

Introduction- in rapid moving world, retailers are willing to use various strategies to attract customer to buy merchandise. As we know that there is cut throat competition after urbanisation and globalisation in the dynamic organised retail world. Retailers have aspired not only to convert shopper into buyer but also building relationship with customer in dynamic world of organised retail.

Review of literature-Visual merchandising is all about arrangement of product in order to improve visitor and building relationship with customer **Bhalla S & Anuraag S, (2010).** Smooth customer flow influence customer purchase decision and improving sound relationship with shoppers. **Lev & Weitz, (2012),** added lighting can enhance the retail space and increase the value of the product in customer's mind. It only facilitate deliver better customer experience but also building relationship with customer. **Bell &Ternus (2012)**It act as the 'Silent Salesman'. They will help customer for easy shopping(**Gibson V.2010).** Window dressing plays important role to improve sales and enhancing customer relationship**Mcewan H. (2010)).**

Rationale of the study & gap in knowledge- The review of literature shows that there are various research papers from the visual merchandising practices sector in the different states of India but there is no research work done yet on various organised retail stores of Patna to see the impact of visual merchandising in building relationship with customer in dynamic organised retail world.

Problem of the study-In dynamic organised retail world, the retailers are facing fierce competition after the globalization and urbanisation, as we know that, there is a huge amount of money and time invested by the retailers to build relationship with customer. The aim of the study is to find out the relationship between visual merchandising and building relationship with customer in dynamic world.

Objective of the study

- To find out the relationship between visual merchandising practices and building relationship with customer.
- To investigate the effect of visual merchandising element on building relationship with customer in dynamic organised retail.

Research methodology- the main objective of the study was as to identify and evaluate the building relationship with customer towards the visual merchandising practices. The descriptive research design used for study. The research methodology is designed to investigate the influence of impact of visual merchandising practices in the building relationship with customer. The research approach is deductive and quantitative in nature. The primary data used for the study.

Data collection and sampling-in order to investigate the impact of visual merchandising practices on building relationship with customer in dynamic organised retail within the age group of 15 years to 60 years and above were selected. The primary data were collected from different organised retail outlets of Patna through a questionnaire. The simple random sample technique has been used for the study. There are 154 samples of the study which collected through various organised outlets of Patna.

Hypotheses of the study

- H_1: there is a significant relationship between lighting & building relationship with customer.
- H_2: window display has a significant impact on building relationship with customer.
- H_3: there is a significant relationship between cleanliness &building relationship with customer.

Table 1. Frequencies Statistics of Variable of the Study

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Lighting	154	1	5	2.91	1.531
Window Display	154	1	5	2.94	1.502
Cleanliness	154	1	5	2.95	1.554
Valid N (listwise)	154				

From the above table, frequencies statistics table shows that mean, median, mode and standard deviation of each variable of the study.

Reliability analysis questionnaire

Table 2. Reliability Statistics

Cronbach's Alpha	N of Items
.991	3

From the above table, Cronbach's used to measure the internal consistency of the score. The Cronbach's Alpha .991 of 3 no of variable which is highly significant in the study.

Table 3. Reliability Test of The Study

Variable	Variance	Alpha value
Lighting	9.163	0.980
Window Display	9.391	0.986
Cleanliness	9.152	0.994

From the above table, the reliability test for all four variables was carried out using SPSS 22.0. The Cronbach's alpha of the reliability test was 0.980 for lighting, 0.986 for the window display, 0.994 for cleanliness. It means questionnaire is most reliable & significant.

HYPOTHESES TESTING (INFERENTIAL STATISTICS)

Hypothesis 1

H_0: there is no significant relationship between lighting building relationship with customer.

H_1: there is a significant relationship between lighting building relationship with customer**.**

Table 4. Model Summary of Lighting

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.930[a]	.864	.863	.183

a. Predictors: (Constant), Lighting

From the above table, the adjusted R-square (coefficient of determination) value is 0.86 as shown, is close to 1 (its maximum value). It shows that this model is 86% fits for data.

Table 5.ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.460	1	32.460	966.552	.000[b]
	Residual	5.105	152	.034		
	Total	37.565	153			

a. Dependent Variable: Building Relationship with Customer

b. Predictors: (Constant), Lighting

From the above table, the p value is .000 which is less than .05. It means lighting influences building relationship with customer in dynamics business world. The overall regression analysis model was significant.

Table 6. Coefficients of Linear Regression Test of Lighting

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.547	.032		17.209	.000
	Lighting	.301	.010	.930	31.089	.000

a. Dependent Variable: Building Relationship with Customer

From the above table, the p-value of lighting is .000 which is less than 0.05. It means that the lighting is positively influencing towards building relationship with customer (p-value = 0.000 $<\alpha = 0.05, 0.10$).so as per the result, hypothesis h_0 is rejected and h_1 is accepted that building relationship with customers significantly influenced by lighting.

Hypothesis 2

H_0: there is no significant relationship between window display &building relationship with customer.

H_2: there is a significant relationship between window display &building relationship with customer**.**

Table 7. Model Summary of Window Display

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.924[a]	.853	.852	.190

a. Predictors: (Constant), Window Display

From the above table, the adjusted r-square (coefficient of determination) value is 0.85 as shown, is close to 1 (its maximum value). It shows that this model is 85% fits for data.

Table 8. ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.058	1	32.058	884.939	.000[b]
	Residual	5.506	152	.036		
	Total	37.565	153			

a. Dependent Variable: Building Relationship with Customer
b. Predictors: (Constant), Window Display

From the above table, the p value is .000 which is less than .05. It means window display influences building relationship with customer. the overall regression analysis model was significant.

Table 9. Coefficients of Linear Regression Test of Window Display

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.528	.034		15.640	.000
	Window Display	.305	.010	.924	29.748	.000

a. Dependent Variable: Building Relationship with Customer

From the above table, the p-value of window display is .000 which is less than 0.05. It means that the variable window displays positively contributing towards building relationship with customer in dynamic organised retail world (p-value = 0.000 $<\alpha =$ 0.05, 0.10). So as per the result, hypothesis h0 is rejected and h1 is accepted that building relationship with customer dynamic organised retails significantly influenced by window display

Hypothesis 3

H_0: there is no significant relationship between cleanliness &building relationship with customer**.**

H_2: there is a significant relationship between cleanliness &building relationship with customer.

Table 10. Model Summary of Cleanliness

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.886[a]	.785	.783	.231

a. Predictors: (Constant), Cleanliness

From the above table, the adjusted r-square (coefficient of determination) value is 0.78 as shown, is close to 1 (its maximum value). it shows that this model is78% fits for data.

Table 11.ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.478	1	29.478	554.030	.000[b]
	Residual	8.087	152	.053		
	Total	37.565	153			

a. Dependent Variable: Building Relationship with Customer
b. Predictors: (Constant), Cleanliness

From the above table, the p value is .000 which is less than .05. It means cleanliness influences building relationship with customer in dynamic organised retail world. The overall regression analysis model was significant.

Table 12.Coefficients[a] of Linear Regression Test of Cleanliness

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.590	.040		14.753	.000
	Cleanliness	.282	.012	.886	23.538	.000

a. Dependent Variable: Building Relationship with Customer

From the above table, the p-value of cleanliness is .000 which is less than 0.05. It means that the variable cleanliness is positively contributing towards building relationship with customer in dynamic organised retail (p-value = 0.000 $<\alpha$ = 0.05, 0.10). So as per the result, hypothesis h_0 is rejected and h_1 is accepted that building relationship with customer is significantly influenced by cleanliness.

Summary of hypotheses testing

Table 13. Summary of Hypotheses Testing

Hypothesis	R Square	P-Value Asymp. Sig. P<.05	Result	Conclusion
H_1.	.86	.000	Accepted	Building relationship with customer influenced by lighting
H_2.	.85	.000	Accepted	Building relationship with customer influenced by window display
H_3	.78	.000	Accepted	Building relationship with customer influenced by cleanliness

From the above table, the r-square (coefficient of determination) value of lighting, window display& cleanliness is 0.86, 0.85 & 0.78respectively. It shows that the entire model is fits for data. The p-value of all variables are .000 which is less than 0.05. It means that the all variables are positively influenced towards building relationship with customer in dynamic organised retail world.

Validity test of the study

		Building Relationship With Customer	Visual Merchandising Practices
Building Relationship with Customer	Pearson Correlation	1	.896**
	Sig. (2-tailed)		.000
	N	154	154
Visual Merchandising Practices	Pearson Correlation	.896**	1
	Sig. (2-tailed)	.000	
	N	154	154

**. Correlation is Significant at the 0.01 level (2-tailed).

Based on the above table shows, thesignificant value is r = 0.896** so, it can be said that if the visual merchandising practices level will increase, then the building relationship with customer will also increase with 89%. It means when thevisual merchandising practices will influence the building relationship with customer in dynamic organised retail sector.

Data analysis

Table 15. Demographic Profile of Respondents

Particular	Category	Frequency	%
Gender	Male	89	57.77%
	Female	65	42.20%
Age	15-30	64	41.55%
	31-45	47	30.51%
	46-60	31	20.12%
	60 and above	12	8.0%
Educational Qualification	Non-Matric	14	9.09%
	Intermediate	33	21.42%
	Graduation	54	35.06%
	Post-Graduation	36	23.37%
	Professionals	17	11.03%
Income	Up to 2 lac	36	23.37%
	200001-4 lac	56	36.36%
	400001-6 lac	44	28.57%
	600001 and above	18	11.68%
Occupation	Business Executives	35	22.72%
	Service Officer	29	18.83%
	Students	56	36.36%
	Homemakers	20	12.98%
	Other	14	9.09%

Source : Primary **(From Sep 2019 to Feb. 2020)**

From the above table summary of respondents' demographic profile, majority of respondents are male with significant percentage of 57.77 % as compared to the female respondents which only consist of 42.20%.

Table: 15 The percentage of the respondent based on Gender

Gender	Frequency	%
Male	89	57.77
Female	65	42.20
Total	**154**	**100.0**

Source: Sample survey (from September 2019 to Feb. 2020)

Analysis: Based on the figure above, majority of the survey's respondent are male with 57.77% while the remaining with 42.20% is female. The purpose of the study to know the impact of visual merchandising practices in building relationship with customer in dynamic organised retail.

Findings & conclusion

- The most influential visual merchandising practices element according to customers is lighting, cleanliness and window display.
- There is pivotal relationship between building relationship with customer and visual merchandising practices.
- most of the customers visit here (about 36.79%) are having annual income 200001-4 lac
- Most of the customers (about 35.84%) of organised outlets belong to students.
- Most of the visitors of outlets (about 41.50%) are belong to 15-30 age groups.

Recommendation

- As per the study, there is profound relationship between building relationship with customer and visual merchandising practices in dynamic organized retail world.
- The study reveals that the use of lighting, cleanliness and window display not only to convert shopper into buyer but also building relationship with customer in dynamic world of organised retail.
- The practices of visual merchandising facilitate deliver better customer experience.
- As per the study, retailers can be reduced the risk and uncertainty by the practices of visual merchandising.
- The study is suggested that visual merchandising practices also helps retailer in being flexible in the dynamic organised retail world in to order to a better customer reach.

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ANNOUNCEMENT EFFECTS AND RETURN DYNAMIC OF TENDER OFFER BUYBACK – EMPIRICAL EVIDENCE FROM INDIAN CAPITAL MARKET

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ABSTRACT

Buying back its own share by the company is a specific corporate action in the life of the company which alters the position of stakeholders. Buyback has gained importance in recent years and is a common phenomenon in which company reinvest in it. This study examines the signaling relevance of tender offer buyback by empirically studying the impact of buyback on market price around announcement day by 25 companies (nifty 200 index companies) in India during Jan 2017-May 2019. This paper also empirically checks whether there is a statistical significant difference in pre and post announcement abnormal return. A comparison between the gain of tendering and continuing shareholders has been highlighted in short term with a view to identify the real beneficiary of buyback. The study concluded that the impact of buyback announcement is not statistically significant in terms of generating abnormal return.

Keywords: Share Buyback, Event Study, Shareholders' wealth

Introduction

Share buyback has become increasingly common in India since it was permitted in the year 1998. Last few years have recorded a phenomenal increase in buyback events amongst Indian companies due to liberalized repurchase regulation. A company that is not investing in growth and diversification and is carrying significant cash may resort to repurchase its own shares. Other motives of buyback are to reward cash to shareholders in a tax effective manner, to improve valuation of the company & to help promoters consolidate their holdings. Berkshire Hathaway chairman Warren Buffet has also constantly supported the desirability of buyback and said that repurchase are always a plus from the standpoint of existing shareholders. With the increasing episodes of share buyback there is a curiosity and need to study the true economical and financial significance of this corporate action from investors point. Also, finding a balance between short-term buoyancy from shareholders against the long-term priorities for growth & diversification is the ongoing challenge for companies, requiring significant judgment and careful oversight. There are many school of thought that state the economic and financial efficiency of buyback program. Some of the theories/hypothesis that explain the impact of share buyback on market price of a share is signalling hypotheses, reduction of agency cost of free cash flow, wealth transfer from debt holders, & corporate tax benefits.

Around the globe US has the longest history of share buyback (since late 1960s) and also has the most liberal buyback regulation regime. European countries stated buyback in early 1980s, and at the same time buybacks began to be permitted by some Asian countries like Japan and Malaysia too. Thus the acceptance of buyback had emerged well before India decided to permit companies to buyback its own shares in 1998.

There are two routes of buyback prevalent in India- Open Market offers (OMO) and Fixed Price Tender Offers (TO). The available data shows that tender offer dominated OMO in initial years but subsequent years saw an increased number of OMO (Dr. L. C. Gupta, 2005). The scenario kept changing from year to year and in recent years tender offer was more prominent than OMO. Tender Offer is a very powerful tool to implement a viable buyback and used when the buyback size is slightly larger (A.K.Mishra, 2005)

In the initial years there was very less number of cash rich companies that have undergone for buyback (only 1 in 98-99 & 12 in 99-2000). Till 2010-11, Except for the three years, 2001-02, 2002-03, and 2008-09 the number of listed companies announcing share buybacks in a year has not even touched the figure of 20. Buybacks have gathered momentum, especially after the Union Budget 2016-17, when the government imposed an additional 10 per cent tax on dividends for all individual shareholders whose dividend income exceeds Rs 10 lakh in a financial year. This is over and above the 20.90 per cent Dividend Distribution Tax (DDT) paid by the company concerned, thus making buybacks a tax-efficient choice over dividend payouts. The total buyback events in the year 2016-17, 2017-18 and 2018-19 are 49, 59, and 61 respectively.

Buyback is often done at a premium to current prevailing market price, a high premium over market price sends signal to the market that the company perceives that its shares are undervalued. Basically, the shareholder's decision to tender their holdings in buyback or to remain invested in the company is derived from two theories; free cash flow theory and signaling theory. The samples in the study show the buyback occasion when continuing shareholders suffered by relying on the signaling hypothesis that states" premium price is intended to signal a belief that the stock is undervalued and the management is working towards improving shareholder value". The dynamics of value creation for tendering and non tendering shareholders in a buyback event is studied for the sample companies during the period of study and is tabulated in table 3. The mean return generated by tendering shareholders calculated as excess of offer price with respect to closing day price is 15.94%. While the 3 month mean return for continuing SHs is .019%. Out of 25 companies 10(40%) of companies have recorded market price erosion with respect to share price of offer closing day in 3 months. The data reflect that tendering shareholders (19 out of 25) have realized gain by giving up their shares in tender offer which proved to be the winning proposition for tendering shareholder. (The mean return includes extreme value of 168% of HEG Ltd).

Review of literature: Most of the published studies used event study to analyse the significance of abnormal return around buyback announcement day. There are mixed evidence regarding market reaction to buyback event. **R. L. Hyderabad (2009)** has analysed "the signaling ability of 68 shares repurchases in between 1998-2007 and find that open market repurchase has a greater signaling ability than tender offer repurchase. The average abnormal return on the day of announcement is 2.83 percent while the CAR is 6 percent on the event day. **Dr. A. K. Mishra (2004)** in his study examines empirically the announcement period reaction and whether management is acting in the best interest of non tendering shareholders when it engages in targeted share buyback. The study established that for the Indian corporate, the long term advantage of share buyback are not clear and is generally used to improve holding of promoters while imparting short term gains for investors. The study has illustrated that market generally react positively to buyback announcement, **Ishwar & Cirappa (2012)** examined the short term market reaction due to the buyback announcement for 106 companies listed on the BSE during the period from 1996 to 2006. It showed that the, average abnormal return is statistically insignificant for 56 days and out of 61 days. The average abnormal return and cumulative average abnormal return is 0.0546 and 0.178 percentage on the day of announcement statistically significant at 5 percent significance level. **Purohit, Satija & Chattwal (2012)** explored the impact of buyback of shares on movement on stock prices of 45 companies listed on NSE for period from 2006 to 2010. The study examined the announcement influence on the stock prices of companies in India and it investigated the impact of buyback of shares on the stock price behavior in India. The study found that average abnormal return is 0.014. The study observed that the stock market efficiency is not concerned with direction of change in the stock prices rather it is concerned with magnitude of changes. **Kaur (2012)** investigated that the impact of open market share buyback announcements on share prices of BSE listed companies The study examined the a sample of 172 events of shares buyback through open market repurchase announced between March 2001 to March 2012. The study observed the significance positive mean daily returns for two days in observation period. **Urvashi Varma and Prof (Dr) Alka Munjal (2016)** in their study tries to investigate using a sample of 54 companies the significant drives using discriminant analysis for tender offer repurchase in India Almost 90% of the 54 public announcements for tender offer buyback between 2004 to 2013 suggest that their primary need for buyback is value creation for non tendering shareholders. .The other important drivers are capital structure correction, improvement of EPS, effective deployment of excess cash and improvement in return ratios.

Objective of the study

- To establish whether there is any statistically significant change in value of share price around announcement day (20 days pre and 20 days post announcement).
- To analyze and compare pre and post returns so as to establish the validity of signaling effect.

Hypothesis

- $\mathbf{H_{0,1}}$: Buyback event doesn't have significant impact on the value of share , any abnormal returns derived from buyback announcement are the result of random factor.
- $\mathbf{H_{0,2}}$: There is no change in the pre and post price behavior, as implied in signaling theory associated with buyback
- $\mathbf{H_{1,1}}$: **B**uyback event have significant impact on the value of share , any abnormal returns derived from buyback announcement are not result of chance.
- $\mathbf{H_{1,2}}$: There is significant change in the pre and post price behavior, as implied in signaling theory associated with buyback

Research Design- Data & Variable

The data series of this study covering period from January 2017 to May 2019 are obtained from official website of National Stock Exchange and prowess IQ. The sample includes all the event of buyback that occurred in the given study time frame and included in the index Nifty 200. The NIFTY 200 Index represents about 86% of the free float market capitalization of the stocks listed on NSE as on March 31, 2016. The sample firms exclude buyback through Open Market Offers and include only those buyback that is made through fixed price Tender Offer route. The final sample of 25 buyback events was used for analysis.

The present study is empirical in nature and based on secondary data. The buyback announcement day (AD) is indicated as event day and denoted as 0. For announcement influence on share price an event window of 41 days is used comprising 20 days after announcement (+20) and 20 days prior to announcement (-20). Estimation window used for the purpose of calculating beta of security with respect to market return is 6 months prior to Day 0 i,e, announcement date. Nifty 200 index is taken as benchmark market data for the study. The data has been analyzed using SPSS and Ms Excel.

Event study Methodology:

The abnormal return on a distinct day within the event window represents the difference between the actual stock return ($R_{j,t}$) on that day and the expected return ($ER_{j,t}$), which is predicted based on two inputs; the typical relationship between the firm's stock and its reference index (expressed by the α and β parameters), and the actual reference market's return (R_{mt}).

$AR_{it} = R_{it} - ER_{it}$

where, AR_{it} = Abnormal return

R_{it} = return of security for time t

ER = Expected return of security ($\alpha i + \beta i\ Rmt$)

where , *αi = constant/intercept in regression equation*

βi = slope of regression equation (beta of asecurity)

Rmt = return at time t of reference market index

Abnormal returns at time t associated with a distinct point of time before or after the event day are defined as average abnormal return (AAR) and is calculated as follows

$$AARt = \frac{1}{N}\sum_{i=1}^{N} ARi,t$$

Subsequently, Cumulative abnormal return (CAR) is calculated as follows-

$$CARt = \sum_{t=T1+1}^{T2} ARi,t$$

Time-series aggregation. To measure the total impact of an event over a particular period of time (termed the 'event window'), we have added up individual cumulative abnormal returns to create a 'cumulative average abnormal return' (CAAR) . The event window used in studies is a forty one day event window starting at $t1=-20$ and ending at $t2=20$.

$$CAARt = \frac{1}{N}\sum_{i=1}^{N} CARi,t$$

Tool for analysis

Cross-Sectional Test: The hypothesis testing has been carried out using t-test as favoured by Serra A. P.(May 2002) to determine whether abnormal return realized during event window is significant or happened by chance. For a sample of 25 securities, the cross-sectional mean abnormal return for any period *t* is to establish whether the cross-sectional distribution of returns at the time of an event is abnormal. To analyse $H_{0,1}$: *AAR* =0 the test is given by

$$AARt = \frac{AARt}{SDAARt/\sqrt{n}}$$

Where $SDAAR_t$ is given by -

$$SDAARt = \sqrt{\frac{1}{N-1}}\sum_{i=1}^{N}(ARit - AARt)^2$$

Where; SDAARt= standard deviation of average abnormal returns of securities for a specified time t. The t statistics for each day is depicted in table 1, The inference was drawn at 5% significance level.

It is also of interest to examine whether mean abnormal returns for periods around the event are equal to zero. We are interested in knowing whether there is any abnormal return behavior in pre-event period, in order to examine at what extent the event was anticipated. Also, the analysis of post event return behavior would inspect the form of market efficiency. Subsequently, each post day event provides the information about the speed of adjustment of the corporate action. disclosed on announcement days. Test statistic for testing $H_{0,1}$: *CAAR*=0 is given in table 2.

$$CAARt = \frac{CAARt}{SDAARt/\sqrt{n}}$$

Where $SDCAAR_t$ is given by -

$$SDCAARt = \sqrt{\frac{1}{N-1}}\sum_{i=1}^{N}(CARit - CAARt)^2$$

Two sample t test : In order to study the difference between the pre and post price behavior a parametric test i,e two sample t test was conducted. To analyse $H_{0,2}$: $\mu_1 = \mu_2$ the test statistics are given in table 4.

Empirical Findings

1) For each 41 days of the event study period, the average abnormal return is calculated and tabulated in the table 1. The statistics corresponding to AAR is given in the adjacent column to test the null hypothesis. Table 1 exhibit the empirical result of the entire sample of 25 companies under study. The AAR before the announcement day is positive only for 10 days out of 20 days and negative for rest of the days. No consistent pattern could be studied pre announcement period. For observations before the announcement no statistically significant abnormal return was observed. Post announcement abnormal return is significant for (T+2) day and rest of the study period it was not statistically significant. There is no consistent pattern of AAR after announcement of buyback too. Hence the null hypothesis ($H_{0,1}$) is accepted and hence follows the conclusion that there is no statistical significant impact of share buyback announcement.

The Analysis of cumulative average abnormal return

CAAR for corresponding t day is also tabulated along with t scores in table 2. In the pre announcement 20 days there is no consistent pattern that can be predicted out of cumulative average abnormal return. It has started picking up from one day prior to AD (T-1) day to AD; from -.24% to -.12%. During all the post announcement day CAAR is positive with a rising trend and reaches up to 1.31% at day 5. There is a consistent pattern of positive CAAR post announcement to 20 trading days. Also, for the day T+2 CAAR is statistically significant. However, being not statistically significant for almost all 41 days (expect for T+2 day), it indicates that announcement doesn't have much impact on investor or may be that the investor have anticipated the same and market has already discounted that information. Chart 1 depicts the ARR and CAAR behavior across 41 days event window.

2) To analyze further the signaling effect that states *management seems to believe that the stock is undervalued and announcement will have a positive impact on price,* a two sample t test was conducted on pre announcement days and post announcement days. Taking the hypothesized mean difference as zero, the test statistics are depicted in table 4. *P value* at 5% level of significance is not statistically significant and hence the acceptance of null hypothesis $H_{0,2.}$ It is inferred thereby that there is no difference in means returns of pre and post announcement period.

Conclusion

Most important facet of buyback of shares is that companies want to increase the EPS and thus the share market price for continuing shareholders. The decision to buyback its own share signals management's view about the future prospects of the company and the current distortion of intrinsic value. So by initiating buyback offer they consolidate their holdings. This implies that there should be an increase in volume and price after announcement of buyback but empirical studies in recent past suggests that there are no consistent findings. There is no pattern that could be studied on announcement of buyback. Market reaction around announcement day is not significant. Shareholders, who put back their shares in tender offer end up realizing excess positive returns in 75% cases as evident in this empirical study. Also, pre and post abnormal return is not statistically significant at 5% level, signifying that the event was already sought and discounted in the market price and the market reaction to post announcement is instant. The empirical result in this study highlights that that most of the corporate information is impounded in price and there is no significant upward or downward swing resulting from event announcement.

Table1: Average abnormal return for pre and post buyback days (41 days event window)

T	ARR	T stats	Sig. (2-tailed)	T	ARR	T stats	Sig. (2-tailed)
-20	.00088	.31429	0.52818	1	0.005391	1.446982	0.160838
-19	-0.00337	-1.08643	0.28808	**2**	**0.006613**	**2.085184**	**0.047861**
-18	0.003857	0.977364	0.338139	3	-0.00392	-0.94017	0.356496
-17	-0.00377	-1.03633	0.310376	4	0.0022	0.920273	0.366588
-16	0.002174	0.868094	0.393941	5	0.004115	1.452936	0.159192
-15	0.001528	0.519182	0.608389	6	-0.00355	-0.96899	0.342213
-14	-0.0033	-1.48845	0.149657	7	-0.00566	-1.3735	0.182294
-13	0.00525	1.436718	0.163707	8	0.006216	1.5422	0.136109
-12	0.003511	1.682574	0.105424	9	0.003674	0.671036	0.508605
-11	-0.00241	-0.65491	0.518756	10	-0.0018	-0.56107	0.579949
-10	-0.00115	-0.29368	0.771527	11	-.000008	-0.02582	0.979616
-9	-0.00242	-1.09813	0.283042	12	0.0003	0.115209	0.909238
-8	0.006372	1.237842	0.227748	13	-0.00096	-0.51412	0.611869
-7	-0.00331	-0.98819	0.332918	14	0.001926	0.586723	0.562868
-6	0.00117	0.382853	0.705199	15	-0.0047	-1.55085	0.134026
-5	0.001994	0.503076	0.619497	16	0.001265	0.44669	0.659104
-4	-0.00425	-0.94322	0.354967	17	-0.001	-0.37578	0.71038
-3	0.005629	1.247003	0.224429	18	-0.00076	-0.32352	0.749101
-2	-0.00594	-0.96852	0.342446	19	-0.00171	-0.58277	0.565486
-1	-0.00486	-0.93973	0.356719	20	0.000868	0.292918	0.772102
0	0.001219	0.221039	0.826932				

Table2: Cumulative average abnormal return for pre and post buyback days (41 days event window)

T	CAAR	T stats	Sig. (2-tailed)	T	CAAR	T stats	Sig. (2-tailed)
-20	0.00088	0.068096	0.946039944	1	0.004189	1.050291	0.299735773
-19	-0.00249	-0.19775	0.844214356	**2**	**0.010802**	**2.211444**	**0.032638391**
-18	0.001363	0.11091	0.912229118	3	0.006881	1.220004	0.22943451
-17	-0.0024	-0.2008	0.84184537	4	0.009081	1.440099	0.157432055
-16	-0.00023	-0.01968	0.984394856	5	0.013196	1.910386	0.063094713
-15	0.001299	0.115183	0.908862223	6	0.009647	1.293034	0.203238117
-14	-0.00201	-0.18363	0.855211401	7	0.003991	0.500395	0.619472687
-13	0.003244	0.307486	0.760030259	8	0.010208	1.206585	0.234508198
-12	0.006755	0.664361	0.510178912	9	0.013882	1.556645	0.127241118
-11	0.004344	0.444722	0.658859525	10	0.012083	1.291871	0.203636828
-10	0.003194	0.341476	0.734489118	11	0.011999	1.228318	0.226332094
-9	0.000774	0.086767	0.931278728	12	0.012299	1.209649	0.233342282
-8	0.007146	0.844704	0.403178571	13	0.011343	1.075054	0.288636547

-7	0.003833	0.480578	0.633370723	14	0.01327	1.214982	0.231323839
-6	0.005003	0.670559	0.506261337	15	0.008572	0.759907	0.45165779
-5	0.006997	1.013007	0.316997749	16	0.009837	0.846019	0.402453126
-4	0.002746	0.435445	0.665523428	17	0.008835	0.738439	0.464453922
-3	0.008375	1.484918	0.145214292	18	0.008075	0.656954	0.514881538
-2	0.002435	0.498522	0.620779873	19	0.006363	0.504541	0.616582534
-1	-0.00242	-0.60721	0.547060588	20	0.007231	0.559564	0.57882141
0	-0.0012	-0.42648	0.671986629				

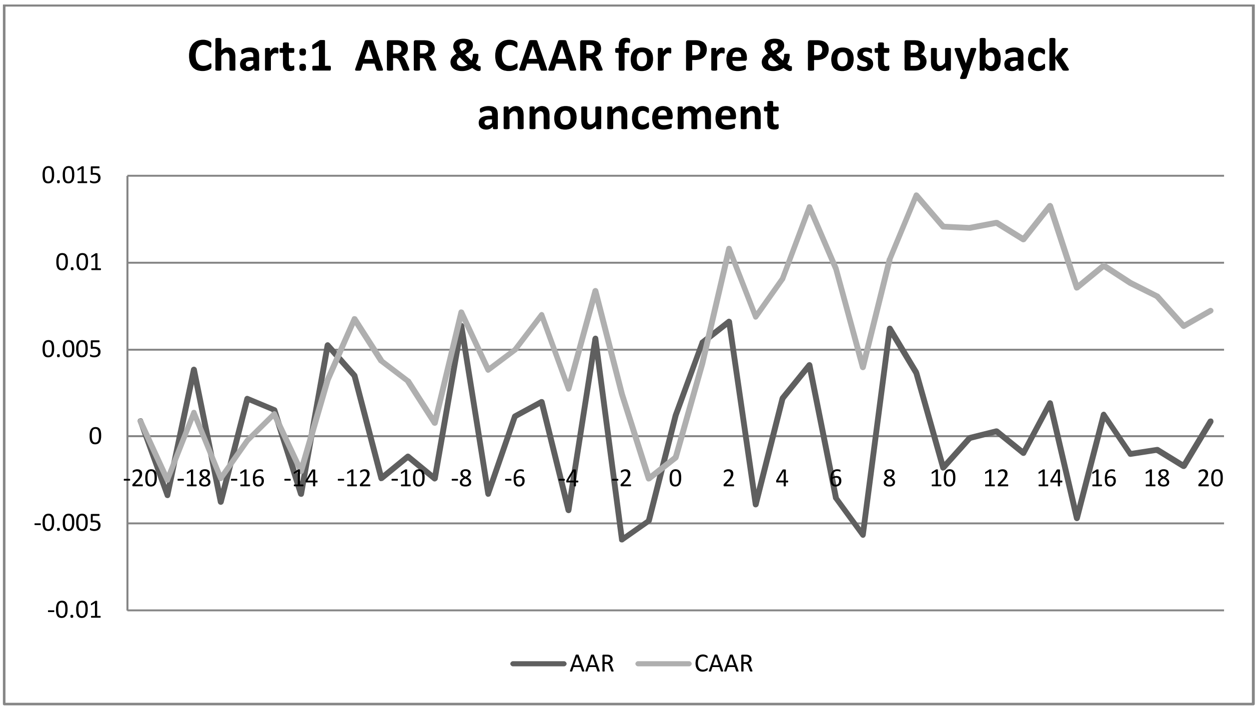
Table 3: Summary of return to tendering and non tendering shareholders

	Return of Tendering SHs (offer price to offer closing day price)		3 month Return of continuing SHs (from offer closing day to 3 months)	
Return %	No.of companies	%	No.of companies	%
>20%	7	28	1	4
10-20%	11	44	4	16
0-10%	1	4	10	40
0 to-10%	3	12	5	20
-10 to -20%	1	4	3	12
<-20%	2	8	2	8
Summary statistics				
Mean	15.947		0.019	
Standard Error	6.949		2.429	
Median	11.940		1.639	
Minimum	-20.968		-23.289	
Maximum	168.031		21.384	
Count	25		25	

Table 4: t-Test: Two-Sample for means

	Pre	*Post*
Mean	-0.00012108	0.000421692
Variance	0.00146%	0.00126%
Observations	20	20
Hypothesized Mean Difference	0	
df	38	
t Stat	-0.465172407	
P(T<=t) one-tail	0.322231415	
t Critical one-tail	1.685954461	
P(T<=t) two-tail	0.64446283	
t Critical two-tail	2.024394147	

Table 5 : Sample of companies	
Ajanta Pharmaceuticals Ltd.	HCL Technologies Ltd. 17.5.17
Bharat Electronics Ltd.	HCL Technologies Ltd. 20.8.18
Bharat Heavy Electricals Ltd.	Wipro Ltd.
Bosch Ltd.	Indian Oil Corporation Ltd.
Coal India Ltd.	Infosys Ltd.
Oil India Ltd.(21.3.17)	MphasiS Ltd. 13.3.17
Oil India Ltd 20.11.18	MphasiS Ltd. 3.10.18
Pidilite Industries Ltd.	NHPC Ltd.
Tata Consultancy Services Ltd. 17.4.17	NMDC Ltd. 14.3.18
Tata Consultancy Services Ltd. 6.8.18	NMDC Ltd. 10.1.19
Tech Mahindra Ltd.	National Aluminium Co. Ltd.
Engineers India Ltd.	ONGC
H.E.G. Ltd.	



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