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From Editor's Desk…

Dr. Mithilesh K. Choubey
Editor-in -Chief

Welcome to the Vol II & Issue No XXVII of Jamshedpur Research Review!

In this issue, fifteen research paper from the different fields of social sciences, commerce and management have been chosen for the publication. Business Ethics, Human Trafficking, Financial Inclusion, Tribal Education, Road Transport System, Gender Issues, Jute Industry, Jandhan Yojna, Nexalism, Global warming and Health Insurance are areas that have been comprehensively discussed in these research articles.

We hope that like our previous issues, 27th issue will also be able meet your expectations.

Keep sending us your suggestions and feedback.

With Regards.

Dr. Mithilesh K. Choubey
Editor-in-Chief
Date: 01-02-2018

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STUDY ON ORIENTATION OF STUDENTS TOWARDS BUSINESS ETHICS

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Abstract
Ethical business rules are today regarded as one of the essentials in the life of any Manager. The study tries to find out the orientation of graduating students of business schools towards various ethical approaches namely managerial ethics, utilitarianism, virtuous ethics and deontological ethics. The study is exploratory in nature and a total of 400 respondents from the city of Guwahati. Sources of data are primary. Data sources are primary and a structured questionnaire has been used. To find out the attitude of the respondent the study used Likert Scale. For analysis of data, mid-value and regression analysis has been performed.

The study found that students have a higher orientation towards managerial egoism and utilitarianism. They are less oriented towards virtuous ethics and least oriented towards deontological ethics. It can be inferred that the students are employable in business organizations and will take care of the interest of primarily the owners and the stakeholders of the organization. The students also have concerned for a society equally and for its goodness on the basis of equal rights.

Keywords: utilitarianism, virtuous, deontological, ethics, egoism, regression

Ethical business rules are today regarded as one of the prime movers in the life of any manager. Scholars are of the opinion that the topic related to ethics cannot be taught at the formal institutional level because ethics and values are mostly imbibed at the formative stage. But the nature of a person is not stagnant and it experiences phases of evolution based upon learning and experiences. Therefore it can be presumed that human beings change through a process of progression in the journey of life (Cooper, 2008). It is felt that there is a need for critical analysis and review of the graduating students of business schools, who join the corporate world sooner or later. The students are required to orient themselves thoroughly so that they can fit to organization profiles with a long term perspective.

Of late there are numerous instances where there are lapses in ethical behavior on the part of the people who manage organizations and corporate in different regions and countries of the world. Volkswagen was found by the Environmental Protection Agency in a scandal where diesel-engine of the VW models sold in the United States had software installed which enabled the cars to wrongly pass emissions tests. To this Volkswagen acknowledged of deceiving the tests willfully and accepted of deliberately fitting with a so-called "defeat device" to 11 million cars worldwide (Hotten, 2015). Toshiba in an attempt to achieve insistent targets as set by the management, contemplated to fabricate its pecuniary results. The electronics company confessed of raising its earnings throughout a span of seven years to approximately massive $2 billion (Pfanner and Fujikawa, 2015). Satyam Computers in the urge to portray a very attractive picture to the investors, analysts and employees, stage managed the account books to project a picture that was superior, larger and gainful enterprise than it really was (Bhasin, 2016). In fact the faith of the public in the business program and its means has been diminished (Gentile and Samuelson, 2005). This has called for the review of the ethical practices and renew of the models of ethics for running business concerns.

The professional world today abounds with various approaches to ethics. Among the many, mention can be made of a few notable ones like Managerial Ethics, Utilitarianism, Virtuous Ethics and Deontological Ethics.

Knowledge of these approaches is vital for the life of any manager, and it is important if one is to be ethical in the conduct of business.

According to the deontological approach, individual needs to inculcate moral principles that guide specific behavior. It is a duty-based approach which is most commonly associated with the philosopher named Immanuel Kant. He argued that doing what is right is not about the consequences of one's actions but about having the proper intention in performing the action. The ethical action is undertaken precisely because it is our obligation to perform the action. One should not be motivated solely by the consequences. Managers should give equal respect to each individuals and righteousness should focus on the individual, and not the society. This approach considers every Manager to act independently of its outcome. This is the fallout of not equating the right with the good. The moral worth of an action is determined by the will. And this will of a manager is the only thing in the business world which is considered good without qualification. According to this approach, the task of a manager is to manage sincerely as asked by the management rather than being guided by the promise of good consequences, what matters is "doing the duty as entrusted sincerely."

According to the principle of managerial egoism, the self-interest of an individual should be the real motive of all conscious business action. An individual is obliged to do whatever work is required so long as it benefits the organization to the maximum. A good manager finds a good home at an organization which is entirely devoted to maximizing its own health and success. This school of thought sees that the overall well-being of the company works better when there is healthy communication between the management and the employees. Better understanding is essential because if employee does not understand what is needed from them they cannot possible meet the need of the company.

According to utilitarianism, a manager should work for such kind of activities which produce the greatest balance of benefits over problems for everyone affected. Given that a line of action produces the highest benefit for everyone, there is no requirement for a manager to bother. A manager should be able to anticipate all the gains and problems that is the outcome of each step taken for everyone. He has to make a choice of the acts that accede to the common law that would have the best result. Further the goodness of a manager must be based upon striking a balance between the usefulness and negative result of the action. The concept of utilitarianism principle is more associated with the British philosopher named Jeremy Bentham (1748-1832) who applied a standard to individual actions and created a system in which actions could be described as good or bad depending upon the amount and degree of pleasure and or pain they would produce.

According to the virtuous principle, being candid, faithful, empathetic and reliable are the essential qualities that help in the making of a real professional manager. The quality of being candid definitely has an influential charge, since others people are more likely to have faith on an honest person. They will naturally have a tendency to carry out and maintain more business relationship with him or her. A righteous life coupled with wisdom help to instigate a person to use the principles of sound practices in business. Every manager should uphold virtues with upright character as a counter to a way of life that is filled with duties or rules. In fact moral principles and virtuous life lead to virtuous business conduct.

Internal marketing is an important aspect in any professional organization. It operates with a long term perspective. In any organization, the employees play multiple roles. They are the service for customers, they are the organization in the customer's eyes, they are the brand and further they are the marketers. It is a well known fact that in the process of recruitment and selection of fresh management trainees, organization invests a lot of money. And if there is misfit of new recruits in regards to orientation towards ethics in the organisation, it can result into serious dead investments. This calls for organizations to be extra cautious in reading the mind of the new recruits so that there is proper manpower planning.

NEED OF THE STUDY

Today in the process of hiring employees, employers face many challenges. Improper recruitment policy, lack of proper job fit, job description, job specification, training, induction cum orientation program, improper manpower training all add up to creation of gaps in human resource management policies. And among the identified gap creators an important immerging issue is the orientation of new recruits towards business ethics. In fact if the individual supports on ethical approach and the organization supports another approach, there may be conflict because of which a new employee may not find a job quite satisfying.

What is required is the orientation of the newly inducted employee in line with the ethical approach of the organization who is contemplating to hire them. Therefore an urgent need is felt to find out the orientation of employees towards ethics. This helps to find out whether the employee is employable and if required orientation training may be required to fit them to the suitable organizational profile.

OBJECTIVE OF THE STUDY

The study tries to find out the orientation of graduating students (of business schools) towards various approaches of business ethics and the particular approach which they would like to support. This will help recruiters contemplating to hire pass out students as Trainee Managers and place them in suitable job profiles. Therefore the research work tries to study two aspects; First the study tries to find out whether the approaches have any significant influence on the ethical behavior of the students and if yes whether all the four approaches influence upon them alike or differently. Secondly it tries to find out whether the orientation of the students towards various approaches on the basis of gender are alike or differently.

LITERATURE REVIEW

Literature on orientation of students towards business ethics is quite rare. A few notable research work (both of Indian and foreign authors) have been reviewed which have several antecedents and consequences. They are summarized below.

Martin (1999) in her paper criticised business ethics for failing to address women's shortcoming in business and management and for helping as defender for current business and management practices rather than questioning them and calling for change. The paper makes a four point discussion. At the outset it opines that business is socially constructed in ways that takes men as the standard; secondly business ethics ignores gender, although gender, with ethnicity and social class, are major fault lines in society; thirdly business organizations are dominated by "frames"-ideology, theories, or paradigms; and lastly business ethics is a or secondary part of business school curricula that colludes with management to justify rather than question prevailing practices; Finally the author suggests that unless different people learn to transcend different standpoints and philosophical domains, the business and indeed the planet will be put to peril.

Baugher and Weisbord (2006) in their research work tried to study the orientation of students towards business ethics. The study tried to know whether students support the social rules and different ethical perspectives. It was a longitudinal spread across a period of seventeen years. The study used dual ethical position scales of five-items each. One scale gauged the attitude ethically toward the likely result of an action. The other scale gauged attitude toward the requirement to adhere to specific rule or deontology with a stress on secular rationalism. The study found that the students had an orientation towards logical set of laws backed by fairness and privileges over the potentially ethical result of human behaviour. Further the study supported the dictum that there is an augmented prominence of sane rules involving fairness and liberties.

Price and Walt (2013) in their study tried to measure whether and how, the attitudes towards business ethics of business students have changed over a period of time. The study used a questionnaire and carried out a comparative analysis between leading business schools in the country of study. The study found a considerable change in attitudes based on a set time frame, with a trend towards stronger opinions on business ethics and adopted values. Eleven factors were prioritized as important. The study found significant changes in the rankings of variables and indicated a shift in attitude toward a teleological moral philosophy as well as utilitarian motives. The study found that the orientation was tilted towards compliance-based ethics.

Hollier, Blankenship and Jones (2013) in their research study related to College Business Students attitudes toward ethics adopted the former study of Grant and Broom (1988) and a imitated study by Farling and Winston (2001) which tried to find out if there were any changes over a period of twenty years of the college student response to any kind of moral problem. In addition, demographic data were assessed as a way of measuring the basis for making decisions. The study concluded that with the addition of the subject on morality in business courses, there has been a constructive transformation of the business students in the front of morality and ethics.

Wittmer and O'Brien (2014) in the research article contemplate to propose virtue ethics as a tool to be used in guiding the business managers, leaders and students pursuing business courses. It provides a platform for pondering over the scope of applying ethics of virtue in the backdrop of business and leadership so as to develop confidence in organizations. It delves succinctly on the Aristotelian virtue ethics, central concepts and the possibility of applying them in decision-making process related to management and leadership. The article winds up by devising an approach for imparting education a virtue ethics module. It includes workout, a survey instrument and a business case as part of the training curriculum.

Haski (2014) in his paper tried to study the values, attitudes and behaviors of MBA students. The study found that there has been a growing shift for a globally inspire thrust for responsible management education through research, engagement and thought leadership. The study found that in regard to CSR attitudes, students fared better and felt the need of good ethics is good business. The study identified that business students across the globe are presenting business schools with a positive challenge. They have positive attitudes toward ethics and CSR, a positive orientation toward community engagement and volunteerism and an attraction toward responsible management education. This can translate into more responsible and ethical business conduct when they enter the business world.

Okpara (2014) in his research paper tries to study the relationship between attitude of managers and culture towards business ethics. It was an exploratory study with a sample size of 351 managers. The study was conducted under a dual instruments mode to determine Hofstede's five dimensions on cultural and feelings toward ethics in business. For the analysis of data, correlation and regression has been used. The study found that culture has a major impact on outlook of managers in the ethical front. The study also explicitly made it clear that there is association among Hofstede's dimension of cultural and the dimensions of feelings toward ethics in business.

Rees, Jamil and Rowlands (2015) in their study tried to explore the attitudes of two key groups of stakeholders from academia and industry toward the nature of business ethics and their integration and inculcation in MBA programs in Malaysia. It was a qualitative study based on interviews with stakeholders from academia and industry. The study found that respondents took ethical business practice to be primarily a social and religious obligation rather than representing a specific requirement of the workplace which could and should be developed during an MBA program. The study stressed upon the widely held view among the respondents that employees' business ethics are primarily attributable to family upbringing, including religious instruction thus limiting the perceived need for and effect of later training and education in business ethics.

Akrivou, K. (2015) in the research study on the task of transforming business schools towards ethics and sustainability tries to give constructive criticism to the general education in business school under normal system. It tries to stress on the fact that it is essential to train students to be morally upright so as to meet the presently felt challenge to carry on the spirit of sustainability. The primary goal of heading towards moral integration at the level of an individual can be achieved by focusing on the capacity building of student in the line of ethical and mental maturity. The paper suggests for the interpersonal method for educating management students and for that the paper prescribes that education and business schools must, however, first transform themselves.

Ivona and Matea (2016) in their paper entitled "students' attitudes towards business ethics" tried to find out the differences in students' attitudes towards ethics based on gender, level of study as well as university. The size of the sample was 670 business students. The study found that there are marked differences between demographic and personal characteristics in relation to the attitude of business students towards ethics. The study believed that the study could contribute to understanding their future behaviour in the process of ethical decision-making.

Dogra and Kaushal (2017) in their research work related to ethics and values tries to study the perception of business students on ethics and values. The study feels that ethics and values are important as it affects the future career prospects, growth and professional behavior. It also helps to manage ethical dilemmas in personal and professional life. The respondents were from commerce, management, engineering, arts and science background. For data analysis factor analysis, T-test and regression analysis was used. The study revealed that awareness about ethics and values is an important factor accessed by all the respondents under study.

METHODOLOGY

The study is exploratory in nature. A total of 400 respondents (representing students from leading Business School doing Post Graduation in Management) in the city of Guwahati have been taken for the study using simple random sampling technique. The study was conducted from June to November, 2017. Sources of data were primary. Data collection was done through direct face to face personal interviews and a well-structured questionnaire was used. The questionnaire comprises of three categories of questions. The first part tries to record the gender of the respondent. The second question tries to find out the overall attitude of the respondent towards ethics and in order to measure it Likert Scale has been used. The third category of question tries to know the degree of agreement or disagreement on a set of five attitudinal statements related to each approach identified (namely deontological ethics, managerial egoism, utilitarianism and virtuous ethics). Their perception is measured with appropriate ratings where, 5 indicates "highly agree", 4 indicates "agree", 3 indicates "neither agree nor disagree", 2 indicates "least agree" and 1 indicates "do not agree". As mentioned each approach comprises of five statements and each approach is used as the Determinants of orientation towards Ethics. In order to test the reliability of the Determinants of orientation towards Ethics which has been prepared with the four approaches as is given in Table 1, Cronbach's alpha has been applied (respective score as given in Table 1 below. Cronbach's alpha of each scale is found to be medium (0.62 to 0.72) but is acceptable as each of them is greater than 0.60 (Nunnally, 1976), hence it can be accepted that reliability of Determinants of orientation towards Ethics is acceptable to carry out further analysis.

Table 1: Determinants of Ethics and respective Reliability Measure Score

Approaches	Statements group used	Cronbach's Alpha
Deontological Ethics	S1 + S2 + S3 + S4 + S5	0.68
Managerial Egoism	S6 + S7 + S8 + S9 + S10	0.73
Utilitarianism	S11 + S12 + S13 + S14 + S15	0.76
Virtuous Ethics	S16 + S17 + S18 + S19 + S20	0.64

For data analysis, mid-value (or mean score) has been used. Mid value is a single value within a range of data that is used to represent all the values in a series (Croxton and Cowden, 1952). Mid-value has been arrived at by summation of the ratings on a particular variable given be each respondent and then dividing the total value by the total number of respondents. Multiple regression analysis has been performed to measure the extent of relationship between "Determinants of orientation towards Ethics" with actual supports of the various approaches. The Regression analysis allows in determining the relative contribution of each of the predictors or determinant (independent variable) to the overall support towards ethics (dependent variable). The mid-value of each of the four approaches towards ethics (as in question no 3 of the questionnaire which is in the appendix) has been used as independent variables and the overall support (from question no 2 of the questionnaire) towards ethics has been used as dependent variables.

ANALYSIS AND INTERPRETATION

From the collected data mean score has been calculated as given in Table 2 below. From the overall mean score of all the respondents it has been found that the respondents have the highest mean score of 3.87 towards Managerial Egoism and that is followed by a mean score of 3.87 towards Utilitarianism. They have the mean score of 3.65 towards Virtuous Ethics and the least mean score of 3.125 towards Deontological Ethics.

Table 2: Overall Mean Score of all Respondents

Ethical Approach	Mean Score
Deontological Ethics	3.125
Managerial Egoism	3.875
Utilitarianism	3.785
Virtuous Ethics	3.655

Hence from the above Table 2, it can be said that Managerial Egoism and Utilitarianism are the two dominant approaches which orients the respondents towards following the principles of ethics in a professional world. But in order to reconfirm the above finding, multiple regression analysis has been used. Table no 3 shows the multiple linear regression model and overall fit statistics. It has been found that R of the model is 0.635 and R^2 of the model is 0.617. This indicates that the regression explains 61.7 percent of the variance of the data and the model is quite fit to explain the variance.

Table 3: Multiple Regression Analysis of Ethics Determinants

Contribution of the Ethical Approaches towards overall orientation			
R = 0.635	R square = 0 .617	F = 24.617	Significance = 0.001
Ethical Approaches	**Standardized Coefficient(Beta)**	**t**	**Significance**
Deontological Ethics	0.035	0.553	0.581
Managerial Egoism	0.387	4.584	0.001*
Utilitarianism	0.286	3.509	0.025*
Virtuous Ethics	0.118	1.412	0.159

* Significant at 5% level of significance

From Table 3, it is has been found that Managerial Egoism (β=0.387, p$\leq$ 0.000) and Utilitarianism (β=0.286, p$\leq$ 0.001) has been found to influence the ethical orientation of the students significantly. However Deontological Ethics (β = 0.035, p $\geq$ 0.581) and Virtuous Ethics (β = 0.118, p $\geq$ 0.159) does not have any significant contribution towards overall ethical orientation of the students.

Hence after finding the Managerial Egoism and Utilitarianism has significant influence in shaping the ethical behavior of the respondents, it has been felt that further analysis can be conducted among the respondents on the basis of gender. Mean Score of the respondents have been calculated separately on the basis of gender, the details of which are given in Table 4 below. From the mean score of the male respondents it has been noticed that they have the highest mean score of 4.01 towards Utilitarianism and that is followed by a mean score of 3.92 towards Managerial Egoism. They have a mean score of 3.88 towards Virtuous Ethics and the least mean score of 2.96 towards Deontological Ethics. As per the mean score of the female respondents (as given in Table 4 below) it has been noticed that they have the highest mean score of 3.83 towards Managerial Egoism and that is followed by a mean score of 3.56 towards Utilitarianism. They have the mean score of 3.43 towards Virtuous Ethics and the least mean score of 3.29 towards Deontological Ethics.

Table 4: Mean Score of Respondents separately on the basis of Gender

Ethical Approach	**Overall Score**	**Male Score**	**Female Score**
Deontological Ethics	3.125	2.960	3.290
Managerial Egoism	3.875	3.920	3.830
Utilitarianism	3.785	4.010	3.560
Virtuous Ethics	3.655	3.880	3.430

On comparison between the male and the female counterpart, it has been observed that towards Managerial Egoism, male score higher (with a mean score of 3.92) than female (with a mean score of 3.83). In regard to Deontological Ethics female (with a mean score of 3.29) have a higher score than the male (with a mean score of 2.96) counterpart. In regard to Utilitarianism male (with a mean score of 4.01) have a higher orientation than female (with a mean score of 3.56). In regard to Virtuous Ethics male (with a mean score of 3.88) have a higher orientation than female (with a mean score of 3.43).

MANAGERIAL IMPLICATION

From the Mean Score of the respondents calculated separately on the basis of gender (as given in Table 4 above), A "Comparative Result of Mean Score cum Implication" has been derived as shown in Table 5. Based on the comparison (male vs female) of each mean score for the four approaches, important implications have been derived. Details of each derivation are given as shown in Table 5 below.

Table 5: Comparative Result of Mean Score cum Implication

COMPARATIVE RESULT	IMPLICATION
DEONTOLOGICAL ETHICS Male Score < Female Score (2.96 < 3.29)	The female students have a higher inclination to do work as compared to the male counterparts even without religion. The male students are more motivated by something in return to follow ethics. Females will have a lesser job turnover compared to males. Moreover female students will have more job satisfaction in comparison to the male.
MANAGERIAL EGOISM Male Score > Female Score (3.92 > 3.83)	The male students have a greater level of employability in jobs compared to the female counterparts in organizations. They can achieve goals of the organization more professionally than female by following the rules and regulations as set by the organization.
UTILITARIANISM PRINCIPLE Male Score > Female Score (4.01 > 3.56)	The male students are more social than the female counterparts. The males have a tendency to satisfy the business customers more and sometimes have a conflict with the organization if the rules and regulations are not client friendly. Females may like to work more within a clearly identified border line as prescribed by the organization.
VIRTUOUS ETHICS Male Score > Female Score (3.88 > 3.43)	The male students are more oriented towards universal principles of good or bad on their own rather than organisational principles. On the other hand the female students are prone to orient themselves towards what is good or bad based upon organizational rules rather than universal principles.

Overall Implication- The students are employable in business organizations and will take care of the interest of primarily the owners and the stakeholders of the organization. They are required to be provided proper orientation cum induction training when they join any job. Secondly they have concern for a society equally and for its goodness on the basis of equal rights. This implies that as a human resource management policy, the management has to be fair enough in treating the employees with a fair hand in promotions and professional up gradation. From the overall score it has been found that the students are very much motivated by a promise of something (which may be either in cash or kind) in return for their contribution to the organization. The students are not matured enough in terms of leading a virtuous life. It is believed they will be motivated to be virtuous by the passage of time with increase in wealth, income, experience and maturity in life.

Though the male students are employable in organisations, they are concerned by the need to do something for the overall good of the people. At one point of time in their career, they may have a greater tendency to start business on their own as they will always have a clash between utilitarianism and managerial egoism. If they come from affluent background they may consider of starting their own business earlier. On the other hand the female students would not contemplate to lead an independent life as they feel more secured to work in organization under somebody else. The female students are more faithful and loyal employees for an organization but their achievement orientation is less.

CONCLUSION

The study concludes that students have a higher orientation towards managerial egoism and utilitarianism. They are employable in business organizations as they will take care of the interest of primarily the owners and stakeholders of the organization. Secondly they have concerned for a society equally and for its goodness on the basis of equal rights. The male students are more social than the female counterparts. They have a tendency to satisfy the clients of the organization more and sometimes have a conflict with the organization if the rules and regulations are not customer oriented. Male students are more prone towards universal principles of good or bad out of their own. On the other hand the female students are more faithful and loyal employees for an organization but their achievement orientation is less. They feel more secured to work in organization under somebody. The female students have a higher inclination towards ethical life as compared to the male counterparts even without religion. They are more oriented towards organizational principles rather than universal principles.

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NATIONAL HEALTH PROTECTION SCHEME: CHALLENGES AHEAD

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Abstract
Recently announced National Health Protection Scheme (NHPS), promises to provide a cover of ₹5 lakh each to 10 crore households (50 crore people, or about 40 per cent of the population), is a big step forward to make healthcare affordable to the majority of Indian population. The paper presented here critically analyses the environment of national health insurance sector and chances of success of National Health Protection Scheme (NHPS) recently announced by the Govt of India during the Budget 2018. The paper presented here outlooks the Indian health sector and analyses the challenges ahead for government's drive to bring 50 crore people under Health Insurance umbrella. Through National Health Protection Scheme(NHPS) At present approximately only 18% urban and 14% rural population has health insurance coverage. The paper suggests that bringing 50 crore poor people aunder the scheme is very difficult task. Raising money that for the scheme which is not less than Rs 12000Cr is also very difficult. At present India spend only 1.2 percent of its GDP on Health insurance, it needs to be doubled. The paper also suggests that government health coverage schemes have been quite effective in some southern states, they need not to be overthrown.

Key words: Indian Health Sector, Rastriya Swathya Bima Yojna, National Health Protection Scheme, NASSO (National Sample Survey organization)

Introduction

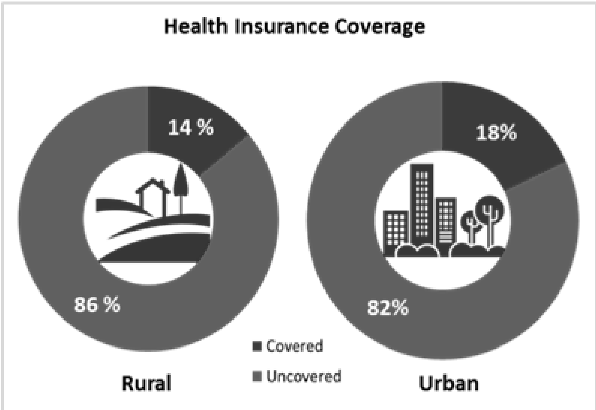
Health insurance is insurance that covers the whole or a part of the risk of a person incurring medical expenses, spreading the risk over a large number of persons. By estimating the overall risk of health care and health system expenses over the risk pool, an insurer can develop a routine finance structure, such as a monthly premium or payroll tax, to provide the money to pay for the health care benefits specified in the insurance agreement.[1] The benefit is administered by a central organization such as a government agency, private business, or not-for-profit entity. According to the Health Insurance Association of America, health insurance is defined as "coverage that provides for the payments of benefits as a result of sickness or injury. It includes insurance for losses from accident, medical expense, disability, or accidental death and dismemberment" (p. 225).[2]

Indian health sector: Key realities

Indian public health sector is not a very sector. Indians prefer private hospitals and clinics over government hospitals and health centers. In urban areas, hospitals lack infrastructure facilities and in rural areas health centers lack doctors and medicines. It is quite evident from the past news that even when any health minister gets diseased he prefer to go abroad for this treatment. Private hospitals and nursing homes are so inhuman than once a poor gets trapped he has to lose all this savings and ancestral properties against the medical bill. In what is a textbook example of gross criminal medical negligence and utterly inhumane behaviour, a reputed hospital allegedly refused to let the parents take the deceased child's body until the couple paid the more than Rs 15 lakh bill, which included the cost of 2,700 gloves. The hospital charged the family for 660 syringes, on an average 40 syringes a day and sugar strips — available at Rs 13 per strip — were billed at Rs 200 per strip. Private healthcare institutions are known for charging exorbitant fees for medical services - the more reputed the hospital, the more it charges. The costs of medical services, including diagnostic services, vary from institution to institution. And the private hospitals are able to pull this off mainly because India's public healthcare sector is grossly inadequate and ill-equipped to serve its people. As a thumb rule, patients avoid going to government hospitals because of the lack of facilities and the accepted-as-norm negligence of doctors. This is where the private institutions step in and cash in on people's misery and mint money.

Health insurance in India is a growing segment of India's economy. In 2011, 3.9% [3] of India's gross domestic product was spent in the health sector. According to the World Health Organisation (WHO), this is among the lowest of the BRICS (Brazil, Russia, India, China, South Africa) economies. Policies are available that offer both individual and family cover. Out of this 3.9%, health insurance accounts for 5-10% of expenditure, employers account for around 9% while personal expenditure amounts to an astounding 82%.[4]https://en.wikipedia.org/wiki/Health_insurance_in_India - cite_note-2 In the year 2016, the NSSO released the report “Key Indicators of Social Consumption in India: Health” based on its 71st round of surveys. The survey carried out in the year 2014 found out that, more than 80% of Indians are not covered under any health insurance plan, and only 18% (government funded 12%) of the urban population and 14% (government funded 13%) of the rural population was covered under any form of health insurance.[5] For the financial year 2014-15 Health Insurance premium was Rs.20,440 crores.[5]

Figure1: urban and rural coverage of health Insurance



Source : Health Insurance Coverage in India: Stats from NSSO survey

Government Initiatives:

Rashtriya Swasthya Bima Yojana is a government-run health insurance programme for the Indian poor. The scheme aims to provide health insurance coverage to the unrecognised sector workers belonging to the BPL category and their family members shall be beneficiaries under this scheme.[2] It provides for cashless insurance for hospitalisation in public as well as private hospitals. The scheme started enrolling on April 1, 2008 and has been implemented in 25 states of India. [3] A total of 36 million families have been enrolled as of February 2014.[6] Initially, RSBY was a project under the Ministry of Labour and Employment. Now it has been transferred to Ministry of Health and Family Welfare from April 1, 2015.[7] Every "below poverty line" (BPL) family holding a yellow ration card pays ₹30 (47¢ US) registration fee to get a biometric-enabled smart card containing their fingerprints and photographs.[8] This enables them to receive inpatient medical care of up to ₹30,000 (US$470) per family per year in any of the empanelled hospitals. Pre-existing illnesses are covered from day one, for head of household, spouse and up to three dependent children or parents.[9]

Table 1: Popular Health Schemes in India

Health schemes	Description
Hospitalization	Hospitalization plans are indemnity plans that pay cost of hospitalization and medical costs of the insured subject to the sum insured. The sum insured can be applied on a per member basis in case of individual health policies or on a floater basis in case of family floater policies
Hospitalization- floater policies	In case of floater policies the sum insured can be utilized by any of the members insured under the plan. These policies do not normally pay any cash benefit.
Family Floater Health Insurance:	In case of floater policies the sum insured can be utilized by any of the members insured under the plan.
Pre-Existing Disease Cover Plans:	It offers covers against disease that policyholder had before buying health policy. Pre-Existing Disease Cover Plans offers cover against pre-existing disease e.g diabetes, kidney failure and many more. After Waiting period of 2 to 4 years it gives all covers to insurer.
Senior Citizen Health Insurance	It provide covers and protection from health issues during old age. According to IRDA guideline, Each insurer should provide cover up to age of 65 years.
Maternity Health Insurance	It takes care of both pre and post natal care, baby delivery (either normal or caesarean).
Hospital daily cash benefit plans	Daily cash benefits is a defined benefit policy that pays a defined sum of money for every day of hospitalization.
Critical illness plans	These are benefit based policies which pay a lumpsum (fixed) benefit amount on diagnosis of covered critical lllness and medical procedures. These illness are generally specific and high severity and low frequency in nature that cost high when compared to day to day medical / treatment need. eg heart attack, cancer, stroke etc.
Disease specific special plans	Some companies offer specially designed disease specific plans like Dengue Care. These are designed keeping in mind the growing occurrence of viral diseases like Dengue in India which has become a cause of concern and thus provide assistance based on medical needs, behavioural and lifestyle factors associated with such conditions. These plans aim to help customers manage their unexpected health expenses

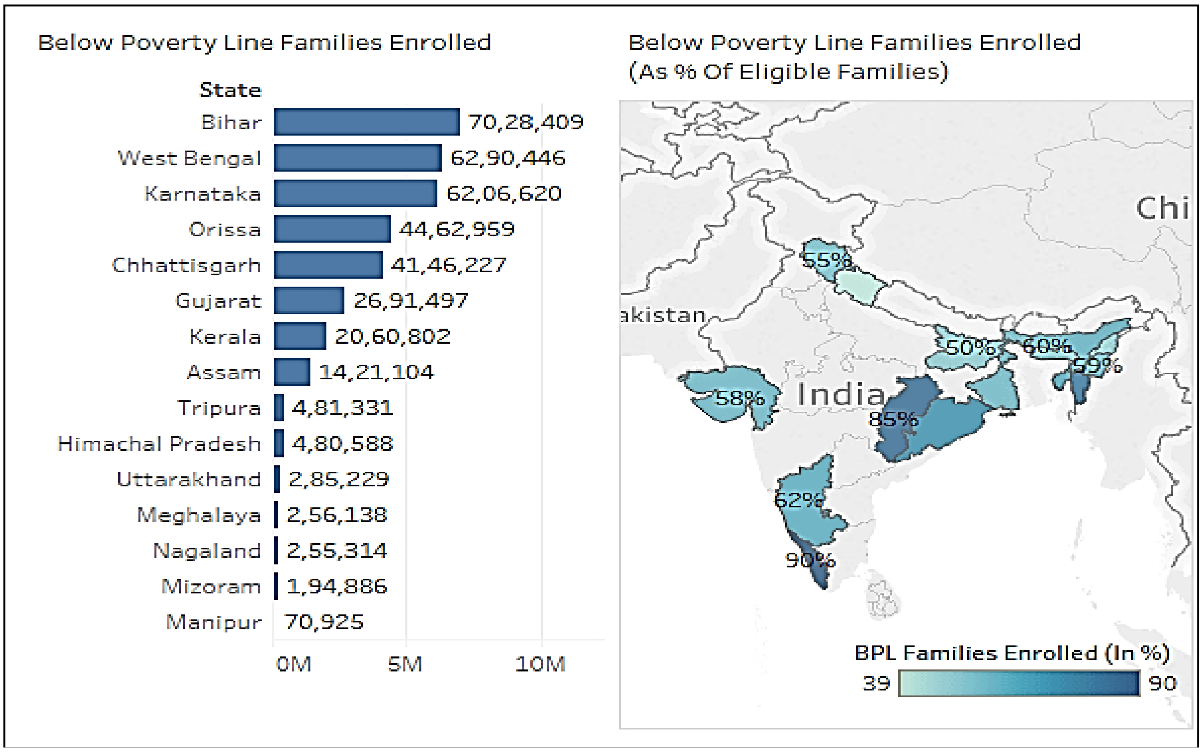
However, as per report from Council for Social Development, it was found that this scheme has not been very effective. Increase in outpatient expenditure, hospitalization and medicines have compelled insurance companies to exclude several diseases out of their policies and thus making it not affordable for BPL families.[10] Report also has found that most of the beneficiaries are from higher classes and not targeted beneficiaries. The table given below shows how Indian population has been covered by different health coverage schemes. The is quite evident from the table that only 1200 million people have been covered by the various government run health coverage insurance schemes.

Table 2 : Population coverage under various health Coverage Schemes in India

Type of Health schme	Number of people
Central Government Health scheme(Primary+ Secondary Tertiary	3 Million
Employee state insurance (Primary+ Secondary Tertiary)	60 Million
State government funded health scheme(Tertiary care focus)	110 Million
Rastriya Swachta Bima Yojna (Secondary Care focus)	118 Million
National Rural Health Mission	800 Million

Source WHO Report 2015

Figure 1: Coverage of Rastriya Swashya Bima Yojna, By States



Source : https://thewire.in/188482/india-national-health-insurance-failed-poor/

RSBY has been widely hailed as having the correct incentives for all the stakeholders-insurers, hospitals, intermediaries and the government. However, the plan has seen slow adoption and has its own set of problems. For example, against the targeted enrollment of 70 million households by the end of the Twelfth Five Year Plan (2012-17) only 36 million could be registered under the scheme. [14] In order to bring 50 crore people (10 crore families) under the health coverage schemes govt of India announced to introduce a new scheme in the annual budget of 2018. **National Health Protection Scheme** is one of the major attractions of budget 2018. The scheme: The scheme promises Rs 5 lakhs per year per family for secondary and tertiary care hospitalization. The scheme aims to cover 10 crore families. It is said that National Health Protection Scheme is the largest health scheme ever proposed anywhere in the world. It has been learnt that state governments may have to bear a substantial amount. The figure is estimated at Rs 4,330 crore, according to Indian Express report.[11] After intricate and extensive calculation, it has emerged that annual premium will be Rs 1,082 per family. State governments Rs 433 per family.[12]

It is believed that government will pay for the premium with state's share. For this Rs 2,000 crore has been kept for it as of now. Announcing two flagship programmes under the objective of Ayushman Bharat, India's Finance Minister, Arun Jaitley announced the National Health Policy Scheme (NHPS) that will now cover 10 crore poor people and vulnerable families, providing them Rs 5 lakh per annum, per family for secondary and tertiary purposes.

The government will set up 1.5 lakh centres that will provide comprehensive health care, child services, maternal care and treatment of non-communicable diseases. An allotment of Rs 1,200 crore will be made for this which will also include free essential drugs and diagnostics. In order to enhance the accessibility of medical education, 24 medical colleges will be set up by upgrading the district hospitals in the states of the country. RSBY's genesis lies in the Unorganized Workers Social Security Act (2008) enacted by the Central Government to provide for the social security and welfare of the unorganized workers. Under the scheme beneficiaries under RSBY are entitled to hospitalization coverage up to Rs. 30,000 per annum on a family floater basis, for most of the diseases that require hospitalization.

Table 2: Statewise Enrolment of Beneficiaries of Rastriya Swathya Bima Yojna by the end inancial year 2016-2017)[13]

Enrollment of Beneficiaries

S.No.	State	Number of Districts			In Districts with Enrollment	
		Selected	Enrollment Complete	Enrollment in Progress	Total BPL Families	BPL Families Enrolled Till Date
1	Assam	23	23	-	2371950	1421104
2	Bihar	38	38	-	13921372	7028409
3	Chhattisgarh	27	27	-	4869167	4146227
4	Gujarat	26	26	-	4653237	2691497
5	Himachal Pradesh	12	12	-	877763	480588
6	Karnataka	30	30	-	10031663	6206620
7	Kerala	14	14	-	2275554	2060802
8	Manipur	6	6	-	120237	70925
9	Meghalaya	11	11	-	479743	256138
10	Mizoram	8	8	-	243407	194886
11	Nagaland	11	-	11	518476	255314
12	Orissa	30	30	-	6158498	4462959
13	Tripura	8	8	-	768359	481331
14	Uttarakhand	13	13	-	728216	285229
15	West Bengal	21	21	-	11100347	6290446
	Total	278	267	11	59117989	36332475

=Rajasthan is only implementing the RSBY for Categories other than BPL, therefore only NREGA enrolments included in this data.

Analysis of NHPS

However it is too early to predict the failure or success of scheme like NHPS as this tax-financed health insurance scheme for the poor will give 100 million poor families, or around 500 million people, a Rs 5,00,000 cover per family per annum.

Actually the pathetic state of healthcare is one of India's biggest challenges head. There is just one state-run hospital for every 90,343 persons and 0.9 beds for every 1,000 rural persons. Past attempts to implement large healthcare schemes have been dismal. The Rashtriya Swasthya Bima Yojana (RSBY), launched by the central government in 2008 with mirror schemes in the states, offered an insurance coverage of Rs 30,000 for below poverty line families. A 2017 study by the academic journal Social Science and Medicine found that RSBY was ineffective in reducing out-of-pocket expenditure among the poor.(table 2). Will NHPS meet the same fate? No doubt that the scheme does mark a commendable first step towards universal health coverage. But there are issues. There is no clarity on cost. Estimates vary from Rs 10,000 crore to Rs 1 lakh crore while the provision in the Union Budget is only Rs 2,000 crore for RSBY plus 1 per cent health cess. Other questions regarding the success of NHPS are very laud and uncomfortable to answer. They are:

- Where will the money to finance this scheme come from?
- How will the deserving candidates be identified?
- How will they pay for their insurance? Where are the resources, the workforce or the hospitals? What is the timeline for its execution?

No doubt implementing the NHPS is clearly going to be a very big challenge and it needs very strong will power and grassroots level planning and strategy. In a country where almost every citizen has Adarcard it is quite likely that this schemes can be implemented. The experience of the southern States tells us that insurance works best when public health infrastructure is well developed. RSBY seems to have been less effective where most of the hospitals empanelled are private ones, as in Bihar. Health insurance can supplement, and not substitute, efforts to improve public health infrastructure — the present level of 1.2 per cent of government spending on GDP needs to be doubled. It is estimated that the scheme needs ₹12,000 crore. In the Southern States have their own health insurance schemes, which have been effective. In keeping with the spirit of 'cooperative federalism', the Centre should leave these schemes intact, and improve coverage in the northern States where health systems and outcomes are absymal. For instance, barely half the BPL population has been covered by RSBY in Assam and Bihar, whereas it is just 40 per cent in Uttarakhand. The NHPS should learn from the shortcomings of the RSBY, begun in 2008.

Despite RSBY, NSSO data points out that out-of-pocket (OOP) expenses have been on the rise in recent years among the poorer sections. This is because 65 per cent of OOP expenses are on account of outpatient treatment, which is outside the scope of RSBY. Regulation, through the proposed National Medical Commission, should seek to ensure that insurance does not lead to overcharging and medical malpractices — rendering the cover ineffective. The experience of the southern States tells us that insurance works best when public health infrastructure is well developed. RSBY seems to have been less effective where most of the hospitals empanelled are private ones, as in Bihar. Health insurance can supplement, and not substitute, efforts to improve public health infrastructure — the present level of 1.2 per cent of government spending on GDP needs to be doubled.

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QUALITY WATER THROUGH PANCHAYATS IN SOUTHERN STATES OF INDIA - A STUDY ON FINANCES AND PHYSICAL PROGRESS

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Abstract
The Local Government is also known as local self-government/local bodies. Local bodies are of two types; rural local bodies and urban local bodies. The rural local bodies govern through the Panchayats which are categorised as Gram Panchayats, Intermediate Panchayats/ Block Panchayats and Zilla Panchayats. There is a need to study the finances of rural local bodies relating to allocation, grants and expenditure to understand whether funds are optimally utilized for the development of these rural local bodies. The study examines the fund allocation and utilisation for a particular program 'Drinking Water Supply' for each household of Southern States of India. The fund allocation, release and expenditure are not equal among the States. It is for the Panchayats to develop strategic plans and garner more funds to provide safe drinking water to the rural society. Utmost vigilance in spending the money and providing utilisation certificates are important in securing higher funds. A competitive strategy is to be worked out to get benefit out of such schemes.

Keywords: Rural Local Bodies, Panchayats, Finances of Local Government, National Rural Drinking Water Program (NRDWP)

Introduction

The Local Self Government is of two types i.e Rural Local Bodies and Urban Local Bodies. Rural Local Bodies are divided into three tier system

a) Gram Panchayats
b) Block Panchayats and,
c) Zilla Panchayats.

In India, the Panchayat System was introduced in the year 1993 by the recommendation of various committees under the 73rd Constitutional Amendment Act 1992. The Act was extended to the tribal areas of eight States namely Andhra Pradesh, Gujarat, Himachal Pradesh, Maharashtra, Madhya Pradesh, Orissa and Rajasthan. Currently, the Panchayat Raj System exists in all States except Nagaland, Meghalaya and Mizoram and in all union territories except Delhi. The first Panchayat system was adopted in the State of Rajasthan in Nagaur District on October 2, 1959. The Panchayat requires funds for the development of rural areas. They receive the funds from three sources. They are:

a) Local Body Grants
b) Centrally Sponsored Schemes and,
c) State Government funds.

These funds are utilized to provide the various basic services like drinking water supply, sanitation including septic management, sewage, solid waste management, storm water drainage, maintenance of community assets, maintenance of roads, footpaths and street lighting, burial and cremation grounds and any other services smoothly and effectively in the rural areas. The Table 1 reveals the number of Panchayats in the Southern States in India.

Table -1 Rural Local Bodies of Southern States in India

States	2015-16			Total
	Districts Panchayats	Block Panchayats	Gram Panchayats	
Andhra Pradesh	13(2%)	660(10%)	12920(5.2%)	13593(5.3%)
Karnataka	30(4.8%)	176(3%)	6024(2.4%)	6230(2%)
Kerala	14(2.3%)	152(2.3%)	941(0.4%)	1107(0.4%)
Tamil Nadu	31(4.9%)	385(6%)	12524(5%)	12940 (5%)
Telangana	9(1.5%)	438(7%)	8695(3.5%)	9142(3.6%)
All over India	621(100)	6626(100)	249374(100)	256621(100)

Source: Ministry of Panchayat Raj, Annual Report 2015-16

Table-1 reveals the number of Panchayats in the Southern States of India. The Andhra Pradesh occupies first position (5.3%) in Southern States with more number of rural bodies followed by Tamil Nadu, Kerala, Telangana and Karnataka. In case of the District Panchayats TamilNadu (4.9%) stands high followed by Karnataka (4.8%). The Block Panchayats at Andhra Pradesh are more (10%) than other Southern States. The Gram Panchayats are also higher in Andhra Pradesh (5.2%) followed by Tamil Nadu.

The Panchayat Raj system is very important in India as it takes care of governance, makes strategic plans for all round development of the rural areas. They take care of basic services of which water supply is of a paramount importance. The maintenance of water supply systems, ensuring water quality, reliability and convenience of availability to every rural household in an equitable manner is the duty of local bodies. Census 2011 reports that 22.17% of rural households have their drinking water source beyond 500 metres. Providing drinking water supply closer to such households should be the highest priority. It also reports that 11.8% of rural households obtain drinking water from uncovered wells and 4% from other sources (other than handpump/ tubewell, tap water or well water). As per the guidance of National Drinking Water Program, the State Government and/ or its agencies/public utilities should shoulder the responsibility of bulk metered transfer of water, its treatment and distribution up to the village. Inside the village, it is the PRI or its sub-committee i.e. Gram Panchayat/Village Water and Sanitation Committee (GPWSC/VWSC)/ Pani Samiti is to take over the responsibility for in-village drinking water management and distribution.

All water supply schemes and the distribution and other components within the village should be maintained by the Gram Panchayat. It is the duty of State Governments to develop sustainable sources of funding for maintenance of rural water supply schemes and shall ensure that the Central and State Finance Commission and O&M funds released by Ministry of Drinking Water & Sanitation are released to Panchayats.

A Gram Panchayat/Village Water and Sanitation Committee (GPWSC/VWSC) is to be set up as a Standing Committee/ Sub Committee in each Gram Panchayat for planning, monitoring, implementation and operation and maintenance of their Water Supply Scheme to ensure active participation of the villagers. Therefore the funds allocation, release and expenditure depends on how actively these PRIs are acting. The allocation of Central and State grants among the States indicate their seriousness towards the goal achievement of providing drinking water to rural areas. A question arises as to the distribution of funds among the States of Southern Region is equitable or not. Therefore the study assumes its importance.

Review of the Literature

Adedire Solomon Adebayo (2014) examined challenges of rural development in Nigeria from 1999 to 2014. The key problem faced by most local governments is lack of adequate finance to implement various developmental programmes especially at the rural areas. The study argued that local governments were facing challenges such as inadequate finance, corruption, poor implementation of projects, lack of competent manpower, high level of illiteracy, lack of due consultation and non-involvement of local dwellers in policy decisions and hijack of local government allocation by the state government. The paper recommended an upward review of statutory allocations to local councils as well as direct disbursement of funds to local governments, better welfare package to workers and open administration that encourages local participation.

Bhaskar Chakrabarti, Raghbendra Chattopadhyay and Suman Nath (2011) studied on the causes behind the low level of coordination between government departments and the Panchayat at each tier. They analysed the complex process of organisational coordination that characterises decentralisation, and showed how decision making in local governments is nested within various levels of hierarchy. They focused on the formal structures of coordination and control with regard to decision-making between the Panchayats and the line departments and showed how these processes work out in practice. These involve lack of role definition, problems of accountability, and politics over access to resources and relations of power within, as well as outside, the Panchayat.

Charan Singh and Chiranjiv Singh(2015) examined on the rising level of urbanisation in India and drawn attention to inadequate infrastructure levels in urban areas. While many factors play a role in infrastructure development, this paper examines the financial requirements for such growth. The paper examines the broad fiscal position of urban local bodies in India and the arrangement under different five year plans and various Commissions – Central and State. Considering India's growth prospects on the horizon, and the ensuing financing requirements, this paper eventually makes some suggestions in an attempt to enhance the municipal bond financing market and contribute towards infrastructural development.

Dr. Hitesh Katyal and Raj Kumari (2014) concluded that the Municipalities / Corporations also play an important role in the development of the urban areas. This paper dealt with the status of Municipal finances in select municipal corporations of Punjab in India. An attempt has been made to define urban local governments, present a brief historical perspective and assess main sources income and expenditure of select municipal corporations in Punjab. Ibeogu Aloysius S & Ulo Fabian U (2015) identified strategies to improve the sources and utilization of internally generated funds in the local government system in Nigeria. The study adopted a survey research design. They established that inefficient monitoring of revenue officials led to poor revenue generation capacity of the local government. The implication of findings is that the internal sources of revenue to the local government are not fully tapped, while the available revenues are not properly utilized in carrying out the constitutional functions of the third tier government. The study further concluded that the over dependency on statutory allocation have incapacitated the local government from effective revenue drive. It recommended for the institution of disciplinary measures so that any council worker (revenue officers) who violates established rules regarding revenue generation should be dealt with, that honest staff (revenue officers) should be rewarded through giving them fringe benefits or promotion. Md. Taufiqul Islam (2014) investigated the decentralization process at the middle- tier rural administration in India to see what insights could be gained that would be applicable to the middle-tier rural administration in Bangladesh. The study also examined the prospect of building a decentralized rural administration at the upazila level. Massimo Sargiacomo and Delfina Gomes (2010) provided in their study, an analysis of published historical research on accounting and accountability in local government (LG) and in public organizations with links to LG organizations. The study identified trends in historical research, the extent of adoption of theoretical perspectives, the nature of sources examined, the periods of time investigated, and the main contributions of published accounting research regarding the accounting past in LG.

Pranab Kumar Panday(2011) in his paper provided an understanding of the power of decentralisation process at the local level in Bangladesh. The study explored whether or not the much needed autonomy has been built into the decentralisation process. The study findings suggested that, despite having Constitutional recognition of the establishment of a strong and independent local government system, the political leadership of Bangladesh has initiated different reforms to bring changes to the structure of the Local Government Institutions (LGIs) in the name of decentralisation. However, the main intentions behind most of the reforms have been to strengthen their political base in the particular area. As a result, these institutions could not be established as a focal point of development where people would have the power to monitor and control their constituencies Shikha Jha (2004) reviewed on the current status of functions transferred to PRIs in the wake of 73rd Amendment and examined whether the resources transferred to them were adequate to perform these functions and fulfil their responsibilities.

Research Gap

The review of literature suggests that various aspects of PRIs have been researched. These studies are basically on PRIs directly. There was very less work done on finances of PRIs under a particular scheme. Keeping in view the gap and importance of the program, this study is attempted at.

Objectives of the Study

The research study is empirical in nature and is attempting to explain the comparative study on finances of rural local bodies in the Southern States in India relating to the Program of National Rural Drinking Water. The fund allocation, release and expenditure patterns of Southern States under the program are studied.

Statement of Research Problem: Based on the review of literature and objectives, problems identified for research include:

i) Whether finances allocated among the southern states have been equal?

ii) Whether release of funds is as per the allocations?

iii) How far the released funds are expended by the States and whether the funds expended affected the quality of life of rural people and their habitations?

The following hypotheses have been set up in connection with the program and tested using two factor ANOVA.

- H_o: The funds allocated among the states are equal.
- H_o: The funds allocated to states over the years are equal
- H_o: The funds are expended equally by all the States
- H_o: The funds are expended equally by all theStates over the years.

Research Methodology

The required information is collected from the secondary sources. The secondary data is collected from the Panchayat Annual Reports, National Institute of Rural Development Reports and Ministry of Rural Development Annual Reports and Ministry of National Rural Drinking Water and Sanitation. Information is also collected from the journals and websites. The data are analyzed with the help of Percentages, Ranking, Mean, Standard Deviation, Coefficient of Variation and ANOVA.

Period and Scope of the Study

The period of the study is confined to 5 years i.e., from 2012-13 to 2016-17 relating to the fund allocation, fund release and fund expended under the NRDWP. However, for Telangana State information is available from 2014-15 as the State was formed during that year. The study covers the fund allocation, release and expenditure of five Southern States under National Rural Water Drinking Program.

Limitation of the Study

- Only the rural local bodies situated in the Southern States were chosen for the study.
- The study mainly restricted to the water supply of a basic service and its funds allocation, release and expended in the Southern States of India.

Results and Analysis

The village Panchayats requires the funds for the development of the villages. The Panchayats basically depends upon the grants and funds from the State Government and the Centrally sponsored schemes. However, the Gram Panchayats can raise revenue from four different heads i.e., Tax Revenue, Non- Tax Revenue, Grants and Loans. The tax revenue is raised from (a) Own Taxes (b) Assigned Taxes and (c) Shared taxes. The own taxes which are assigned to the Panchayat are collected by Panchayats by themselves. Assigned taxes are those assigned to Panchayats but collected by the State and given to local bodies after deducting the expenses of collection. Shared taxes are levied and collected by the State but a portion is shared with the local bodies. The non tax revenue consists of licence fees, market fees, contributions and deposits. The Grant is a fund which is transferred from the State Government. The grants may be allocated by the State Government in 90:10 ratios. These grants are of two types (1) Basic Grant and (2) Performance Grant. The loans may be a negligible component of revenue which is mostly avoided to rise by the local bodies. The Panchayats have been allocated the basic grants and released under the 13th Finance Commission Grants to provide the basic services in the rural local bodies for the development in the Southern States.

Table -2

Allocation and Releases under 13th Finance Commission Grants For PRIs (Rs in Crores)

States	2011-12		2012-13		2013-14		2014-15		2015-16	
	Allocation	Release	Allocation	Release	Allocation	Release	Allocation	Release	Allocation	Release
Andhra Pradesh	615.85 (35%)	304.70 (22%)	692.93 (35%)	----	799.39 (35%)	548.59 (26%)	489.82 (18%)	119.33 (4%)	934.34 (24%)	928.41 (24%)
Karnataka	530.77 (31%)	525.71 (37%)	597.20 (31%)	597.20 (53%)	688.96 (31%)	688.96 (32%)	753.04 (28%)	753.04 (28%)	1002.85 (26%)	972.36 (26%)
Kerala	229.75 (13%)	229.75 (16%)	258.50 (13%)	123.02 (11%)	298.22 (13%)	433.70 (20%)	325.96 (12%)	325.96 (12%)	433.76 (11%)	433.76 (11%)
Tamil Nadu	363.36 (21%)	359.89 (25%)	408.83 (21%)	408.83 (36%)	471.65 (21%)	471.65 (22%)	515.22 (19%)	515.52 (19%)	947.65 (24%)	947.65 (24%)
Telangana	--	--	--	--	--	--	652.89 (23%)	895.16 (33%)	580.34 (15%)	580.34 (15%)
Total	1739.73	1420.05	1957.46	1129.1	2258.2	2142.9	2736.9	2609.0	3898.9	3862.52
Mean	434.9	355	489	282	565	536	547	522	780	773
SD	172	126	194	239	224	113	163	314	256	248
CV	39.5	35.5	39.7	85	39.6	21	29.9	60	33	32

Source: Ministry of Panchayats, Annual Report 2015-16

Table -2 shows the funds allocation and release under the 13th Finance Commission for Panchayat Raj Institutes in India from the year 2011-12 to 2015-16 to all the States in the southern region. The funds released is highest for the State of Karnataka in all the years when compare to all other states in the South. The State has less number of Panchayats compared to other southern States. In the year 2014-15, the highest funds of 33% were released to the State of Telangana as the State is formed newly.

National Rural Drinking Water Programme (NRDWP).

The 11th schedule of the Constitution had entrusted the rural drinking water supply to the state Panchayats. The Panchayat Raj Institutions play an important role in the rural drinking water supply sector. The Government of India also assisting the states to accelerate the coverage of drinking water supply in those villages where there is a problem of water. In the year 1972-73 the Government of India assisted the State governments in this activity named as Accelerated Rural Water Supply Programme (ARWSP). This activity was subsequently renamed as the Rajiv Gandhi National Drinking Water Mission (RGNDWM) in 1991. At present it is named as National Rural Drinking Water Programme (NRDWP). The NRDWP is a centrally sponsored scheme aimed to provide safe drinking water to the rural population of the country. The NRDWP is a component of Bharat Nirman which was launched by the GOI in 2005 to build the rural infrastructure.

Table- 3(a) Funds Allocated to Southern States under NRDWP (Rs in Crores)

Years		Andhra Pradesh	Karnataka	Kerala	Tamil Nadu	Telangana	All Over India
2012-13	Centrally Allocated Funds	563.39 (5.4%)	960.87 (9.3%)	193.59 (1.9%)	394.82 (3.8%)	--	10366.86 (100)
	State Allocated Funds	797.63 (6.9%)	757.64 (6.6%)	517.81 (4.5%)	862.84 (7.6%)	--	11425.87 (100)
	Total Allocated Funds	1361.02 (6.3%) II	1718.51 (7.8%) I	711.40 (3.3%) IV	1257.66 (5.7%) III	--	21792.72 (100)
2013-14	Centrally Allocated Funds	635.44 (6.7%)	868.76 (9.2%)	155.58 (1.7%)	597.06 (6.3%)	--	9444.03 (100)
	State Allocated Funds	915.50 (7.5%)	980.92 (8%)	376.03 (3.1%)	304.63 (2.5%)	--	12254.33 (100)
	Total Allocated Funds	1550.94 (7.2%) II	1849.67 (8.5%) I	531.62 (2.5%) IV	901.69 (4.2%) III	--	21698.36 (100)
2014-15	Centrally Allocated Funds	372.43 (4.1%)	623.20 (6.9%)	115.59 (1.3%)	367.36 (4.1%)	200.65 (2.2%)	9007.64 (100)
	State Allocated Funds	1012.66 (7.4%)	1083.45 (7.9%)	371.14 (2.7%)	528.63 (3.9%)	910.60 (6.7%)	13616.66 (100)
	Total Allocated Funds	1385.09 (6.1%)II	1706.65 (7.5%) I	486.73 (2.2%)V	895.99 (4%)IV	1111.25 (4.9%)III	22624.31 (100)
2015-16	Centrally Allocated Funds	156.69 (3.7%)	307.62 (7.3%)	52.78 (1.-3%)	169.50 (4%)	88.77 (2.1%)	4233.31 (100)
	State Allocated Funds	861.74 (5.7%)	1752.47 (11.6%)	410.72 (2.7%)	604.77 (4%)	495.59 (3.3%)	15119.30 (100)
	Total	1018.43	2060.10	463.50	774.28	584.36	19352.61

	Allocated Funds	(5.3%)II	(10.7%) I	(2.4%)V	(4%) III	(3.0%) IV	(100)
2016-17	Centrally Allocated Funds	181.01 (3.1%)	359.38 (6.2%)	62.35 (1.1%)	157.60 (2.7%)	115.97 (2%)	5804.75 (100)
	State Allocated Funds	335.37 (2.5%)	3369.14 (25.5%)	319.73 (2.4%)	378.08 (2.9%)	382.85 (2.9%)	13202.07 (100)
	Total Allocated Funds	516.38 (2.7%)III	3728.52 (19.6%) I	382.08 (2%) V	535.68 (2.8%) II	498.82 (2.6%) IV	19006.80 (100)
TOTAL	Centrally Allocated Funds	1908.96 (4.9%)	3119.83 (8%)	579.89 (1.5%)	1686.34 (4.3%)	405.39 (1.0%)	38856.59 (100)
	State Allocated Funds	3922.9 (6%)	7943.62 (12.1%)	1995.43 (3%)	2678.95 (4.1%)	1789.04 (2.7%)	65618.23 (100)
	Total Allocated Funds	5831.86 (5.6%) II	11063.45 (10.6%) I	2575.32 (2.5%) IV	4365.29 (4.2%) III	2194.43 (2.1%) V	104474.82 (100)

Source: http://indiawater.nic.in

The Central Government is allocating funds to the respective States under the National Rural Drinking Water Program to provide the facility through the rural local bodies. The funds allocation, release and expenditure relating to NRDWP for a period of five years of the Southern States in India are taken for the study.

Table-3(a) indicates fund allocation towards the scheme of Panchayat Raj Institution during the study period 2012-13 to 2016-17 among the Southern States. It is observed that the State Karnataka ranked first except in 2016-17 followed by Andhra Pradesh. Tamil Nadu occupied III position during three years of the study. However the Telangana State occupied III rank during 2014-15. In 2016-17 Tamil Nadu could get the second highest fund allocation. Kerala State occupied the fifth position all through the study period.

Table 3 (b) Calculation of Mean Standard Deviation and Coefficient of Variation(Rs in Crores)

Results	AP	KA	KL	TN	TS
Mean of Centrally Allocated Funds	382	624	115.98	337.27	81.08
Mean of State Allocated Funds	785	1589	399.09	565.79	357.81
Mean of Total Allocated Funds	1166	2213	515.06	873.06	438.89
SD of Centrally Allocated Funds	217	293	60	182	58
SD of State Allocated Funds	263	1062	74	218	278
SD of Total Allocated Funds	412	859	122	252	332
CV of Centrally Allocated Funds	57	47	52	54	72
CV of State Allocated Funds	34	67	19	39	78
CV of Total Allocated Funds	35	39	24	29	76

Further it is noticed that mean of central funds allocation reveal that the Karnataka is the highest fund getter followed by the Andhra Pradesh and Tamil Nadu. The mean of State fund allocations shows that Karnataka occupied the first and next is Andhra Pradesh. The Mean of Total fund allocation also results in the same manner as it is mean of State funds allocation. The CV of the centrally allocated funds reveals that Telangana State is less consistent and Karnataka is highly consistent in fund raising. The CV of the State allocated funds also reveals the same result.Table 4(a) indicates fund released towards the scheme of Panchayat Raj Institutions during the study period 2012-13 to 2016-17 among the Southern States. The State of Karnataka occupied the first rank in the fund released under the NRDWP in all years of study period followed by Tamil Nadu and Andhra Pradesh.

Table- 4(a) Funds Released to Southern States under NRDWP (Rs in Crores)

Years		Andhra Pradesh	Karnataka	Kerala	Tamil Nadu	Telangana	All Over India
2012-13	Centrally Allocated Funds	485.14 (4.6)	869.24 (8.3)	294.04 (2.8)	570.17 (5.4)	--	10473.20 (100)
	State Allocated Funds	539.65 (5.9)	1025.94 (11.31)	361.33 (3.9)	712.88 (7.9)	--	9069.05 (100)
	Total Allocated Funds	1024.78 (5.2)III	1895.17 (9.7) I	610.37 (3.1) IV	1283.05 (6.6) II	--	19542.25 (100)
2013-14	Centrally Allocated Funds	631.52 (6.6)	897.29 (9.3)	212.04 (2.2)	387.11 (4)	--	9640.28 (100)
	State Allocated Funds	804.06 (8.4)	907.95 (9.5)	302.58 (3.2)	510.08 (5.4)	--	9528.14 (100)
	Total Allocated Funds	1435.58 (7.5)II	1805.24 (9.4)I	514.62 (2.7)IV	897.19 (4.7)III	--	19168.39 (100)
2014-15	Centrally Allocated Funds	377.78 (4.1)	563.91 (6.1)	124.10 (1.4)	382.46 (4.2)	212.24 (2.3)	9191.22 (100)
	State Allocated Funds	617.07 (6.0)	1083.23 (10.6)	210.51 (2.1)	493.92 (4.9)	456.12 (4.5)	10187.91 (100)
	Total Allocated Funds	994.85 (5.1) II	1647.14 (8.5) I	334.61 (1.7) V	876.39 (4.5) III	668.36 (3.5) IV	19379.14 (100)
2015-16	Centrally Allocated Funds	170.05 (4)	278.08 (6.5)	48.05 (1.1)	182.35 (4.3)	97.71 (2.3)	4264.58 (100)
	State Allocated Funds	561.93 (7)	1685.97 (21.2)	297.93 (3.77)	472.19 (5.9)	469.56 (5.9)	7965.50 (100)
	Total Allocated Funds	731.97 (5.9) II	1964.05 (16.1) I	345.98 (2.8)V	654.53 (5.4) III	567.27 (4.6) IV	12230.09 (100)

2016-17	Centrally Allocated Funds	204.00 (3.4)	343.72 (5.8)	75.22 (1.3)	174.68 (2.9)	133.09 (2.2)	5931.90 (100)
	State Allocated Funds	240.58 (2.6)	2561.98 (27.2)	238.78 (2.5)	401.28 (4.3)	287.84 (3.1)	9432.12 (100)
	Total Allocated Funds	444.58 (2.9) III	2905.70 (18.9) I	314.00 (2) V	575.96 (3.8) II	420.93 (2.7) IV	15364.01 (100)
Total	Centrally Allocated Funds	1383 (3.5)	2952 (7.5)	753 (2)	1697 (4)	443 (1.1)	39501 (100)
	State Allocated Funds	2763 (6)	7265 (1.6)	1411 (3)	2590 (5.6)	1214 (2.6)	46183 (100)
	Total Allocated Funds	4632 (5.4) II	10217 (12) I	2120 (2.4) IV	4287 (5) III	1657 (2) V	85684 (100)

Source: http://indiawater.nic.in

Table 4(b) indicates the mean of centrally released funds is highest in the State of Karnataka followed by Andhra Pradesh and Tamil Nadu. The mean of State released funds is also occupied by the State of Karnataka as the first. The CV of the centrally released funds reveals that Kerala State is less consistent with reference to the funds released followed by Andhra Pradesh.

Table 4 (b) Calculation of Mean Standard Deviation and Coefficient of Variation (Rs in Crores)

Results	AP	KA	KL	TN	TS
Mean of Centrally Released Funds	345	590	151	339	148
Mean of State Released Funds	553	1453	282	518	405
Mean of Total Released Funds	1544	3406	707	1429	828
SD of Centrally Released Funds	211	288	102	165	59
SD of State Released Funds	203	689	59	117	101
SD of Total Released Funds	369	496	131	275	124
CV of Centrally Released Funds	61	49	68	49	40
CV of State Released Funds	38	47	21	23	25
CV of Total Released Funds	24	14.5	18.5	19	14.9

The CV of the State released funds reveals that Karnataka state isles consistent in funds release. The important finding is that in fund allocation, Karnataka stands first whereas in release it is very inconsistent. The CV of the total released funds reveals that Tamilnadu is less consistent in release of funds either Central or State, though it was getting higher allocation of funds.

Table- 5(a) Funds Expended by Southern States under NRDWP (Rs in Crores)

Years		Andhra Pradesh	Karnataka	Kerala	Tamil Nadu	Telangana	All Over India
2012-13	Centrally Allocated Funds	672.82 (6.7)	874.78 (8.7)	193.62 (1.9)	625.00 (6.2)	--	10080.68 (100)
	State Allocated Funds	523.96 (7.2)	940.16 (12.9)	295.72 (4.1)	673.48 (9.2)	--	7286.96 (100)
	Total Allocated Funds	1196.77 (6.9) III	1814.95 (10.5) I	489.34 (2.8) IV	1298.48 (7.5) II	--	17367.65 (100)
2013-14	Centrally Allocated Funds	662.40 (6.1)	928.81 (8.5)	265.10 (2.4)	527.57 (4.8)	--	10931.78 (100)
	State Allocated Funds	768.68 (9.3)	904.37 (10.9)	270.14 (3.3)	486.90 (5.9)	--	8275.27 (100)
	Total Allocated Funds	1427.07 (7.4) II	1833.18 (9.5) I	535.24 (2.8) IV	1014.48 (5.3) III	--	19207.02 (100)
2014-15	Centrally Allocated Funds	427.08 (4.4)	622.37 (6.4)	131.86 (1.3)	432.39 (4.4)	189.25 (1.9)	9783.16 (100)
	State Allocated Funds	600.96 (6.6)	1034.52 (11.4)	232.37 (2.6)	445.65 (4.9)	443.20 (4.9)	9089.97 (100)
	Total Allocated Funds	1028.05 (5.4) II	1656.89 (8.8) I	364.23 (1.9) V	878.04 (4.7) III	632.45 (3.4) IV	18873.13 (100)
2015-16	Centrally Allocated Funds	190.60 (3.6)	366.68 (6.9)	64.45 (1.2)	164.85 (3.1)	106.42 (2.0)	5324.77 (100)
	State Allocated Funds	546.53 (8.0)	1397.97 (20.6)	271.33 (4.0)	379.04 (5.6)	448.41 (6.6)	6795.05 (100)
	Total Allocated Funds	737.13 (6.1) II	1764.65 (14.6) I	335.78 (2.8) V	543.89 (4.5) IV	554.83 (4.6) III	12119.82 (100)
2016-17	Centrally Allocated Funds	157.38 (2.9)	341.33 (6.4)	74.21 (1.4)	188.98 (3.5)	111.89 (2.1)	5371.76 (100)
	State Allocated Funds	234.94 (2.9)	2058.50 (25.2)	230.63 (2.8)	360.87 (4.4)	294.31 (3.6)	8157.07 (100)
	Total Allocated Funds	392.31 (2.9) IV	2399.83 (17.7) I	304.84 (2.3) V	549.85 (4.1) II	406.20 (3.0) III	13528.84 (100)
Total	Centrally Allocated Funds	2110 (5)	3134 (7.6)	729 (1.8)	1939 (4.7)	408 (0.98)	41492 (100)
	State Allocated Funds	2675 (6.6)	6336 (16)	1300 (3.3)	2346 (5.9)	1186 (2.9)	39604 (100)
	Total Allocated Funds	4781 (5.9) II	9470 (12) I	2029 (2.5) IV	4285 (5) III	1593 (1.96) V	81096 (100)

Source: http://indiawater.nic.in

The Table 5(a) indicates fund expended towards the NRDWP of Panchayats Raj Institution during the study period 2012-13 to 2016-17 among the Southern States in India. The State of Karnataka occupied the first rank in the fund expended under the NRDWP in all years of study period and followed by the Andhra Pradesh and Tamil Nadu.

Table 5 (b) Calculation of Mean Standard Deviation and Coefficient of Variation (Rs in Crores)

Results	AP	KA	KL	TN	TS
Mean of Centrally Expended Funds	703	1045	243	646	204
Mean of State Expended Funds	892	2112	433	782	593
Mean of Total Expended Funds	1594	3157	676	1428	797
SD of Centrally Expended Funds	247	275	84	204	46
SD of State Expended Funds	193	484	28	125	88
SD of Total Expended Funds	403	291	101	321	115
CV of Centrally Expended Funds	35	26	34.6	31.6	22.5
CV of State Expended Funds	21.6	22.9	6.5	16	14.8
CV of Total Expended Funds	25	9	15	22	14

Table 5(b) reveals the mean of centrally expended funds is highest in the State of Karnataka followed by Andhra Pradesh. The mean of State expended funds is occupied the first by the State of Karnataka. The Mean of Total fund expended also results in the same manner as it is mean of State funds released. The CV of the centrally expended funds reveals that Andhra Pradesh State is less consistent followed by Kerala and Tamil Nadu. The CV of the State expended funds reveals that Karnataka state is less consistent followed by Andhra Pradesh. The CV of the total expended funds reveals that Andhra Pradesh is less consistent followed by the State of Tamil Nadu. Though AP was getting higher allocations, in release and expenditure it lags behind.

Table 6 -Percentage of Funds Released on Funds Allocated and Percentage of Funds Expended on Funds Released (Rs in Crores)

States	2012-13		2013-14		2014-15		2015-16		2016-17	
	% (FR /FA)	% (FE /FR)	% (FR /FA)	% (FE /FR)	% (FR /FA)	% (FE /FR)	% (FR /FA)	% (FE /FR)	% (FR /FA)	% (FE /FR)
Andhra Pradesh	75.3 IV	116.8 I	92.6 IV	99.4 IV	71.8 III	103.3 II	71.9 V	100.7 I	86.2 II	88.1 IV
Karnataka	110.2 I	95.8 III	97.6 II	101.6 III	96.5 II	100.6 III	95.3 II	89.9 IV	77.9 V	82.6 V
Kerala	85.8 III	80.2 IV	96.8 III	103.9 II	68.8 IV	108.7 I	74.6 IV	97.1 III	82.2 IV	97.1 I
Tamil Nadu	102.0 II	101.2 II	99.4 I	113.0 I	97.8 I	100.2 IV	84.6 III	83.1 V	107.5 I	95.5 III
Telangana					60.1 V	94.6 V	97.1 I	97.9 II	84.4 III	96.4 II

Note: FR = Funds released, FA = Funds allocated, FE= Funds expended

The Table 6 reveal that the percentage of funds released on funds allocated in the year 2012-13 in Karnataka is first rank, Tamil Nadu is first in the year 2013-14, 2014-15 and 2016-17. The Telangana State secured the highest in the year 2015-16. This parameter helps us in understanding the funds released as a percentage of funds allocated. It is the duty of the PRIs to see that proper planning and monitoring is necessary in fund allocation and release.

Table 7-Funds Allocation to Southern States under NRDWP (Rs in Crores)

States	2012-13	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	1361	1551	1385	1018	516
Karnataka	1719	1850	1707	2060	3729
Kerala	711	532	487	464	382
Tamil Nadu	1258	902	896	774	536
Telangana	-	-	1111	584	499
Total	5049	4835	5586	4900	5662

Source: http://indiawater.nic.in

Table-7 indicates fund allocation under NRDWP to the Southern States during the study period. Hypotheses are set to examine whether the funds allocated among the States are equal, whether funds allocated are equal over the years of study.

ANOVA						
Source of Variation	SS	df	MS	F	P-value	F crit
Rows	10282630	4	2570657	8.742129	0.000612	3.006917
Columns	121652.2	4	30413.06	0.103427	0.979672	3.006917
Error	4704863	16	294053.9			
Total	15109145	24				

Two factor ANOVA is applied to test the hypotheses. The funds allocated among the States are not equal as per the test results. (Null hypothesis is rejected) whereas funds allocated over the years are uniform over the years of the study.(the null hypothesis is accepted). The test helps in understanding that, the States which are proactive may get more funds than the States which are slow in implementing the procedures.

Table -8 -Funds Expended by Southern States under NRDWP (Rs in Crores)

States	2012-13	2013-14	2014-15	2015-16	2016-17
Andhra Pradesh	1197	1427	1028	737	392
Karnataka	1815	1833	1657	1765	2400
Kerala	489	535	364	336	305
Tamil Nadu	1298	1014	878	544	550
Telangana	-	-	632	555	406
Total	4799	4809	4559	3937	4053

Source: http://indiawater.nic.in

Table-8 shows funds expended by Southern States under NRDWP during the study period. Hypotheses are set to examine whether the funds expended by the States are equal, whether funds expended are equal over the years of study. Two factor ANOVA is applied to test the hypotheses.

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Rows	7871895	4	1967974	18.84821	6.71E-06	3.006917
Columns	136322.2	4	34080.56	0.326406	0.856145	3.006917
Error	1670587	16	104411.7			
Total	9678805	24				

The funds expended by the States are not equal as per the test results. (Null hypothesis is rejected). Funds expended by the States over the years are not uniform (The null hypothesis is rejected). The results are statistically significant for both the hypotheses. The goal of achieving safe drinking water is possible only when the funds are allocated, released and spent strategically. **Physical Progress-** Finance allocation, release, expenditure are mere metrics which are helpful in knowing the help reaching out to rural panchayats in improving the water supply and quality. The real metric is the physical progress under the scheme where, the habitations and population covered and quality affected are indicated. Table -9 indicates the physical progress made by the States under study. Total for all the parameters i.e., quality affected partial coverage and full coverage of habitats, population in terms of target and coverage during the period of study is presented and analysed with the help of percentages.

Table – 9a Quality Affected in Habitation and Population during 2012 -2017

States	Habitation		Population	
	Target	Coverage	Target	Coverage
AP	817 (6.3)	860 (105)	1015133 (7.5)	1365656(135)
Karnataka	9999(77.5)	7196(72)	10425772 (77)	7937089(76)
Kerala	320(2.5)	189 (59)	687352 (5)	391968(57)
TamilNadu	1266(9.8)	384 (30)	578568 (4.3)	173293(30)
Telangana	495(3.8)	416 (84)	855363(6.3)	872894(102)
Total	12897(100)	1809(14)	13562188(100)	10740900(79)

Source: Annual Reports, Ministry of Drinking water and Sanitation

It is observed from the Table 9a that of the target during the study period a mere 14% was the affected habitation under coverage and 79% in case of population. The target was very high in case of the State Karnataka compared to other States. AP stands first in habitat coverage and also in case of population coverage followed by Telangana. The least performer was the State of TamilNadu. In case of Partial coverage targets of habitation 94% has been met and in case of population it is 98%. Compared to Quality the coverage in this component is impressive in both parameters. In case of habitation, AP stands first followed by Tamilnadu and Karnataka in terms of percentage coverage in target.

Table – 9b Partially Covered Habitation and Population during 2012 -2017

States	Habitation		Population	
	Target	Coverage	Target	Coverage
AP	8175(9.6)	9873 (121)	9395059(14)	12476399(133)
Karnataka	47200 (56)	44339(94)	37507101(56)	38593641(103)
Kerala	1925(2.3)	912 (47)	4301030(6.4)	1979387(46)
TamilNadu	20746(24)	22298(107)	8648318(12.8)	9215555(107)
Telangana	6863(8)	2638(38)	7453938(11)	3852737(52)
Total	84909(100)	80060(94)	67305446(100)	66117719(98)

Source: Annual Reports, Ministry of Drinking water and Sanitation

In case of Population the same status is observed in case of the States. One may recall that Karnataka was getting all high allocations, releases and expenditure but its performance is not in competition with other southern states.

Table – 9 c Fully Covered Habitation and Population during 2012 -2017

States	Habitation		Population	
	Target	Coverage	Target	Coverage
AP	8175(9.6)	9873 (121)	9395059(14)	12476399(133)
Karnataka	47200 (56)	44339(94)	37507101(56)	38593641(103)
Kerala	1925(2.3)	912 (47)	4301030(6.4)	1979387(46)
TamilNadu	20746(24)	22298(107)	8648318(12.8)	9215555(107)
Telangana	6863(8)	2638(38)	7453938(11)	3852737(52)
Total	84909(100)	80060(94)	67305446(100)	66117719(98)

Source: Annual Reports, Ministry of Drinking water and Sanitation

States	Habitation		Population	
	Target	Coverage	Target	Coverage
AP	2076 (20)	7441(358)	2715559(22)	9913259(365)
Karnataka	4876(47)	31894(654)	4829145(39)	43042021(891)
Kerala	1213(11.8)	867(71.5)	2502724(20)	1912363(76)
TamilNadu	768(7.5)	3185(415)	411128(3)	1246272(303)
Telangana	1338(13)	1879(140)	1878347(12)	2677304(143)
Total	10271(100)	45266(441)	12336903(100)	58791219(477)

In case of fully coverage targets of habitation and population targets have been exceeded. Compared to Quality and partial coverage of the habitats and population in case of full coverage the progress is far above the targets and is very impressive. In case of habitation, Karnataka stands first followed by Tamilnadu and AP. In terms of percentage coverage in target in case of Population Karnataka stands first followed by AP and Tamilnadu. Thorough this parameter, Karnataka justifies its stand in getting high allocation, release compared to other States. The newly formed Telangana State is performing well compared to the State of Kerala in coverage of habitat and population.

Conclusion

The PRIs have been given immense powers to plan, implement and monitor the various development programs. However the funds allocation and release are in the hands of Central and State Governments. If the plans are strategic enough, proper documentation is taken care, utilisation of funds is transparent, no doubt, the PRIs will be successful in their goal reaching. The PRIs should understand the basic finances, variations in fund allocation, release and expenditure and insist on impartiality, they can be successful in their ultimate objectives. The States should not forget that water is elixir of life and should aim at full coverage of habitats and population. States and PRIs should remember that quality affected is the biggest factor which makes the entire difference in their performance.

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IMPORATNCE OF CORPORATE SOCIAL RESPONSIBILITY & TAX TRANSPARENCY IN INDIAN MNC's

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Abstract

This paper based on conceptual study of different literatures from various sources and trying to highlights some important aspects faced by emerging Indian multinational companies in their work environment. The concept of CSR began in 1920 and found itself in the spot light after 1951. Corporate social responsibility and tax planning are some of the main aspects of tax management of Indian multinational companies. In the Indian context most of the multinational companies have advantage with the tax authorities. The taxation procedure of Multinational companies mainly concerned with parent company and subsidiary companies.

Keywords: Business, Corporate Social responsibility, Globalization, Multinational Companies, Tax Transparency.

The increase in globalization insists India to open up and attracts investments from various multinational companies (MNCs) from all over the world and become the prominent economy for development. In 1991 firms are entering a dynamic world of international business that is marked by liberalization of economic policies in a large number of emerging economies like India. Multinational corporations sell technology-both for production and for consumption-on highly imperfect international markets to less developed countries. The buyers must concern themselves both with appropriateness and with price. In today's scenario India is playing a leading role in the global business community. It is second largest growing economy of the world and the one among the favoured destination for FDI inflow. According to the Ministry of Corporate Affairs it is one of the ways to developing a system of activities. In 2009 the government made mandatory for all public sector oil companies to spend 2% net profit on CSR activities. Multi-National Corporations (MNCs) are huge industrial organizations which are aiming for maximization of their profits from one or two products, the MNCs operate in a number of fields and from this point of view, their

business strategy extends over a number of products and over a number of countries.

- MNCs are playing a major role in the globalization process.
- More and more goods and services, investments and technology are moving between countries.
- Most regions of the world are in closer contact with each other than a few decades back.

Control over Multinational Corporations:

The responsibility of controlling the activities of Multinational Corporation in India rests on different government agencies. These agencies are:

1. The ministry of Company Affairs
2. The reserve Bank of India
3. The ministry of Industrial Development, and,
4. The Ministry of finance. However, these agencies do not work in close cooperation with each other.

Tax management was a term that was little used by companies until a few years ago. Tax authorities are more and more aggressive around the world and having been doing their best to make sure that business managers can have no excuses for ignorance about their tax function., there is a lot more to tax management in companies than making sure that the right amount of tax is paid on time in the places where it should be paid. Stakeholder communication, the role of technology and the structure of the tax function are other topics that contribute to effective tax management in companies.

Tax management is the basic requirement through which businessmen are required to fulfil the procedural requirement of taxation such as filing of returns, reply to the income tax intimations and notices, proper data base management and timely availability of accounting data etc.

Tax planning is facilitated by an efficient tax management system. Most companies are involved in tax planning extensively with the purpose of reducing their income taxes since the income tax expenses will reduce their profits. It is arrangement of one's financial affairs so that legal provisions won't violate, it carried out the full enjoyment of Tax Rebates, Tax Exemptions, Tax Deductions and it is within the four corners of LAW and regarded as fully legitimate.

Objective of the Study:

1) To understand the concept of Tax management, Corporate Social Responsibility (CSR) and Tax Transparency in Indian MNC's.
2) To study the implementation of Corporate Social Responsibility (CSR) and Tax Transparency in Indian MNC's.
3) To furnish information for future research work on Tax management in Indian MNC's.

Research Methodology: Being an explanatory research it is based on secondary data of journals, articles, newspapers and magazines. Considering the objectives of study descriptive type research design is adopted to have more accuracy and rigorous analysis of research study. The accessible secondary data is intensively used for research study.

CSR playing critically important part in Tax management:

Corporate responsibility is about how a business takes into account the impact that its operations have on the economic, social and environmental fabric of society with a view to maximising the benefits and minimising the downsides that it perceives. Corporate responsibility or sustainability reporting is a process for publicly disclosing an organisation's economic, environmental and social management and performance.

1. **Legal Framework for CSR:** The new **section 135** introduced in the Companies Act,2013–mandating certain class of companies to spend 2% of the profits on CSR –is applicable to Foreign companies / MNCs operating in India.

2.1 Clause 3 (1) of CSR Rules: Corporate Social Responsibility:

- Every company including its holding or subsidiary, and a foreign company defined **under Section 2 (clause 42)** of the Act having its branch office or project office in India which fulfils the criteria specified in section 135 (1) of the Act shall comply with the provisions of section 135 of the Act and these rules.

2.2 Section 2 (clause 42) of the Indian Companies Act, 2013

- "Foreign company" means any company or body corporate incorporated outside India which — has a place of business in India whether by itself or through an agent, physically or through electronic mode; and
- Conducts any business activity in India in any other manner.

2.3 Section 135 of the Indian Companies Act, 2013

1. Every company having net worth of rupees five hundred crore or more, or turnover of rupees one thousand crore or more or a net profit of rupees five crore or more during any financial year shall constitute a **Corporate Social Responsibility Committee of the Board** consisting of three or more directors, out of which at least one director shall be an independent director.
2. The Board's report under sub-section (3) of section 134 shall disclose the composition of the Corporate Social Responsibility Committee.
3. The Corporate Social Responsibility Committee shall,—

    - Formulate and recommend to the Board, a **Corporate Social Responsibility Policy** which shall indicate the activities to be undertaken by the company as specified in Schedule VII;
    - Recommend the **amount of expenditure** to be incurred on the said activities, and
    - **Monitor** the Corporate Social Responsibility Policy of the company from time to time.

(4) The Board of every company referred to in sub-section (1) shall,—

- After taking into account the recommendations made by the Corporate Social Responsibility Committee, approve the Corporate Social Responsibility Policy for the company and disclose contents of such Policy in its report and also **place it on the company's website**, if any, in such manner as may be prescribed; and
- **Ensure that the activities** as are included in Corporate Social Responsibility Policy of the company **are undertaken** by the company.

(5) The Board of every company referred to in sub-section (1),shall **ensure that the company spends, in every financial year, at least two per cent of the average net profits of the company made during the three immediately preceding financial years**, in pursuance of its Corporate Social Responsibility Policy:

- Provided that **the company shall give preference to the local area and areas around it where it operates**, for spending the amount earmarked for Corporate Social Responsibility activities:
- Provided further that **if the company fails to spend such amoun**t, the Board shall, in its report made under clause (o) of sub-section (3) of section 134, specify the reasons for not spending the amount.
- Explanation- for the purposes of this section "**average net profit" shall be calculated in accordance with the provisions of section 198**.

2.4 How does corporate responsibility apply to tax?

Many organisations have given a great deal of thought to their CR in relation to social and environmental issues. Paying tax is considered to be an important part of a company's economic impact and contribution to society, as taxes fund social investment. A call for a CR agenda on tax is not simply a call for companies to pay more tax. It is about applying the relevant principles of CR. These include:

- Accountability
- Transparency and Disclosure
- Engagement with stakeholders; an ethical approach
- A commitment to add economic value
- Setting an appropriate tax strategy.

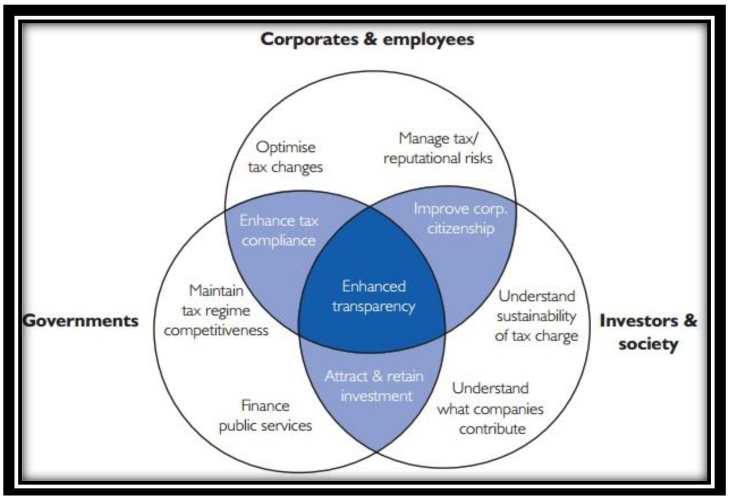
2.5 Tax planning and CR:

Historically, the determination of what can be defined as acceptable tax planning has referred back to the concepts of tax evasion and tax avoidance. Tax evasion and tax avoidance are widely recognised and used terms. While both are concerned with the reduction of a tax liability, evasion is illegal whereas avoidance is legal. Evasion typically involves suppression, concealment or misreporting; avoidance involves using the provisions in the tax code. The difference between the two terms was encapsulated by former UK Chancellor of the Exchequer Denis Healey as being “the thickness of a prison wall”. Tax planning is legitimate in most countries because the law offers the potential for economic transactions to be structured in a number of different ways. Ultimately, business has an obligation to pay the amount of tax that is due under the law of the country in which it operates, and in accordance with the law.

I. What stakeholders are looking for?

Now day’s stakeholders have a need to understand what a company’s tax strategy is and how that strategy is managed by the board and executive management. Understanding a company’s tax strategy and objectives is a key first step to understanding how a company approaches tax, its attitude to planning and tax compliances and the way it balances the pressures of minimising.

Figure 1: Stakeholders perceptions



Source: OECD (2001)

In addition, stakeholders want to understand the impact of the company’s taxes on its business and on the community. Particularly, they want to know how tax impacts the business strategy of the organisation, how tax impacts shareholder value and the impact of taxes paid by companies as part of their economic contribution to the communities in which they operate. A company’s response to these demands and its ability to adapt to the changing tax environment is fundamental to its ability to manage its risk to reputation. Transparency is a key factor. Stakeholders want detailed information about the taxes paid by the company, the company’s tax strategy and how that strategy is managed by the board and the executive management. The diagram on this page summarises what each of the main categories of stakeholder is looking for; this can be assisted by increasing effective disclosure and communication.

II. The tax transparency framework:

Public disclosure of MNCs’ global holdings (organizational transparency), and of their country-level operations (country-by-country reporting) are two important elements of corporate transparency.

2.1 Tax strategy and risk management-

- A clear discussion of the company's tax strategy and objectives
- Full details of how the company's tax strategy and function is managed and who in the organisation has responsibility for governance and over sight
- Clear disclosure of the material tax risks faced by the company.

4.2 Tax numbers and performance- A clear explanation as to why the current tax charge is not equivalent to the accounting profit at the statutory rate of tax

- A transparent reconciliation of the company's cash tax payments to the tax charge included in the income statement;
  - Disclosure of forward looking measures for tax, including forecast accounting and cash tax rate.

4.3 TTC and the wider impact of taxes

- Detail as to how tax impacts the wider business strategy and results of the company
- Disclosure of the impact of tax on shareholder value
- Clear communication of the economic contribution of all taxes paid by the company.

In the present age, a major chunk of the cross-border trade is in the hands of multinational enterprises, which undertake the majority of their transactions within different entities under common control. The prevalence of intra-group transactions has facilitated fixing their internal price at less or more than market value-a practice known as transfer pricing. One of the repercussions of the transfer pricing manipulation is tax avoidance, which is the most important issue in international taxation today. The majority of transactions in the international trade take place between related entities within MNEs without passing though the neutral and independent market, enabling them to fix internal prices of their goods and services according to their own convenience and motives in respect of transactions between themselves. These prices are called **transfer prices** (also known as internal prices or accounting prices or inter-corporate transfer prices). It may be defined as the price at which goods or intangible properties are transferred or services rendered between the related enterprises and which does not represent true, normal, natural and real market prices of the transactions. In the corporate sector, transfer pricing takes place between related enterprises like between parent and subsidiaries, between subsidiaries of the same parent, between parents and foreign affiliates. The transactions involved in transfer pricing, inter alia include: transfer of tangible goods, capital assets and other such tangible asserts, transfer of intangible property rights, rendering of services, provision of finance and others like property rental, leasing arrangements etc. The price in such transactions may be enhanced (**over-pricing** or **high transfer price**) or reduced (**under-pricing** or **low transfer price**). Tax Avoidance through transfer pricing:

a. Reduction of Income or corporation tax liability
b. Shifting of business profits from high-tax country to low-tax country or countries.

The Arm's Length Price: The 1979 OECD Report defined the arm's length price as "the price that would have been agreed upon between unrelated parties engaged in the same or similar transactions under the same or similar conditions in the open market."The G20 nations that profits of multinational companies should be taxed where economic activities deriving the profits are performed and where value is created is an "important landmark" and it validates the country's position. Acknowledging that effective taxation of mobile income is a key challenge, the G20 leaders including Prime Minister Manmohan Singh vowed to take steps to change rules to tackle tax avoidance, harmful practices and aggressive tax planning.

Referring to the stand taken by G20, Economic Affairs Secretary Arvind Mayaram told reporters that every country has the right to tax profits made in their territory and it is a well-accepted principle. The stock of FDI in India, as per the Reserve Bank of India (RBI), is now about 12% of GDP. Multinationals have a long history here. It had a steady course – not counting the aberration in the 1970s, when IBM and Coca-Cola were sent packing. An RBI study says that the 745 foreign firms that have invested in India had an overall return on equity of about 13% in the year ended March 2011.The Indian units of global consumer goods firms such as Hindustan Unilever, Nestle and Colgate-Palmolive have posted returns of over 95%, 110% and 150%, respectively, on an average during the last three years, more than double the 35-42% returns reported by Indian companies such as Dabur and Godrej Consumer (source: the Economic Times, August 22, 2012).Some multinationals in India, however, have much higher returns and consequently much higher valuations. The market value of Indian affiliates of Suzuki, BAT, Holcim, Daichi Sankyo and Unilever had respectively 59, 44, 42, 32 and 15 percent of their global market value (source: Bloomberg). Nestle India is valued at 50 times its profits; more than double the ratio of its Swiss parent. OECD director Pascal Saint Amans has said in this regard that "If you are a multinational you will be able to reduce your taxes substantially because the international tax structure is completely out of date. Therefore, OECD urges global tax clampdown on MNCs."

Conclusion

Corporate Social Responsibility and Tax Transparency is the most important and sensitive topic Indian emerging MNC's. This is the most discussed topic in every important tax meetings or annual budgets in India. The desire and practice to avoid tax remained prevalent in all era and among all the professions. Indian businesses should follow the principle of "Karma Yoga (Selfless Work)" as mentioned in Gita.

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WOMEN ENTREPRENEURSHIP DEVELOPMENT THROUGH AN AGENCY OF WOMEN ENTREPRENEURS -A CASE STUDY OF KARNATAKA

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Abstract
Women have amazing adeptness to work hard and develop innovative ideas towards building an economically sound and healthy society. The studies relating to woman entrepreneurs reveal that training and awareness regarding different agencies have proved beneficial for women entrepreneurs in building confidence. Since entrepreneurship development involves provision of additional channels of funds in the form of working capital and credit, training, management skill etc.,this articles present a case of POWER in Udupi district of Karnataka. Platform for women Entrepreneurs Development Regd. (POWER) is an association of women entrepreneurs, women in family business and young women who are aspiring to be the entrepreneurs. The main objective of this association is to provide platform for close interaction among women entrepreneurs and women in family business which will enable, mutual and collective learning, exposure and fellowship. Started in year 2009 POWER had made significant contribution towards empowerment of women through entrepreneurship development.

Keywords: - Women entrepreneurs, POWER, Entrepreneurship development

Introduction

In India, women comprise about 30 percent of corporate senior management positions, which is notably higher than the global average (24 percent). But in the overall workforce, India is one of the worst countries in the world — 113th out of 135 — when it comes to the gender gap. And women entrepreneurs constitute only 10 percent of the total number of entrepreneurs in the country.We believe that women entrepreneurs have an edge over male entrepreneurs. Edges matter to investors. And the numbers back this up outside India. I believe that this is also true in India. One of the most obvious reasons to invest in women leaders in India is that women control the vast majority of household spending. So unless you are a business that is focussed mostly on men, women are more likely to better understand customer perspective. Another is that women are often better at building long-term relationships than men. Lasting relationships benefit a business tremendously, as only so much can be achieved without trust… with employees, customers, suppliers, shareholders, government, etc.

There is also the factor of having diversity in a leadership team. Multiple studies, including Kellogg's Better Decisions Through Diversity, argue that "socially different group members do more than simply introduce new viewpoints or approaches… diverse groups outperformed more homogeneous groups not because of an influx of new ideas, but because diversity triggered more careful information processing that is absent in homogeneous groups". In a world of information overload, having better information analysis capacity and doing smarter things with the information you have will provide a competitive edge.

A Dow Jones study called Women at the Wheel: Do Female Executives Drive Startup Success? offers some interesting conclusions:

- The overall median proportion of female executives in successful companies is 7.1 percent, compared to 3.1 percent at unsuccessful companies.

- A company's odds of success increase with female executives at the VP and director levels.
- Statistically significant evidence shows that there is dependence between a company having female executives and its success.

For startups with more female executives, there is a higher success-to-failure rate. As you can see in the chart below, companies with 1-2 female executives have close to a 50/50 failure/success rate, with failures exceeding successes by 5-10 percent. But in the smaller samples of companies with 4-5 female executives, the succeeding companies outnumber failing companies by between 20 and 50 percent. The following are the major factors influencing the women entrepreneur.

- Economic independence.
- Establishing their own creative idea.
- Establishing their own identity.
- Achievement of excellence.
- Building confidence.
- Developing risk-taking ability.
- Motivation.
- Equal status in society.
- Greater freedom and mobility

The concept of developing women entrepreneurship lays emphasis of the productive utilization of women labour force to generate income and output.

The programme for developing women entrepreneur would make a dent to alleviate poverty. The Sixth Five Year Plan for the first time highlighted the problem of women integration in economic development in India and emphasized need to expand women employment in the household sector by providing adequate support in the areas of technology up gradation, training, credit, raw material requirements and development of financing loans. For this purpose, sincere efforts have been taken under various plans, policies, programmes for the development of women entrepreneurship since 1990‟s.

Networks play an important role in helping entrepreneurs gain advice, form partnerships, secure financing, and access qualified management and employees. Recent research suggests that the networks used by women entrepreneurs tend to be smaller. The Global Entrepreneurship Monitor suggests that female entrepreneurs in middle and high-income countries are substantially less likely than male entrepreneurs to know an entrepreneur. Similarly, Mexican female entrepreneurs cited difficulties in breaking into men's networks as one of the most important constraints to business growth. Today we have many organizations working on the empowerment of women and women entrepreneurship , we have AWAKE , FIWE , SHGs , NGOs etc.

Federation of Indian Women Entrepreneurs (FIWE), a National-level organization, founded in 1993 and registered under Society Act of India in May 1999, is today, one of India's Premier Institution for Women thoroughly devoted towards Entrepreneurship Development in the country. It has branches in different states of India with membership base of 15,000 individual members /professionals and more than 28 Member Associations spread throughout the country. Small-scale entrepreneurs account for approximately 60 percent of FIWE's combined membership, with large firms representing 5 percent and micro-enterprises the remaining 35. AWAKE–Association of Women Entrepreneurs of Karnataka is today one of India's premier institutions for women totally devoted to Entrepreneurship Development. Established in 1983, AWAKE's success has been recognized world wide. AWAKE was an affiliate of Women's World Banking, New York for Business Development Services.

Literature Review

Companies today must operate in an environment characterized by increased risk, decreased ability to forecast, fluid firm and industry boundaries; the new competitive landscape is ruled by the forces of change, complexity, chaos, and contradiction (Hitt and Reed 2000). The rhythm of change is continuously increasing for the effects of phenomena such as globalization, technological revolution and deregulation processes. These factors, operating simultaneously, create a climate that could be defined "hypercompetitive" (D'Aveni and Gunther, 1994), It is recognized that entrepreneurship, focusing on the pursuing of new opportunities, is the research domain able to offer methods and instruments to cope with this new kind of environment. In order to make other disciplines benefit from entrepreneurial studies, it is anyway necessary that entrepreneurship develops itself a distinguishing conceptual framework (Shane and Venkataraman, 2000).Up to the most recent years, the field of entrepreneurship has shown a disjointed growth due to the strong presence in the publications of article written by “transitory contributors” (Landström, 2001): this tendency can’t be sustained anymore. Leaving entrepreneurship to other disciplines would mean avoiding the creation of a community of scholars able to understand effectively entrepreneurial phenomena and would also imply the creation of some blanks, where aspects of interests to entrepreneurship scholars would not be investigated by other researchers (Davidsson,2003).Calling for the recognition of entrepreneurship as a distinctive field of inquiry does not mean erecting barriers and isolating the researchers in a self-referring community: entrepreneurial phenomena are so broad (Low, 2001) that they need to be studied with multidisciplinary approaches; therefore dialogue and confrontations with other disciplines are indispensable way to enrich the studies. Given this perspective, a literature review of the field could be the starting point in defining the relations between entrepreneurship and the other disciplines, understanding where is possible to establish an interdisciplinary communication which can lead to cross-fertilization processes.

OBJECTIVES AND METHODOLOGY

a. The primary purpose of the paper is to study the journey of POWER women entrepreneurs and the challenges faced by them.
b. Contribution of power to the women entrepreneurship and women empowerment.
c. How Business development services and technical assistance can allow women entrepreneurs to tap into new and more profitable markets.
d. Improved access to finance can support the growth of women-owned businesses.
e. Better access to, knowledge and use of ICT can provide new business opportunities
f. Understanding how Networks play an important role in helping entrepreneurs gain advice, form partnerships, secure financing, and access qualified management and employees.

For the purpose of the study primary and secondary sources of data was used. For the primary source, personal interview was conducted with the president of POWER and its members. Focused group interview is conducted .For Secondary sources and information form Journals, articles newspaper, internet, books and concerned organization have been used.

The case of POWER

Platform for women Entrepreneurs Development Regd. (POWER) is an association of women entrepreneurs, women in family business and young women who are aspiring to be the entrepreneurs operating in udupi district of Karnataka. The main objective of this association is to provide platform for close interaction among women entrepreneurs and women in family business which will enable, mutual and collective learning, exposure and fellowship. Started in year 2009 POWER had made significant contribution towards empowerment of women through entrepreneurship development. POWER has a vision to create 100 women entrepreneurs in Udupi District. In this context POWER is closely working with various government agencies and voluntary organisation to identify, motivate and train young women to become entrepreneurs. The main objective of POWER is to provide a platform for close interaction which will enable mutual and collective learning, exposure and fellowship. Started in the year 2009, POWER has significantly contributed towards their development.

- Provide support and guidance to the members and keep them updated on latest trends in business.
- Providing a platform to showcase products/services of the women entrepreneurs in the community.
- Promoting entrepreneurship among women in the society at large.

- To provide the leadership and inspiration to act as a conduit to the transformation of the role of women in business into a dynamic force.

Analysis:-

Activities of POWER for empowerment of women business and women

- Create Awareness of Banking Schemes & Mentoring
- Visit to neary by successful enterprises run by women like(SIRI), AIIMs, AWAKE
- Identification of business opportunities & Govt. Incentive Schemes in association with DIC.
- Leadership development Seminar at SIDBI, High Performance and Developing and Maintaining Team Building.
- Project Report Preparation
- Cooperation & Entrepreneurship key factors being goal setting and a vivid determination to succeed
- Experience Sharing by leading entrepreneurs in the area
- Talk by officials from KSFC (Karnataka State Finance Corporation)
- Mudra Finance options for women entrepreneurs
- Up gradation of technology: - How internet has accelerated growth of business, Computerized HR operations,. E- Accounting , Office automation for effective Functioning
- Role of SIDB in promoting skill cum Tech. Upgradation programme
- E marketing and Fashion jewellery
- An information and an Interactive session :-Importance of a website per business and Support from SIDBI to entrepreneur, PMEGP Scheme (Prime Minister Employment Guarantee Programme), effective time management , successful entrepreneurship , Customised Design Enterprise.
- Workshop on soft skills like public speaking , opportunities in publishing , food products , Eye care and Emergency Services, Export and Food related services and sea –food promotion, Opportunities for Women Entrepreneurs in training and business through RUDSET

Others activities: - activities for the prospecting entrepreneurs

- POWER PARBA 2016 a two day marketing fair
- Entrepreneurship Development Programme for Young Graduates,at School of Management, Manipal University
- Entrepreneurship – An Extension of your identity ,By Interactive Session by students of School of Management
- Understanding your Potential – An entrepreneurial story
- Emerging business models in the era of technological innovations :
- Entrepreneurship as a career option

Findings:-

Some of the responses of beneficiaries from power programmes and positive benefits

a) Educated how the industrial policy of the Govt. is encouraging the spirit of entrepreneurship. He also threw light on the initiatives taken up by the Govt. in this regard.
b) Govt has taken initiatives to create and nurture entrepreneurial spirit among students especially with a view to encouraging women entrepreneurship.
c) Empower and highlight the women achievers
d) Technological update
e) power Business Excellence Awards seek to recognize and award women entrepreneurs and women in Family businesses who have demonstrated a commitment to create sustainable business through leadership and innovation which act as a positive motivation
f) Networking with passionate women entrepreneurs.
g) Access to conferences and B2B meetings with companies of national repute
h) Access to POWER knowledge center and consulting expertise.
i) Access to eminent speakers & visionaries.

Conclusion:-

The role of women entrepreneurs has changed over the years in the world. Participation and their importance have been commendable in the country's economic growth and development. The World Development Report, 2012 represents that women owned businesses show great potential source of future for economic growth and job creation. Therefore, many initiatives have been started by United Nations to promote and motivate women entrepreneurship in developing and under developed countries, such as efforts in Sub-Saharan African countries.Looking at the above opportunities, India has also supported many women entrepreneurs by providing loans and advances, helping them to establish their business, making them self- sufficient by providing vocational skills, and creating many jobs for other women in the respective areas. These opportunities are need-based in India, and many factors are driving these forces. The male dominated world was always reluctant to even acknowledge the fact that women were as good as men on parameters of hard work, intelligence quotient (IQ) and leadership traits. The new generation women across the world have overcome all negative notions and have proved themselves beyond doubt in all spheres of life including the most intricate and cumbersome world of entrepreneurship.There it is necessary of such power groups which can create awareness among stake holders. POWER with an entrepreneurial development of women provides all these inputs by considering women as critical to development. This intervention aims at not only raising the income of women of poor households, but also enabling organized participation of groups in the programme of credit, skill training and infrastructure support for self employment in groups who cannot take up economic activities, individually as their own.

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SCHEDULED TRIBES AND THEIR EDUCATIONAL ACHIEVEMENT IN ODISHA: AN OUTLINE

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Abstract:

The objective of the paper is to analyse the literacy rate of scheduled tribes' educational attainment of Odisha in general and different tribal population concentrated districts of the state in particular. The study is based on secondary data collected from various journals, magazines, research articles, books, thesis, various annual reports (SC & ST Development department, Govt. of Odisha), district statistical hand book, District Primary Census Hand Book (PCHB), leading Odia and English daily newspapers, various reports of NGOs, DISE report of various districts and reports of Ministry of Tribal Affairs, Government of India (GoI). According to 2001 Census, the tribal population of the State is 81,45,081 constituting 22.13% of the total population of the State and 9.66% of the total tribal population of our country. There are 62 tribal communities including 13 Particularly Vulnerable Primitive Tribal Groups (PTGs) in the State. Odisha has the third largest concentration of tribal population in the country. And it is about 44.70% of the State's geographical area which known as Scheduled Area and that extends over 118 out of 314 Blocks in 12 districts and covers Scheduled Tribes (STs) population of 55,46081. This simply accounts for about 68.09% of the total tribal population of the State. The remaining tribal population inhabits in MADA/Cluster pockets and is dispersed in other areas that are covered under the Dispersed Tribal Development Programme (DTDP). The physical location of the village, economic condition, attitude of the parents, village education committee, and teacher related problems are various critical issues in the study area. Relevant study materials in local languages, appointment of local teachers, changes in perceptions and outlooks of teachers, tribe specific learning arrangements, and establishment of more residential schools are suggestions provided in the paper to improve tribal.

Key Words: Development, Education, Literacy rate, illiteracy, implementation, achievement, scheduled area, scheduled tribes, adivasis.

Introductory Backdrop:

Literacy level of individuals and their educational attainment are vital indicators of development in a society. The attainment of universal primary education is one of the Millennium Development Goals (2000) of the United Nations which was to achieve by the year 2015. The Planning Commission of Government of India (GoI) has also targeted in the eleventh Five Year Plan to increase literacy rate of persons of age 7 years or more to 85% and reducing gender gap in literacy to 10 percentage points by 2011-12. In fact literacy rate and educational development which are considered to be key variables affecting the demographic indicators like fertility, mortality rate and migration. It is now more or less universally acknowledged that for a nation's social and economic development to take place rapidly and smoothly, basic education facilities of good quality must be available to its people. Foundational knowledge and skills that equip one with the tools for life-long learning and enable one to cope better with life's basic needs are a human right and a major component of national development as well as a propelling force for it. This universal message was voiced resoundingly by the World Conference in Education for all in Jomtien, Thailand, in March, 1990 (Mohanty, 2013). In a wider sense education may describe "all activities by which a human group transmits to its descendants a body of knowledge and skills and a moral code which enable the group to subsist" (Oberoi, 2014). Taking one step ahead UN defines…"The entire process of social life by means of which individuals and social groups learn to develop consciously within, and for the benefit of, the national and international communities, the whole of their personal capabilities, aptitudes and knowledge" (UNESCO, 1974). European Court of Human Rights has also defined education in a narrow sense as "teaching or instructions…in particular to the transmission of knowledge and to intellectual development" and in a wider sense as "the whole process whereby, in any society, adults endeavour to transmit their beliefs, culture and other values to the young" (Gandhi and Lalitha, 2014).

However, education has an acculturation role which refines sensitivities, activities and perceptions that contribute to national cohesion, scientific temper and independence of mind and spirit-thus furthering the goals of socialism, secularism and democracy enshrined in our constitution. Thus education is an essential factor for national development. It is also a powerful instrument of social, economic, political and cultural change. Indeed, the role of education is to impart knowledge, understanding, aptitudes and skills. To be precise the progress and prosperity of a country depends on the quality of its people. So in this context an overview of development of educational planning and achievement has been mentioned below.

Historical Analysis of Planned Education:

Historically the Government of India implemented a planned education system for the development of different aspects of human life. In 1950 the government of India appointed the Planning Commission to prepare a blueprint for the development of different aspects of life, including education. Thereafter, successive plans (usually on a five-year basis) were drawn and implemented over the periods. The major aims of these plans as follows:

1. To achieve universal elementary education,
2. To eradicate illiteracy,
3. To establish vocational and skill training programmes,
4. To upgrade standards and modernise all stages of education, with special emphasis on technical education, science, and environmental education, on morality, and on the relationship between school and work, and
5. To provide facilities for high quality education in every district of the country.

In the year of 1947 the government of India also appointed three important commissions for suggesting educational reforms. The University Education Commission of 1949 made valuable recommendations regarding the recognition of courses, techniques of evaluation, medium of instruction, student services, and the recruitment of teachers. The Secondary Education Commission of 152-53 focused mainly on secondary and teacher education. The Education Commission of 1964-66 made a comprehensive review of the entire field of education. It developed a national pattern for all stages of education (Oberoi, 2014). The commission's report led to a resolution on a national policy for education, formally issued by the government of India in 1968. This policy was revised in 1986. The policy emphasised educational technology, ethics and national integration (ibid. 2014). A core curriculum was introduced to provide a common scheme of studies throughout the country.

Scheduled Tribes (STs) of India and their Literacy:

The issue of imparting effective education and successful achievement of it keeps a holistic importance for all civilisations and human societies for all times to come. Educational planning in India is a bottom-line approach in which last man of the line gets complete benefit of it as it is for the front liner. In this concern another thing comes into the notice is that the bottom-line approach always doesn't work accordingly so that the last man remain unreachable for the mainstream. The various sections in this connection remain beyond the purview of the updated trend of the country. The trend of educational achievement most of the time doesn't come from all sections of the population sufficiently as it is expected. Thus the sections those remain less responsive to the system they fail back. In fact one portion of population in a country continues as under developed one. Even so, with this brief background context the paper attempts to explain about the educational achievement of one of the backward sections of the population of our country i. e. Scheduled Tribes (STs) particularly in a backward state like Odisha. Scheduled tribes are the major groups of population of mainland of South Asia who are popularly known as adivasi. Adivasis make up 8.6% of India's total population, or 104 million people, according to the 2011 census. There is a picture of consecutive increase of scheduled tribe population in proportion to the total population of the country in table-01.

Table 01. Trends in Proportion of Scheduled Tribes Population in India

Census Year	Total Population (in Million)	Scheduled Tribes Population (in million)	Proportion of STs Population
1961	439.2	30.1	6.9
1971	547.9	38.0	6.9
1981	665.3	51.6	7.8
1991	838.6	67.8	8.1
2001	1028.6	84.3	8.2
2011	1210.8	104.3	8.6

Source: Census Report 2011, Govt. of India.

Scheduled tribes comprise a substantial indigenous minority of the population of India. To be precise the Article 366 (25) of the Constitution of India refers to Scheduled Tribes as those communities, who are scheduled in accordance with Article 342 of the Constitution. This Article says that only those communities who have been declared as such by the President through an initial public notification or through a subsequent amending Act of Parliament will be considered to be Scheduled Tribes (MoTA, GoI, 2013). The list of Scheduled Tribes is State/UT specific and a community declared as a Scheduled Tribe in a State need not be so in another State. The inclusion of a community as a Scheduled Tribe is an on-going process. The essential characteristics, first laid down by the Lokur Committee, for a community to be identified as Scheduled Tribes are – a) indications of primitive traits; b) distinctive culture; c) shyness of contact with the community at large; d) geographical isolation; and e) backwardness (ibid. 2013). Education forms an important component in the overall development of individuals, enabling them to greater awareness, better comprehension of their social, political and cultural environment and also facilitating in the improvement of their socio-economic conditions. These hold true in the case of the Scheduled Tribes in India (MoTA, 2013). There are number of concerted efforts have been taken by the government for the overall development of the scheduled tribes but they are still far away from the standard parameters of development. Scheduled tribes are also not able to participate in the process of development, as they are not aware of most of the progrmmes and policies made by the government for their upliftment. This is mainly due to the high incidence of illiteracy and very low level of education among the tribal people. The educational status of the scheduled tribes and the role of governance in this direction keep value of discussion. There are some pictures of educational status and literacy rate of Scheduled Tribes in table-02.

Table 02. Growth of Literacy rate of Scheduled Tribes in relation to total population in India during last six decades (in percentage)

Years	Total literacy percentage (India)	Literacy of STs (India)	Gap of Literacy Rate
1961	28.30	8.54	19.77
1971	34.45	11.29	18.15
1981	43.57	16.35	19.88
1991	52.21	23.63	22.61
2001	65.38	47.10	18.28
2011	74.04	58.96	14.03

Source: Ministry of Tribal Affairs, GoI, 2011-12.

An Overview of the Scheduled Tribes (STs) in Odisha:

Odisha occupies a unique position among the Indian States and Union Territories for having a rich and colourful tribal scenario. There is 9.2% of the country's scheduled tribe population found in Odisha, which is third highest in the country. The other two States which have a higher tribal population are Madhya Pradesh (14.7%) and Maharashtra (10.1%) (Mehrotra and et al. 2005). Majority of STs population live in hilly and forest regions. Their economy is largely subsistence oriented, non-stratified and non-specialized. Their social system is simple and aspirations and needs are limited. Though the STs in Odisha have suffered from social, educational and economic backwardness due to geo-historical reasons, they have their own distinctiveness and socio-cultural milieu. The process of socio-economic development is going on after independence and has picked up momentum. Their ethos, ideology, worldview, value-orientations and cultural heritage are rich and varied. At one end of the scale there are nomadic food gatherers and hunters and at the other end, skilled settled agriculturists and horticulturists. The tribal areas of Odisha, therefore, basically present an extremely diversified social and economic scene.

Odisha has a composite society consisting of various caste categories and a number of diverse tribal communities. There are 62 tribal communities have been scheduled in the State under Article 342 of the Constitution of India who speaks 74 dialects (Government of Odisha (GoO), 2016). These tribal communities mostly reside in the Scheduled areas which account for 44.21 per cent of the total land of the State (ibid. 2016). They also differ from one another in terms of their language, social structure, territorial affiliation, socio-cultural identity, livelihood sources, access to the modern life style and degree of modernisation. Considering the low literacy, small size of population and adherence to agricultural and pre-agricultural type of economic system, Government of India has designated 12 tribal communities as Primitive Tribal Groups (PTGs) for special treatment. Similarly, it is observed that the tribal economy is still in a primitive stage from the point of view of resource utilisation, technology adoption and implementation, and adoption of diverse livelihood sources.

Jawaharlal Nehru, the first Prime Minister and the architect of modern, independent India formulated the policy to be adopted towards tribals as follows: 'People should develop the lines of their own genius and the imposition of alien values should be avoided'. In the background of the promulgated policy to be followed towards tribals, who constitute a significant part of the population of India, nearly more than forty million, who live in the forest and hilly areas having their own distinct physical traits, cultural norms, living pattern, religious beliefs, cultural practices, are now called by the blanket of the scheduled tribes (Gandhi and Lalitha, 2014). However, in this context the educational achievement of tribals of Odisha and their literacy level presents a grim picture. The table-03 shows a brief statistics of total literacy rate of scheduled tribes of Odisha in comparison to the total literacy rate of the state.

Table 03. Growth of Literacy rate of Scheduled Tribes in relation to total population in India during last six decades (in percentage)

Years	Literacy percentage of Odisha	Literacy of STs (Odisha)	Gap of Literacy Rate
1961	21.66	3.25	18.41
1971	26.18	9.95	16.23
1981	33.62	12.14	21.48
1991	49.09	21.55	17.54
2001	63.08	38.98	24.01
2011	73.45	52.24	21.21

Source: Ministry of Tribal Affairs, GoI, 2011-12.

RTE Act and Scheduled Tribes:

Education for all has come to be seen not only in terms of universal access but also in terms of the achievement of a minimum level of basic learning. The key criterion is not the number of years spent in the school or the type of institution attended, but what is learned. This focus on learning allows primary education to act as the platform or foundation that will allow structures to be built and sustained (World Conference in Education for all in Jomtien, Thailand, in March, 1990 (Mohanty, 2013). The paper attempts to recognise the unexpected incidents of the said statements and consequences of implementation of Right to Education (RTE) Act of 2009, which was meant to impart free and compulsory education to each single child coming under the jurisdiction of Indian sub-continent. Let's have a look over what is this act.

Article 21-A and the RTE Act came into effect on 1 April, 2010. The title of the RTE Act incorporates words 'free and compulsory'. 'Free education' means that no child, other than a child who has been admitted by his/her parents to a school which is not supported by the appropriate Government, shall be liable to pay any kind of fee or charges or expenses which may prevent him/her from pursuing and completing elementary education. Compulsory education casts an obligation on the appropriate Government and local authorities to provide and ensure admission, attendance and completion of elementary education by all children in the 6-14 age groups. With this, India has moved forward to a rights based framework that casts a legal obligation on the central and state Governments to implement this fundamental child right as enshrined in the Article 21 A of the Indian Constitution, in accordance with the provisions of the RTE Act (Oberoi, 2014). States and UTs are required to pay special attention to cope with the situation in terms of appointment of qualified teachers, development of special training programmes for out-of school children admitted to age appropriate classes and preparation of relevant teaching learning materials for them (Ota and et al. 2010).

However, with this brief excerpts it is understood that the Act is universally applicable and the children of each nook and corner of the country will have recipient of this benefit. Thus, the above cited educational act will be hugely helpful to those persons or areas which were unreachable earlier. In this connection the Scheduled Tribes population in the state of Odisha represents a low literacy (Table-03) rate and the dropout rate is severe in those areas and schools where tribal population is deeply concentrated. A majority of scheduled tribe children still reels under the problem of low literacy rate, absenteeism, shortage of quality teachers, shortage of school building (Figure-01), appropriate curriculum and instructional materials. This cited scenario is severely prevalent in the state of Odisha. The total literacy rate of the state is lower in various census years in comparison to the country's total literacy rate. In the same line there is a big difference between the literacy rates of scheduled tribe population as compared to the total literacy rate of the country. Further, the instance is seen in Odisha context. The literacy rate of scheduled tribes in state was 38.98 per cent compared to 63.08 per cent of total literacy rate with a gap of 24.01 per cent in 2001 census. And that figure increased into 52.24 per cent compared to 73.45 per cent of total literacy rate with a gap of 21.21 in 2011 census (Table-03).

Scheduled Districts and their Literacy Level:

The scheduled tribe population in Odisha holds a good portion in national tribal population picture. The state of Odisha is home to a large number of tribal communities along with various groups of Primitive Tribal Groups (PTGs). The Constitution of India has handed over the prerogative to the President of India and at the same time to the Governor of each state to declare an area as a scheduled area keeping in view the residing of scheduled tribe population

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Table 04. Total STs' and STs' female literacy rate in Scheduled districts of Odisha.

Districts	% of STs Population	Literacy Rates		Literacy Rates of Females		PTGs
		Total	STs	Total	STs	
Mayurbhanj	58.72	63.17	53.11	52.71	41.36	05
Malkangiri	57.83	48.54	35.23	38.28	26.25	14
Raygada	55.99	49.76	36.69	39.19	26.72	15
Nabarangpur	55.79	46.43	38.54	35.80	28.02	-
Gajapati	54.29	53.49	43.66	43.18	32.83	11
Kandhamal	53.58	64.13	58.34	51.94	45.58	06
Sundargarh	50.75	73.34	65.08	65.48	56.39	04
Koraput	50.56	49.21	35.36	38.55	25.37	-
Odisha	**22.85**	**72.87**	**52.24**	**64.01**	**41.20**	**83**

Source: SCSTRTI, GoO, 2015.

In this case there are eight scheduled districts- Mayurbhanj, Malkangiri, Raygada, Nabarangpur, Gajapati, Kandhamal, Sundargarh and Koraput-within the administration of Odisha.

These districts of the state considered as tribal belt and geographically most of the regions of them are unreachable almost throughout the year. The education, health, communication and transport to most of the part of these areas are also a dream today. The people are running miles and miles even to fulfil a minimum need. Poverty, illiteracy, unhygienic condition, famine and unemployment are even order of the day in 21st century. Among all these issues education keeps merit of discussion because here are number plans and programmes coming out from the Cabinet and Vidhan Sabha. Uncountable budget allocation is being promulgated for educational programmes. And in this connection the Right to Education Act (RTE) keeps worth for discussion. The programme was meant for free and compulsory education to each and every child for all sections of population throughout the country. In table 04 there is a brief picture of it. In the table 04 there is an instance of scheduled tribe literacy rate in these scheduled districts and it was reported after five years completion of this RTE act.

The proportion of tribal population in these scheduled districts is higher than the state and in all districts it is more than fifty per cent (table-04). Except Sundargarh and Mayurbhanj districts the rest scheduled districts having a literacy rate of less than fifty per cent. In addition, the female literacy rate in no scheduled districts is more than fifty per cent except Sundargarh. There is a picture of school going tribal children taught under the open sky in Nabarangpur district in Figure 2. Like the literacy rate of tribal children in scheduled districts of Odisha the gross enrolment rate keeps a noticeable concern. The gross enrolment in table 05 says there is more than 42 lac children entering in primary school each year within the class I-V and out of which tribal children enrolment nearby one and half lac i. e. more than 32 per cent of the total in Odisha (SCSTRTI, 2015). Similarly, the class between VI-VII the enrolment of total children in the state is more than 21 lac out of which five lac is tribal children (ibid. 2015). And this is the 24 per cent of the state total enrolment. The scene of tribal children enrolment both in class I-V and class VI-VII is lower in the state. But the important thing is to be noticed here is that the tribal children enrolment in scheduled districts is lower whereas the tribal population of these districts more than half of the total population of the districts (table-05).

Table 05 The gross enrolment of tribal children in different scheduled districts of Odisha.

Districts	Gross Enrolment-2013-14 (In 000')			
	Class-I-V		Class-VI-VII	
	Total	STs	Total	STs
Odisha	**4278**	**1400**	**2110**	**507**
Mayurbhanj	308	219	129	77
Malkangiri	95	66	28	15
Rayagada	133	89	43	24
Nabarangpur	164	103	62	35
Gajapati	79	55	29	17
Kandhamal	104	63	45	25
Sundargarh	204	124	99	57
Koraput	181	108	60	29

Source: SCSTRTI, GoO, 2015.

Summary:

The education system of India has been developing over the period of time. There are number of committees have been set up by the Govt. of India to suggest the betterment of education sector through the effective policy formulation and implementation. The state governments also followed the path. The United Nations' declaration of millennium development goals (MDGs) in the year 2000 to achieve universal education by 2015 was again another target to our country to mould our education system. Over the period of time, marching on the way to achieve universal education augmented the literacy rate. The Government of India still found out the lacunae in on the way to secure total literacy of the country and consequently formulated a policy of Right to Education Act, 2009 for every single citizen as the fundamental right. And it was expected that the RTE act will facilitate to reach the goal in time. Likewise there were number of provision in RTE act to ensure the free and compulsory education for each single child of the country through its effective execution. But terrible things are happening even after such types of provisions. There certain sections of people who are still away from this basic right. The scheduled tribe population are the victim of these difficulties not only in scheduled districts of Odisha but in other tribal resided areas of the country and that keeps importance for further research.

The scheduled districts are also part of active planning and monitoring by the state as well as central government. But it is a matter of concern that the literacy rate, dropout rate and gross enrolment ratio of school going tribal children are lower and lower in comparison to the total population of these scheduled areas. Along with the concentration of tribal population in these districts basically more than 50 per cent. Thus it is high time to think of about the vulnerability of educational achievement of scheduled tribe children. The policy implementation often keeping in view the micro level perspective must give the positive result to the country in a larger context.

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STAMPING HUMAN TRAFFICKING OUT: TOWARDS A DEVELOPMENT FRAMEWORK

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Abstract
Human trafficking is considered as a global issue in contemporary times. It is generally understood as a process through which individuals – women, men and children - are placed in an exploitative situation for purposes of forced and exploitative labour in factories, farms and private households, sexual exploitation, and forced marriage. Trafficking not only affects the trafficked individuals but also the society at large. This global issue of human trafficking can been tackled though the adoption of 5Ps paradigm: prevention, protection, prosecution, partnership and policy. However the current paper has suggested an alternative emancipatory framework that embraces four major perspectives: development perspective, public health perspective, human rights perspective, and gender perspective. However to tackle and stamp human trafficking out completely, there is also the necessity of putting emphasis on certain aspects – examining trafficking conditions, empowering elimination efficiencies, encouraging collaborative collaborations, and engaging reality-based policies – which are closely related to the issue of human trafficking if we are really committed to make a (human)trafficking free society.

Keywords: Human Trafficking, Protection, Partnership, Human Rights

Introduction

Human trafficking is a worldwide phenomenon with increasing recognition that an urgent and effective response is required. However, despite legislative developments and the introduction of national and international interventions, responses to victims and perpetrators have been limited in effect. Aspirations to prioritize a human rights model within a wider discourse of vulnerable people on the move are frequently overtaken by law enforcement and boarder control priorities. Human trafficking is one of the most governance challenges of our global age. As the UN defines it, human trafficking is essentially a form of non-institutional slavery, but also includes the trafficking of human organs. Is has been resistant to abolition and difficult to combat. Human trafficking is organized through networks and is clandestine in nature, making it very hard for governments to even detect. Yet it is arguably the most severe form of human exploitation in the world. Traffickers trade in the immediate human suffering of their goods. Therefore it is imperative on the part of the governments (both international and international), civil society-based organizations, development practitioners and nonetheless, the academicians to modest approaches in eradicating this long persisting issue of human trafficking.

Understanding Human Trafficking

The present strategy is based on the definition of human trafficking set out in the UN Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, supplementing the United Nations Convention against Transnational Organized Crime, 2000. This has now been endorsed by the international community. A number of different definitions had previously been in use, preventing effective harmonization and coordination. The Protocol, states that:

> (a) “Trafficking in persons” shall mean the recruitment, transportation, transfer, harbouring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or of the giving or receiving of payments or benefits to

> achieve the consent of a person having control over another person, for the purpose of exploitation. Exploitation shall include, at a minimum, the exploitation of the prostitution of others or other forms of sexual exploitation, forced labour or services, slavery or practices similar to slavery, servitude or the removal of organs;
> (b) The consent of a victim of trafficking in persons to the intended exploitation set forth in subparagraph (a) of this article shall be irrelevant where any of the means set forth in subparagraph (a) have been used;
> (c) The recruitment, transportation, transfer, harbouring or receipt of a child for the purpose of exploitation shall be considered "trafficking in persons" even if this does not involve any of the means set forth in subparagraph (a) of this article;
> (d) "Child" shall mean any person under eighteen years of age (United Nations 2000).

The Protocol also states that the consent of a victim of human trafficking to the intended exploitation shall be irrelevant where any of the means set out in the definition have been used. It further states that the recruitment, transportation, transfer, harbouring or receipt of a child (a person under 18 years of age) for the purpose of exploitation shall be regarded as trafficking in persons even if this does not involve any of the means set forth above. Put simply, trafficking in human beings is an act involving the recruitment, transfer or harbouring of a person using force, threats, deception or other improper forms of pressure for the purpose of exploiting that person in some way. The definition in the Protocol rests on the assumption that adults and children of both sexes can become victims of human trafficking, and that every victim's free will has in some sense been undermined or constrained. It is not limited to sexual abuse but applies to all forms of exploitation. The broad terms of reference used make for wide applicability and allow room for interpretation. Although it deals with transnational trafficking – the crime is committed or organized in more than one state – it can be applied just as effectively to trafficking within countries.

Trafficking in human beings is a complex, multi-layered phenomenon. Viewed as a process, it falls into three separate phases: recruitment, transferral and exploitation in the country of destination. The crime can usually be broken down into a series of violations of someone's rights during this process. The victim can be subjected to deception and fraud, rape, assault or maltreatment, forced labour, the illegal dispossession of travel documents, etc. Several perpetrators may be involved and the violations committed in a number of locations over time. Human trafficking is thus an elastic concept, behind which lurks a complex reality.

Causes and Consequences of Human Trafficking

Trafficking in human beings takes place in most parts of the world. The majority of countries are involved or affected. It is a complex, mutable phenomenon: a chain of offences and violations committed across time and space. It is practiced inside countries, across state borders, even between continents. As it is a criminal activity, the real extent of the problem is difficult to estimate. Trafficking in human beings is a ruthless, cynical form of exploitation; traffickers prey on and profit from the adversities, distress and vulnerability of other people. ILO has estimated that the minimum number of persons in forced labour, including sexual exploitation, as a result of trafficking at any given time is 2.5 million. Of these, 1.4 million are in Asia and the Pacific, 270,000 in industrialized countries, 250,000 in Latin America and the Caribbean, 230,000 in the Middle East and Northern Africa, 200,000 in countries with economies in transition and 130,000 in sub-Saharan countries (ILO 2005). A non-governmental organization (NGO), Free the Slaves, estimates that there are 27 million slaves in the world today. According to their estimates, more than 1.3 million people are enslaved in Latin America and the Caribbean, nearly 1 million in Africa and the Middle East and 24 million in Asia (United Nations 2008).

The causes of human trafficking are complex and often reinforce each other. Trafficking in persons operates in the global market place where victims are the supply and abusive employers or sexual exploiters represent the demand. Internationally the supply of victims is encouraged by many factors including but not limited to: poverty, weak social and economic structure, the perception of a higher standard of living elsewhere, organized crime, lack of employment or underemployment, climatic catastrophes, discrimination against women, violence against women and children, government corruption, armed conflict, political instability, and cultural norms or traditions that permit slavery. From the demand side, several factors are driving the increase in demand for trafficked individuals. One of them is the growth of the sex industry worldwide. Another is the growing demand for cheap exploitable labour. Additionally, sex tourism and child pornography have become worldwide industries. This growth has been fueled by the increased use of the Internet which permits instant and nearly undetectable transactions. In some countries a widening gender gap has created a new source of demand for young women as brides.

Victims forced into sexual slavery are often subdued with drugs and suffer extreme violence. Additionally they can suffer physical and emotional damage, exposure to sexually transmitted diseases including HIV/AIDS. If they are internationally trafficked, they are often isolated since they do not speak the language of the area that they are trafficked to. Victims often endure brutal conditions that result in physical, sexual and psychological trauma. Besides the previously mentioned sexually transmitted infections, victims are plagued by anxiety, insomnia, and depression, post-traumatic stress disorder (PTSD and Dissociative Disorder. They also live in unsanitary and crowded conditions suffer from poor nutrition and are more likely to be exposed to tuberculosis. Human traffickers prey on the vulnerable often young children and women. They attempt to trick, coerce or win the confidence of their victims. They often promise marriage, employment, educational opportunities or basically a better life. Trafficking is therefore a human rights violation. In addition, it undermines communities, deprives countries of human capital and undermines public health (United States Department of State 2006).

Human Trafficking: A Development Issue

There can be no doubt that human trafficking can have devastating long- and short-term consequences for its victims' physical and mental health as well as their legal, social and financial situation. Apart from the individual suffering it causes, its repercussions for society as a whole are highly detrimental. Trafficking can damage its victims' health – often severely – in a number of ways: She or he is usually subjected to cruel mental and physical abuse designed to break down initial resistance, including confinement, seclusion, threats, humiliation, beatings and sexual abuse. This treatment places the victim under severe stress, often leading to trauma and depression. The risk of contracting sexually transmitted diseases – from Chlamydia to HIV/AIDS – is very great. Physical injuries are common. Unwanted pregnancies among women and girls who are sexually exploited not infrequently lead to dangerous abortions. The physical, mental and social development of women and children is severely impaired and the victims are usually marked for life by the treatment and experiences they undergo.

That apart, human trafficking is a pressing political issue for two key reasons. First, because its victims are often subjected to virtual slavery, exposing them to severe physical and mental abuse. Their rights are brutally violated and they are robbed of their fundamental freedom and dignity. The severity and estimated scope of this abuse has made the issue a priority for most of the national governments. Second, human trafficking is estimated to be one of the top three sources of income globally, for organized crime. Only trafficking in drugs and arms surpasses human trafficking as a means for such illegal networks to generate funds. Criminal networks undermine the integrity of democratic states and destabilize their social and economic order. Income generated from human trafficking provides such networks with the resources they need to sustain a wide range of harmful activities. For both these key reasons, governments have recognized human trafficking as a threat to the democratic way of life and to the basic rule of law.

Therefore trafficking in human beings attracted rapidly growing attention in the latter half of the 1990s and is now a major concern in a number of policy areas in all most all the countries. Today, human trafficking is regarded as a development issue as well as an expression of the absence of gender equality. It has found a place on the development policy agenda and has become the target of international development cooperation measures. Thus a growing number of governmental and non-governmental players have started to tackle this problem and a variety of actions are being taken in areas such as migration, organized crime and human rights.

Human Trafficking: Whose Responsibility is it?

Human trafficking is considered as a burning issue that affects individuals, local communities, nation states and the world at large. The responsibility to address this issue of human trafficking lies at all levels. Individuals, communities, non-government organizations, states and national governments, international organizations also share the responsibility.

For many, primary responsibility lies with national governments. They are responsible for driving the agenda forward within their jurisdiction and for the creation of an enabling policy environment. Such an environment is one that diminishes opportunities for exploitation to take place and effectively prosecutes perpetrators once the crime has been committed. Nation states are responsible for developing and implementing national plans of action against trafficking and undertaking appropriate legislative changes or establishing comprehensive laws against trafficking. They are further responsible for initiating regional and international actions, programmes, policies and frameworks to ensure a protective international environment where there is zero tolerance for human rights abuses in shape or form.

Representing all members states, United Nations is a body with the responsibility to bring together all nations to work for peace and development based on the principles of justice, human dignity and the wellbeing of all people. In tolerance to trafficking (which is rightly referred to as modern day slavery) can be clearly traced back to the Universal Declaration of Human Rights. Other international instruments that directly and indirectly assist anti-trafficking work can be found in the links provided under the international legal frame work section.

Non-government organizations (NGOs) and other civil society advocates, including religious affiliations, youth groups and women's groups, have an active role to play in combating the problem of trafficking. Civil society organizations often have the trust of communities and can their eyes and ears. They have a critical role to play in terms of strengthening, community resilience to the abuses and exploitation that lead to trafficking. The role of NGOs in feeding into policy changes and effectively implementing policy is being increasingly recognized globally.

Families and individuals, as the first line of defence against abuse or exploitation can take an active interest in the issue of human trafficking. As alert citizens and members of the communities, we can keep an effective look out for exploitative practices in our neighbourhoods and report them to relevant organizations and authorities. As consumers, we can become more responsible by making a conscious effort to ensure that we buy the products (for example, clothes, sportswear, coffee, tea etc.) which has been fairly traded and has not been derived from forced or exploitative labour practices. We can also start to challenge the kinds of social attitudes that helps create environments in which traffickers are able to flourish. This is an acknowledgement that trafficking does not occur in a vacuum but against a background of widespread discrimination against others based on issues like sex, age, nationality, ethnicity, religion, caste etc.

Preventing Human Trafficking

Human trafficking is a cruel, ruthless, and cynical form of human exploitation, a serious crime and a gross violation of human dignity. Therefore tackling human trafficking necessarily entails series of serious government legislations, policy frameworks and collaborations. In response to the inadequacies of the existing law in combating modern-day trafficking, and persuaded by the growing anti-trafficking rhetoric around the world, the Department of State, United States of America implemented the Trafficking Victims Protection Act, 2000. As a 'victim-centered' approach, the Act emphasizes three paradigms: prevention, protection and prosecution in tackling human trafficking (United States Department of State 2000).

In addition to these three metamorphic United States legislative instruments, the 'partnership' and 'policy' are also very crucial in dealing with human trafficking. Thus, tackling human trafficking is broadly based on the framework of 5Ps paradigm, comprised of Prevention of human trafficking, Protection of victims, Prosecution of traffickers, Partnership with government and non-government organizations and community at large, and Policy initiatives towards anti-trafficking. This 5Ps paradigm – prevention, protection, prosecution, partnership, and policy – continues to serve as the fundamental framework used by governments and non-governmental organizations around the world to combat human trafficking.

Prevention

Prevention is a crucial component to monitor human trafficking globally. Prevention means reducing the vulnerability of a person under trafficking. Prevention efforts have been concentrated largely on the supply side of trafficking by addressing the vulnerabilities of communities. In more recent times, efforts extend beyond raising awareness campaigns to strengthening labor law enforcement and strengthening partnerships between governments, law enforcement, and non-governmental organizations. Other prevention activities that tackle the push factors of migration have also been implemented such as the provision of vocational training, access to microcredit and access to education for vulnerable children. However, in many cases, prevention strategies have failed to integrate into policies due to lack of evidence-based research, planning and impact evaluations.

Protection

Protection is the key to the victim-centered approach to combat modern slavery. Protection involves keeping victims safe from threat, violence and abuse; providing basic needs like shelter, food, medical and psychological care; and providing legal protection that upholds individual rights, confidentiality, judicial redress and witness protection. Effective victim protection efforts include the "3Rs" – rescue, rehabilitation, and reintegration. Identifying victims is a critical first step in ensuring they can receive the support and resources they need. Proactive identification efforts and training for first responders are of paramount importance to a government's ability to combat human trafficking. After identification, governments should make the rights and needs of victims a priority to ensure that protection efforts restore a survivor's dignity and provide an opportunity for a safe and productive life. To effectively implement the '3Rs,' governments need to enable identified trafficking victims to remain in the country, work, and obtain services without fear of detention or deportation for lack of legal status or crimes that the trafficker made them commit. Rehabilitation efforts help provide emergency assistance and services; effective placement in stable, long-term situations; and access to educational, vocational and economic opportunities for survivors of modern slavery. Reintegration efforts include voluntary repatriation for trafficking victims and assistance in their home communities.

Prosecution

Prosecution targets people who profit from human trafficking. It requires vigorous law enforcement, corruption fighting the identifying and monitoring of trafficking routes and cross-border coordination. Prosecution is a necessary element for governments to eradicate human trafficking. Although the UN Trafficking Protocol consists of a mandatory provision to criminalize traffickers, the crime remains largely under-prosecuted and unpunished. Prosecution-related activities include implementation of specific anti-trafficking laws, provision of training of police officers, lawyers, and judges to effectively respond to trafficking and the establishment of special anti-trafficking police units. However, many countries that have ratified the Trafficking Protocol fail to provide a legal framework to cover all provisions from the Protocol in a comprehensive manner.

Partnership

'In recent years we've pursued a comprehensive approach reflected by the three Ps: prosecution, protection, and prevention. Well, it's time to add a fourth: partnership. The criminal network that enslaves millions of people crosses borders and spans continents. So our response must do the same. So we're committed to building new partnerships with governments and NGOs around the world, because the repercussions of trafficking affect us all'. – Hillary Rodham Clinton, Secretary of State Combating human trafficking requires the expertise, resources and efforts of many individuals and entities. It is a complex, multi-faceted issue requiring a comprehensive response of government and nongovernment entities in such areas as human rights, labor and employment, health and services, and law enforcement. It requires partnerships among all of these entities to have a positive impact. Partnerships augment efforts by bringing together diverse experience, amplifying messages, and leveraging resources, thereby accomplishing more together than any one entity or sector would be able to alone. Examples of existing partnerships governments use to facilitate prevention, protection, and prosecution include: - Task forces among law enforcement agencies that cooperate to share intelligence, work across jurisdictions, and coordinate across borders; - Alliances between governments and business associations that seek to craft protocols and establish compliance mechanisms for slavery-free supply chains; and, - Regional partnerships among nations, such as the anti-human trafficking efforts of the Organization of American States (OAS) or the European Union (EU). Outside the government, partnerships include coalitions of nongovernmental organizations (NGOs) coming together for purposes of advocacy, service provision, information sharing, and networks of survivors, whose experiences inform the broader trafficking movement. While there is broad agreement on the purpose and benefits of a partnership approach to human trafficking, there is less agreement on and documentation of proven, successful strategies, - something all should endeavor to create and share in the years ahead.

Policy

Policy can be defined as the course of action adopted by a government, a party or an organization on a particular issue. The factors that influence national policies include, among others, a country's international obligations – such as conventions, national legislation, bilateral agreements – and very importantly, public opinion. An enabling policy environment is critical. In combating trafficking, policy is the pillar supporting all anti-trafficking initiatives under prevention, prosecution and protection.

Stamping Human Trafficking Out: A Development Paradigm

Human trafficking is a socioeconomic and legal problem and it is a symptom of a much deeper malice in our society. Therefore there cannot be any single approach that provides remedy for such problem. The present paper provides an alternative integrated framework in examining the empanipation of human trafficking. This alternative emancipatory framework comprises of four major perspectives: (i) Development Perspective, (ii) Public Health Perspective, (iii) Human Rights Perspective, and (iv) Gender Perspective. Each perspective is important in its own right, but it is only in their mutual association that the four together provide the setting for the eradication of human trafficking.

Development Perspective

The development perspective in combating human trafficking is significant that systematically takes into account three major development themes: eradication of structural factors, awareness campaign and information dissemination, community partnership, and empowerment. First, there is no doubt about the fact that structural factors like those of poverty, unemployment, unequal access to labour markets, lack of income opportunities, and lack of access to opportunities thrown open by the market economy in the developing world are some of the root causes of trafficking. Hence we need to improve the economic condition of the families living in financial hardship through proper implementation of poverty alleviation programmes, rural industrialization, infrastructure development, optimal utilization of local resources for productive purposes to the benefit of the economically weaker section, and pursuing an inclusive development strategy. It is particularly necessary to focus attention on microfinance and self-help groups to strengthen the economic conditions of mothers and consequent status of girl children. This may also prevent them from going to distant, unknown places to earn money for their family members.

Second, development perspective emphasizes much lively awareness campaign and information dissemination. The entrenched problem of human trafficking is the lack of awareness among people in at-risk communities of the trafficking industry and the plight of trafficked persons from their region. Individuals who are trafficked are usually children and women who are mostly from poor rural background with little education (Samarasinghe 2003). In addition, lack of literacy and awareness amongst the economically weaker sections of society is another cause of trafficking. There is, therefore, urgent need to strengthen basic capabilities of women and children through awareness, better health and compulsory education up to secondary stage. Simultaneously, sustained and vigorous campaigning is necessary to sensitize media and make people, particularly the poor, remain alert about the traffickers. A compulsory social science subject at school level may be introduced to impart value-neutral education on gender issues, reproductive health, human rights, social environment and the like. This may produce a whole new generation of learners who would start internalizing the much-desired goals of gender equity and protection of human rights in the rapidly changing world.

Third, the development perspective also emphasizes community building and networking. Anti-trafficking training and capacity building operate on two levels: first, at the grassroots to build the capability of the different segments of the local communities to prevent trafficking at the source; and second, to strengthen the capacity of law-enforcement, border control, and immigration authorities in apprehending traffickers and rescuing victims of sex trafficking. While such initiatives have a significant deterrent effect, they are increasingly funded by initiatives concerned with formal prosecution. Our review is focused on the first category. Building healthy and stable NGO coalitions to address and respond to trafficking within specific regions is viewed as an important prevention strategy. Community-networking initiatives are designed, for example, to elicit community-level monitoring of trafficking activity, to encourage private-sector responses, to build the capacity for better-informed professional referral networks, and to initiate new NGOs and to encourage existing NGOs to become more responsive. Funded by host governments and international donor agencies, these technical assistance and capacity-building efforts are also increasingly participatory in their approach.

Fourth, development perspective puts emphasis on empowerment development activities designed to improve the vocational and educational status of women and girls and raise their individual incomes are increasingly recognized as essential in preventing trafficking. The ultimate objective is to empower women in order to prevent them from being forced into the sex industry. The empowerment among communities at risk with strategies aims at improving educational and vocational options for women and girls, as well as enhanced legal literacy, also offers a potentially sustainable strategy.

Public Health Perspective

Public health's emphasis on evidence-based research as the foundation for any policy or program initiative has much to offer anti-trafficking advocates. Public health's focus on prevention also adds value. From a public health perspective, it would make little sense if, instead of vaccinating a population, a government simply waited for a major disease outbreak and then sought to hold the responsible parties accountable for the lives lost or harmed. Public health's experience with addressing societal attitudes that lead to risky, unhealthy behaviors offers valuable insights, as public health campaigns have been successful in fostering healthier behaviors. Public health has a wealth of experience in fostering changes at the individual, institutional, and community levels to achieve healthier outcomes in target populations.

Public health campaigns have been successful across a range of issues, including youth smoking, nutrition, and seat belt use. In recent years, public health has also tackled violence issues, and that experience might prove particularly valuable in addressing societal attitudes and behaviors that underlie human trafficking. These insights could be applied to help address demand-related issues by countering attitudes and behaviors that promote tolerance of exploitation of others for sex or cheap labor.

Finally, public health emphasizes the importance of identifying essential partners, engaging affected communities, and fostering community coordination and preparedness. Public health's approach to violence aims to involve a broad range of sectors of society, including 'education, labor, public housing, media, business, medicine, and criminal justice' (Mercy et al. 1993). Engaging partners in all sectors of society helps enhance prospects for early intervention and, ultimately, prevention.97 Public health campaigns also recognize the importance of partnering with target populations. Public health puts an emphasis on preparedness and coordination among stakeholders.

Human Rights Perspective

The human rights perspective acknowledges the inherent human dignity in each individual. The links between human rights and the fight against trafficking are well established. According to United Nations, 2014, 'human rights law has prohibited discrimination on the basis of race and sex; it has demanded equal or at least certain key rights for non-citizens; it has decried and outlawed arbitrary detention, forced labour, debt bondage, forced marriage, and the sexual exploitation of children and women; and it has championed freedom of movement and the right to leave and return to one's own country'. It is argued that human trafficking persists, in part, when societies tolerate denials of the dignity and humanity of vulnerable individuals. Human rights law is designed to address vulnerability. More specifically, marginalized individuals and populations are often at heightened risk of various forms of exploitation, including human trafficking. Poor children whose births are not registered or who lack access to health care and education are at heightened vulnerability. Children whose births are not registered do not exist in government records, exposing them to a broad range of potential harm.

Similarly, discrimination creates barriers to individuals' full realization of their rights, pushing primarily minorities, women, and children to the margins and increasing their risk of exploitation. Human rights law has a response at every stage in this process. The right to birth registration, health and education rights, labor rights, the right to live free from discrimination, and other rights all have the capacity, if fully realized, to reduce the vulnerability of individuals who might otherwise end up at risk of trafficking. In short, the human rights perspective can help address the root causes of human trafficking, including denial of economic and social rights, discrimination, and poverty.

A human rights perspective, therefore, is regarded as a conceptual framework for dealing with human trafficking that is normatively based on international human rights standards and that is also operationally aimed at promoting and protecting human rights. Such an approach requires analysis of the ways in which human rights violations arise throughout the trafficking cycle, as well as of states' obligations under international human rights law. The human rights perspective also seeks to both identify and redress the discriminatory practices and unjust distribution of power that underlie trafficking, that maintain impunity for traffickers and that deny justice to their victim. The two core principles of this perspective are: (i) the aims and objectives of anti-human trafficking policies and programmes should be oriented to promote and protect rights of trafficked individuals; and (ii) there is the prerequisite of identification of rights holders of trafficked individuals, their entitlements and the corresponding duty bearers and their obligations (United Nations 2014).

Gender Perspective

The gender perspective emphasizes on the gender equality. The gender equality is a key issue and measures to reduce male oppression of females are fundamental. Unequal power relations and sexual stereotypes must be counteracted. Respect for and protection of women's rights must be strengthened by – among other means – amending discriminatory legislation and working to change traditional discriminatory norms and attitudes. The right of women to live free of violence and sexual abuse must be supported. Women must also be encouraged to participate actively at all levels of social and political life.

It is important to support efforts to establish comprehensive gender equality policies for the home, the workplace and in the political arena. Women and children must be made familiar with their rights and taught how to assert them. This applies particularly to the prevailing views and attitudes concerning the right women to decide over their own bodies and sexuality. Support for sex education and information, and better reproductive health among women and men will, in the long, run help prevent human trafficking for sexual exploitation. Particularly crucial in the context of the fight against HIV/AIDS is the ability of women and children to protect themselves from sexual exploitation and the need to encourage responsible, considerate and respectful behaviour in men.

Concluding Remarks

Human trafficking, although endemic to all societies, has turned into a truly global reality that has been fuelled by the demand for cheap labour and largely the exploitation of trafficked individuals such as women, men and children who certainly require multifarious urgent attentions from multiple levels: macro, meso and micro. Several initiatives have been initiated from global, regional and national levels. However, it is essential to maintain a coordination of these global, regional and national perspectives in order to combat the global issue of human trafficking. From time to time, together with international institutions, several prominent regional organizations and national governments have taken leading roles in elaborating a comprehensive anti-trafficking framework combining legal obligations, political commitments, soft law guidelines, and commentaries to the major anti-trafficking instruments. While they have different mandates, they nonetheless have one and the same goal – to prevent human trafficking, protect trafficked persons and prosecute offenders. Together their goal is to break the vicious cycle of modern-day slavery.

As a global issue, human trafficking can be stamped out with the adoption of 5Ps paradigm: prevention, protection, prosecution, partnership and policy. However the current paper has suggested an alternative emancipatory framework that embraces four major perspectives: development perspective, public health perspective, human rights perspective, and gender perspective. However to tackle and stamp human trafficking out completely, there is also the necessity of putting emphasis on the following aspects which are closely related to the issue of human trafficking if we are really committed to make a (human)trafficking free society:

I. The conditions, more aptly the trafficking realities need to be critically, if not superficially, investigated in order to tackle the global issue of human trafficking.
II. The tackling of human trafficking essentially requires not merely awareness; it effectively requires resources, expertise and special training, coherent and coordinated counteraction, modern legal instruments, and operational capacity.
III. The government (national, regional, international) needs to act in collaboration with the grassroots level civil society based organizations for effective tackling of human trafficking.
IV. The policies, programmes, and projects relating to tackling human trafficking require to formulate, implement and execute in line with the thorough understanding of the manifest as well as latent aspects of stark trafficking situations and empirical realities.

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E PERCEPTION IN ADOLSCENTS- DIFFERENCES INMALES AND FEMALES

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Abstract

Gender is the socially constructed characteristics of women and men – such as norms, roles and relationships of and between groups of women and men. It varies from society to society and can be changed. The present study was aimed at determining if there is any difference in the way gender roles are viewed by adolescent males and females. The result indicated that adolescent males do hold more traditional and stern gender role perception and expectations than adolescent females.

Keywords: Gender, adolescent, perception, difference

1.1 Review of Literature:

World Health Organization has defined 'gender' as'the socially constructed characteristics of women and men – such as norms, roles and relationships of and between groups of women and men'. It varies from society to society and can be changed. The terms 'Gender' and 'Sex' are often used interchangeably. However, these two terms have much different connotations. Sex typically refers to sexual anatomy and sexual behaviour, whereas gender refers to the perception of maleness or femaleness related to membership in a given society. (Feldman, 2016). A newborn's sex is assigned as either male or female, based on their genitals. Once a sex is assigned, the child's gender is presumed. Differences in the ways males and females are treated begin at birth, continue during the preschool years, and extend into adolescence and beyond.

Dimensions of Gender-

While one's gender may begin with the assignment of his/her sex, it doesn't end there. A person's gender is the complex interrelationship between three dimensions:

– Body: Our body, our experience of our own body, and how others interact with us based on our body.Bodies themselves are also gendered in the context of cultural expectations. Masculinity and femininity are equated with certain physical attributes, labelling us as more or less a man/woman based on the degree to which those attributes are present. This gendering of our bodies affects how we feel about ourselves and how others perceive and interact with us.

– Identity: Our deeply held, internal sense of self as male, female, a blend of both, or neither; who we internally know ourselves to be.Gender identity is our internal experience and naming of our gender. A Cisgender person has a gender identity consistent with the sex they were assigned at birth. For example, a child whose sex was assigned male on their birth certificate and who identifies as a boy is cisgender. A transgender person has a gender identity that does not match the sex they were assigned at birth. So, a child who was assigned male on their birth certificate and who identifies as a girl is transgender.

But gender is a spectrum, and not limited to just two possibilities. A child may have a Non-binary gender identity, meaning they do not identify strictly as a boy or a girl – they could identify as both, or neither, or as another gender entirely. Agender people do not identify with any gender.

– Expression: How we present our gender in the world and how society, culture, community, and family perceive, interact with, and try to shape our gender. Gender expression is also related to gender roles and how society uses those roles to try to enforce conformity to current gender norms.

The third dimension of gender is Gender expression, which is the way we show our gender to the world around us (through such things as clothing, hairstyles, and mannerisms, to name a few). Practically everything is assigned a gender—toys, colours, clothes, and activities are some of the more obvious examples.

Each of these dimensions can vary greatly across a range of possibilities. A person's comfort in their gender is related to the degree to which these three dimensions fall in harmony. By the age of two, children consistently label themselves and those around them as male or female.

Preschool-age children often have very stern ideas about how boys and girls are supposed to act. Their expectations about gender-appropriate behaviour are even more gender-stereotyped than those of adults and may be less flexible during the preschool years than at any other point in the life span. Beliefs in gender stereotypes become increasingly pronounced up to age five, and although they become somewhat less rigid by age seven, they do not disappear. In fact, the gender stereotypes held by preschoolers resemble those held by traditional adults in society (Feldman, 2016). Like adults, preschoolers expect that males are more suitable to have traits involving aptitude, independence, vigour, and competitiveness. In contrast, females are viewed as more likely to have traits such as tenderness, expressiveness, nurturance, and submissiveness. Although these are expectations, such expectations provide the lens through which preschool-age children view the world and thus affect their behaviour as well as the way they interact with peers and adults. (Feldman, 2016).

Various perspectives have tried to explain the source of gender-matching perceptions and behaviours. Some of them are-

1. Biological perspective- Biological characteristics associated with sex might themselves lead to gender differences.Hormones are one sex-related biological characteristic that have been found to influence gender-based behaviours. Girls exposed to unusually high levels of androgens (male hormones) prenatally are more likely to display behaviours associated with male stereotypes than are their sisters who were not exposed to androgens.Similarly, boys exposed prenatally to atypically high levels of female hormones are apt to display more behaviours that are stereotypically female than is usual.
2. Psychoanalytic Perspective- According to Freud, during phallic stage of psychosexual development, boys start to identify more with their fathers and girls start identifying more with their mothers. Identification is the process in which children attempt to be similar to their same-sex parent, incorporating the parent's attitudes and values.
3. Social Learning Perspective- Social learning approaches see children as learning gender-related behaviour and expectations by observing others. Children watch the behaviour of their parents, teachers, siblings, and even peers. Books and the media, and in particular television and video games, also play a role in instilling traditional views of gender-related behaviour from which preschoolers may learn.Television also presents men and women in traditional gender roles.
4. Cognitive Perspective- In order to establish gender identity, children develop a genderschema, a cognitive framework that organizes information relevant to gender.For instance, preschoolers use their increasing cognitive abilities to develop "rules" about what is right and what is inappropriate for males and females.According to cognitive-developmental theory, proposed by Lawrence Kohlberg, rigid gender schemas are influenced by the preschoolers' erroneous beliefs about sex differences. Specifically, young preschoolers believe that sex differences are based not on biological factors but on differences in appearance or behaviour. A boy may think he could turn into a girl if he put on a dress and tied his hair in a ponytail. However, by the time they reach the age of four or five, children develop an understanding of gender constancy, the awareness that people are permanently males or females, depending on fixed, unchangeable biological factors.

Gender Identity during Adolescence-

Gender identities which start establishing themselves during preschool years, reconcile by the time children reach adolescence. Going beyond obvious physical differences, gender perception colours psychological differences as well like those in self-esteem, ideas of friendships, romantic relationships, risk-taking behaviour etc. For e.g. one of the reasons why girls have been found to be affected by depression more than boys is because, it is seen more acceptable and in line with 'how a girl should be' than for a boy. Also, risk taking is more seen in boys as it's seen as one of the 'manly' characteristics compared to girls.

Gender perception sets expectations not just for one's own behaviour but for others' behaviours as well. For e.g. in some cultures cooking is seen as an essential qualification for a female who is ready to get married. Also, it's often expected that a husband must earn more than his wife.

Role of Culture- In Asian cultures, which rests morein patriarchy, the ideal male is perhaps seen as competent, stable, tough, confident, strong, accomplished, non-conforming, aggressive and is the leader. The ideal female is perhaps seen as warm, emotional, kind, polite, sensitive, friendly, fashionable, gentle, soft and is the follower. In urban contexts, these gender expectations and stereotypes could be more subtle and indirect. Research also shows that these stereotypes create dangerous consequences that limit a person's full potential and well being. Men and women, because of these stereotypes, are forced to ignore their personality traits, temperament and unique characteristics that make them who they are. Instead there is always a tendency to conform to the cultural notions of 'masculinity' and 'femininity'.

There may be several men who are soft & gentle in their temperament, who love to cook and are often bombarded by our society for not being charismatic and extroverted. On the other hand, there may be several women who are naturally extroverted, brave and tough and they are bombarded by our society for not being gentle & submissive. Exaggerated differences between men & women, most of which are researched to be individual differences, are glorified and generalized as gender differences.

1.2 Objectives of the study-

The objective of the following study was to find out if there is any significant difference in perception of gender roles and gender appropriate behaviours between male and female adolescents.

1.3 Hypotheses-

Null Hypothesis: There is no difference in the perception of gender roles and gender appropriate behaviours between male and female adolescents, i.e. male and female adolescents will score equal in the questionnaire of 'Gender Perception'.

Alternate Hypothesis: There is a difference in the perception of gender roles and gender appropriate behaviours between male and female adolescents, i.e. male adolescents will score higher than female adolescents in the questionnaire of 'Gender Perceptions'.

1.5 Tools-

A self-constructed questionnaire by the researcher named 'Gender Perception' was used in order to collect responses from the subjects. The questionnaire contained 15 test items and had a 5 point Likert rating scale. The lowest possible score was 15 and highest possible score was 75. The test items were based on everyday instances of gender expectations from self, parents and peers and they were framed in such a way that higher the score, more traditional and stereotypical gender-perception a respondent is presumed to have.

1.6 **Methodology-** The questionnaire 'Gender Perception' was given to 35 male and 35 female adolescents. All the adolescents were from the age group of 18-20; were students of the same educational institute, were from the same vicinity and belonged to the similar socio-economic background.

1.7 Statistical Techniques: The statistical measures employed were - Mean, range, standard deviation & t-test (Independent design).

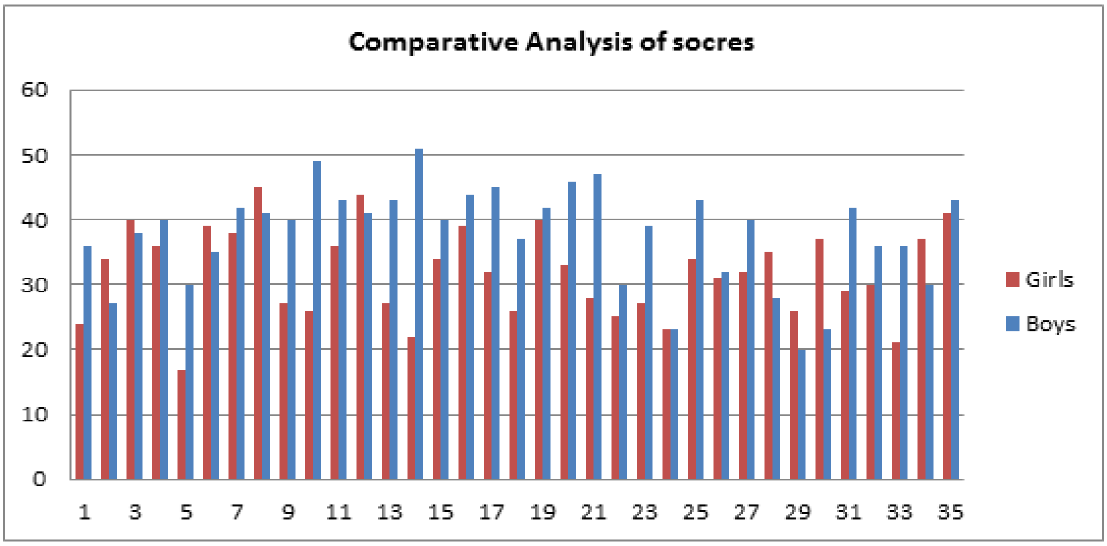
Table 1. Comparative analysis of the scores

	Males	Females
Mean	37.71	31.85
SD	10.47	11.23

1.8 Results and Discussion:

70 adolescents (35 Males and 35 Females) were given instructions for attempting the 'Gender Perception' questionnaire. All of them cooperated throughout the administration. The responses were scored, evaluated and explained to them.In case of Male adolescents, the highest score was 51 and lowest score was 20; hence the range was 31. Standard deviation was calculated to be 10.47 In case of females, the highest score was 45 and lowest score was 17; hence the range was 28. Standard deviation was calculated to be 11.23In case of males, the mean score was 37.77 which was higher than that for females which was 31.85. Since there were two different groups, t-test (independent design) was calculated in order to know if the difference between means of the two groups was statistically significant. The t value was 3.71, which was found to be significant at 0.01 level. Thus, the alternative hypothesis, 'There is a difference in the perception of gender roles and gender appropriate behaviours between male and female adolescents' was retained and null hypothesis was rejected.

Ancillary Observations- In the interaction post data collection, it was found that, adolescents did hold prejudiced and stereotypical views about gender roles. For e.g. many boys admitted that they want to marry a woman who holds a job but should be less earning than them. Many girls also admitted that child-caring is essentially a woman's job. There was an overall agreement that crying in public should only be acceptable for a woman and not for a man as it's assumed to be a sign of weakness.



There was also a lack of general knowledge about hormonal and anatomical differences between males and females. For e.g. 90% of boys and 47% of girls did not know the biology behind menstrual cycles and assumed that girls are simply 'impure' during those days. When the sources of these erroneous beliefs were traced, most adolescents stated that they have learnt from their parents and peers. However, gender perception is not an irreversible tendency. Hence, it is possible to provide sex and gender education to children during middle childhood and adolescence. In the post-task discussion, it was found that participants were curious to know more about the concept of gender, sources of gender perception and related things. They also showed willingness to change their beliefs if scientific and realistic information was available.

Practical Implications-

The findings suggested that there is a need to impart basic sex and gender education to young girls and boys to inculcate unbiased gender perception. It can also be difficult to change stern gender perception during adulthood and hence, a person's behaviour is likely to get affected by his/her gender stereotypes. For e.g. a man may refuse to help his wife in household activities because he believes it to be only her job. Or a woman may give up her ambitions for career in athletics as it's not viewed suitable for women. Hence, the concept of androgyny (considering a human being regardless of his/her gender) needs to be instilled during the growing years of age.

Methodological issues-

- The study was conducted on adolescents of similar socio-economic background. It could be more expanded by including adolescents from diverse socio-economic backgrounds.
- The study could also be expanded by creating awareness about gender perception and then administering the questionnaire once again to compare pre and post changes, if any.

1.9 Conclusion-

Thus, it was found that there is a difference in gender role perception between male and female adolescents. Males were found to have more stern and traditional gender perception compared to females.

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DEPOSITS AND CREDIT PENETRATION IN THE BANKING INDUSTRY: A COMPARATIVE STUDY OF PURBA MEDINIPUR AND PASCHIM MEDINIPUR DISTRICTS IN WEST BENGAL (INDIA)

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Abstract
The objectives of the study is to examine the bank branch growth statistics, trend growth of deposits and credit and also find out any difference, if any, between deposits and credit of the selected banks in the selected two districts. For this study data has been collected from the secondary sources for the period 2011-2016. Based on the objectives of the study, the researcher applied the trend equations to capture the growth rate during the period, both in terms of deposits and credit of transactions and t-test for comparing the mean value of the selected parameter. The analysis focused that SBI & its associates, RRBs and Private Banks having more growth rate in Purba Medinipur district whereas commercial banks and nationalized banks having more growth in Paschim Medinipur district. Similarly, in terms of credit growth rate Purba medinipur district is higher all the categories banks except SBI & its associates compare to the Paschim Medinipur district. As per mean test results it point out that the mean scores of deposits as well as credit in Paschim Medinipur is higher compared to Purba Medinipur district but it is not statistically significant.

Keywords: Banking, Growth, Deposits, Credit

Introduction

The last decade has seen many positive developments in the Indian banking sector. The policy makers, which embrace the Reserve Bank of India (RBI), Ministry of Finance and related government and financial sector regulatory entities, have made several notable efforts to improve regulation in the sector. A few banks have established an outstanding track record of innovation, growth and value creation. One of the major objectives of Indian banking sector reforms was to encourage operational autonomy, flexibility and competition in the system and to increase the banking standards in India to the international best practices. Indian banking sector is one of the most attractive and biggest market of Asia for the investment. The banking sector is mainly engaged on providing customer service more effectively and efficiently the success of any financial institution especially, banks depends upon the service providing and satisfaction of the customer. In the present day competitive market environment retaining the customer and their goodwill is a major challenge. The need of bank is making the customer happier by providing qualitative services that there is one to one correspondence between development of the economy and occupational structure. Indian banking system will further grow in size and complexity while acting as an important agent of economic growth and intermingling different segments of the financial sector. As banking in India will become more and more knowledge supported, capital will emerge as the finest assets of the banking system. Ultimately banking is people and not just figures. The banking sector in India was totally traditional prior to 1991. The banks were usually risk averse and they thought banking is an activity of collecting deposits and lending against them. Until 1991 the word profitability was seldom considered by Indian banking business. Up to that period the banks were established only to serve social objectives and their performance was just task oriented but not goal oriented. In 1991 when government of India initialized the deregulatory policies, the Indian banking sector has gained momentum in diversified areas of development. In spite of several developments in Indian banking sector, there is a significant impact of factors like governance and risk management, financial control, effective cost management, and technological intensity of banking etc. The banking sectors become an important segment of Indian economy for money market dynamics. Financial sector controlled and managed by banking industry works as a source for generating money supply. The commercial banks play a dominant role in the economic development of the country. The banks improved their quality of service and narrow-down the margins. As a result of it they increased volume of customers and profitability, the corporate governance adopted by the Indian banking sector has avoided wastage and concentrated ownership and quality of management. The professional approach with the modern technology adopted by banks improved their efficiency. The global financial crisis of 2007-08 has not influenced the Indian banking sector, even though there was a slowdown in the growth due to weak trade and world financial conditions. However, after the crisis the Indian banking sector again gained its growth compared with the other banking institutions of the world. In spite of several challenges in domestic and international conditions, performance of Indian banks remind robust during 2011-2012.

Literature Review

A few important studies which the researchers have already covered are mentioned below-
Fries et al. (2002) examines the performance of 515 banks in 16 transition economies for the years 1994-99 based on their public financial accounts. Researcher points that excessive risk-taking would point the possibility that banks are trading off greater short-term accounting profits at the expense of higher risks, the costs of which may not be fully reflected in bank accounts. Chaudhary and Sharma (2011) attempt to analyze how efficiently Public and Private sector banks have been managing NPA. They reveal that Public banks must pay attention on their functioning to compete private banks. Dwivedi and Charyulu (2011) determine the impact of various market and regulatory initiatives on efficiency improvements of Indian banks. The investigation reveals that national banks, new private banks and foreign banks have showed high efficiency over a period time than enduring banks. Lohia (2011) analyzes the performance of Indian banks over the period of the last ten years to determine the share price performance of Indian banks relative to the share price performance of banks in Hong Kong, Europe and the US. This paper finds that private banks perform better than public banks overall based on the CAMEL Framework. Koundal (2012) analyzes that foreign owned banks are on average most efficient and new banks are more efficient that old ones. Another observation is that public sector banks are not as profitable as other sectors and in terms of size, the smaller banks are globally efficient, but large banks are locally efficient. Nayak (2012) understand how financial inclusion through cooperative banks can be a viable option for inclusive growth in India. Investigation observe that cooperative banks have feasible options for inclusive growth through rural development, creating opportunities for employment, income generation but shortfalls of cooperative banks should be mitigated and this will lead to inclusive growth in our country. Rani et al. (2013) understand the performance and growth of different categories of Indian commercial banks during the period 2009 to 2012. The study reveals that SBI performed much better than the other public sector banks. With respect to the banking performance measures the 7 new private sector banks have shown an increasing trend. Sharma and Prasad (2014) identify that pre and post liberalization era has witnessed various environmental changes which directly affects the aforesaid phenomena. Another point is that post liberalization era has spread new colors of growth in India but simultaneously it has also posed some challenges. Shukla (2014) evaluates performance of Indian Banking System during the Global Economic Crisis with that of select global markets. The paper also focuses on the change required in business and operational strategy by Banks and FIs in during economic slowdown i.e., re-strategizing in economic slowdown for converting adverse economic environment into a favorable business and operational opportunities. Sing (2014) analyze evolution, growth and development of Non-Banking Financial Companies in India. Researcher observes that the growth trend of NBFCs in India is still catching momentum in the economy and the RBI should also make certain policies which should help them to

flourish along with care for its investors. Zamrad and Ilyas (2014) evaluate the financial performance of the commercial banks of Pakistan for the period 2007-2012. Researcher concludes that that the banks having more average assets, equity, advances, deposits, fixed assets have better financial performance. Waleed et al. (2015) compare performance of private and public banks in Pakistan during the period of 2011-2014. Research stated that debit ratio, Debt to Equity Ratio, return on equities and earning per share of private banks is higher than public banks. On the other hand, public return on assets is higher than private bank. Nagarkar (2015) objectives is to analyze the performance of five major public, private and foreign sector banks with principle component analysis on the financial parameters. The study depicts that there has been a significant difference in major parameters of banks. Geetha (2016) measure Financial Performance and progress of the Pragathi Gramina Bank in Shivamogga District. Research reveals that the Performance of Pragathi Gramina Bank in meeting its objectives is successful and appreciable based on the available data for the purpose of study. Raj (2016) understands the emerging technological trends in Banking Sector in India. Researcher concludes that the banking sector in India is progressing with the increased growth in customer base, due to the newly improved and innovative facilities offered by banks. Alkhazaleh (2017) analyzing the association between profitability, deposit and credit facilities as performance of commercial banks while gross domestic product proxies economic growth. The researcher noticed that bank performance in particular profitability deposits credits have positive relationship with economic growth as measured by GDP. Mustafa and Taqi (2017) evaluate the financial performance of the Punjab National Bank along with regression analysis. The study concluded that the selected bank has performed well on the sources of growth rate and financial efficiency but profitability position has been found poor during the study period.

Research Gap-On the basis of literature reviewed, it is observed that there is no specific study found as related to the trend of the performance of deposits and credits of the banking sector in the selected districts of West Bengal.

Objectives of the Study: The main objective of the study is to examine the performance deposits and credits of the banks selected under study. To attain this main objective, the following subsidiary objectives are sought to be achieved:

i) To examine the bank branch growth statistics of the selected banks under study.
ii) To examine the trend growth of deposits and credit of the selected banks under study.
iii) To find out any difference, if any, between deposits and credit of the selected banks in the selected two districts.

Research design

Research design means a way to systematically solve the research problem. It comprises a series of steps that are taken together to provide a roadmap for carrying out a research project.

Sample size and selection: The empirical work is based on a study of performance of deposits and credit of the selected banks in Purba Medinipur and Paschim Medinipur districts of West Bengal (India). For the purpose of analyzing the contribution of the selected banks, the study has been made on those banks for which data for all years is available for the period 2011 to 2016.

Data Type: The entire study is based on the secondary/quantitative data collected from the database of districts of India.

Research methods applied: Based on the objectives of the study, the researcher applied the exponential trend equations to capture the growth rate during the period, both in terms of deposits and credit of transactions and t-test for comparing the mean value of the selected parameter.

Analysis and Findings

Chart – 1: Bank Branch Statistics of Purba Medinipur and Paschim Medinipur Districts

Figure 1

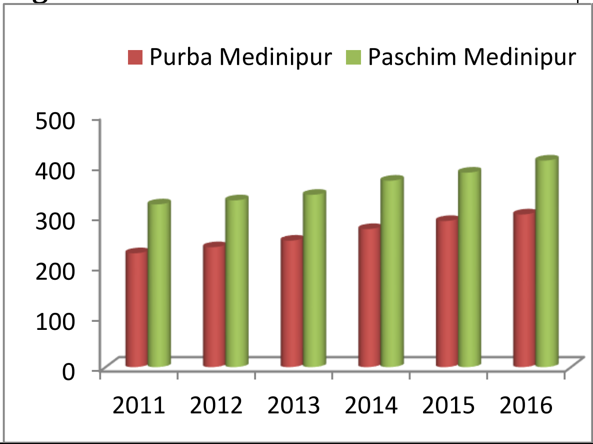


Figure 2

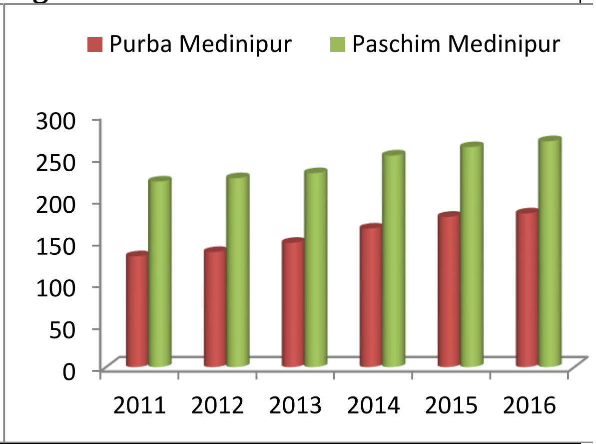


Figure 3

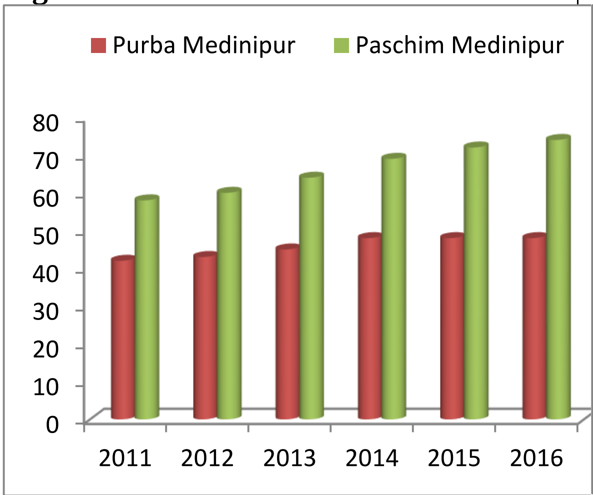


Figure 4

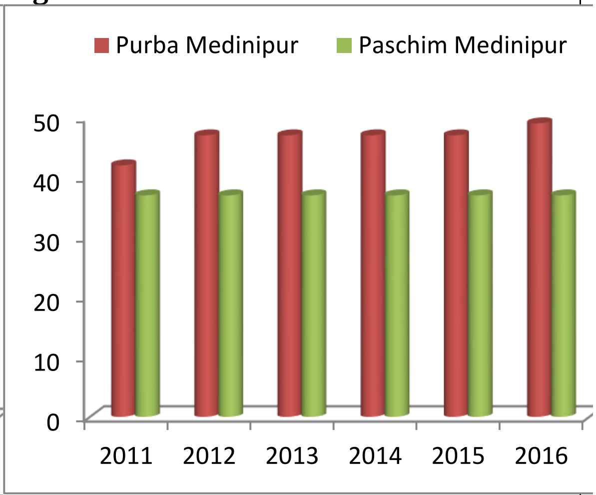


Figure 5

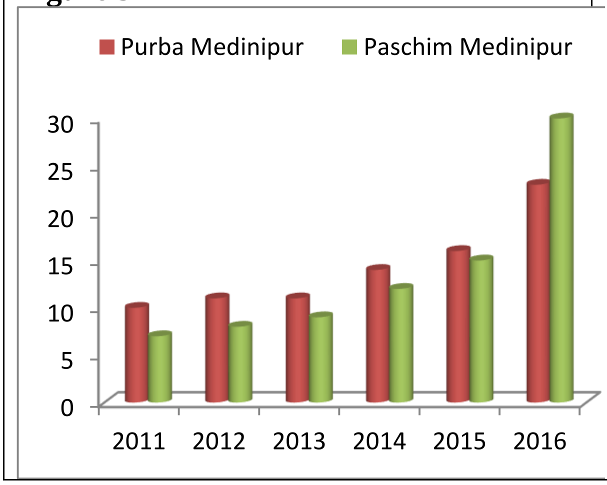
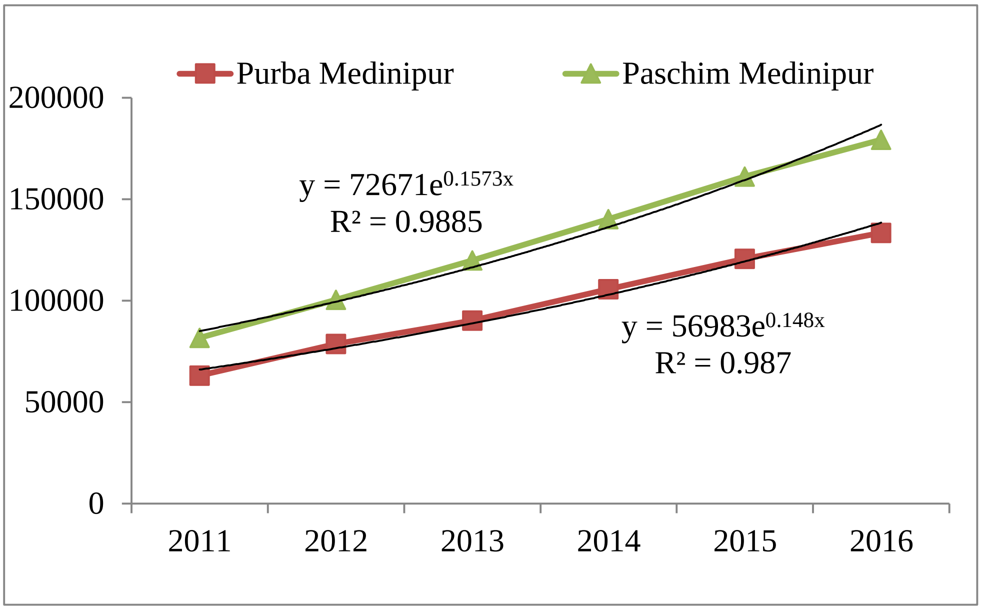


Figure -1 **Commercial Bank Branches**
Figure -2 **Nationalized Bank Branches**
Figure -3 **SBI Branches**
Figure -4 **RRBs Branches**
Figure -5 **Private Bank Branches**

Source: Compiled by Author

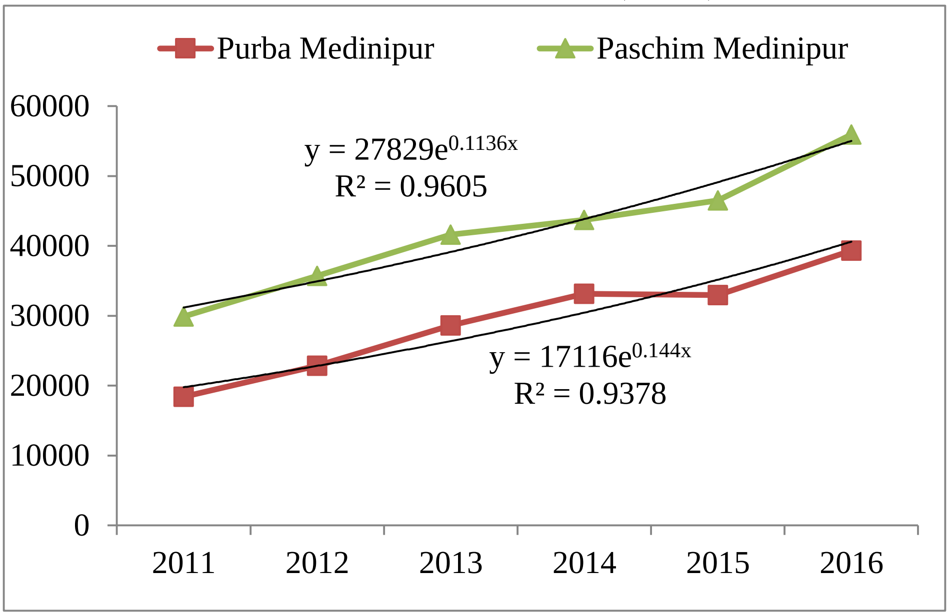
Chart – 2: Commercial Banks (Deposits)



Source: Compiled by Author

From the above chart, it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.987 and 0.988 respectively. The equation is $y = 56983e^{0.148x}$ and $y = 72671e^{0.157x}$, indicates the growth rate 14.8% and 15.7% in Purba Medinipur and Paschim Medinipur districts respectively from the year 2011-2016.

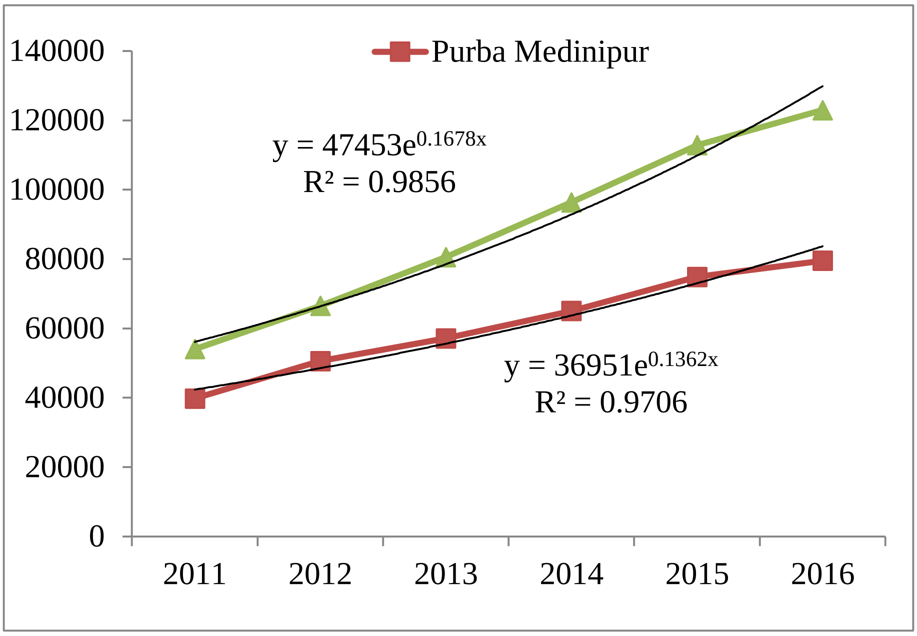
Chart – 3: Commercial Banks (Credit)



Source: Compiled by Author

Based on the above chart, it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.937 and 0.960 respectively. The equation is $y = 17116e^{0.144x}$ and $y = 27829e^{0.113x}$, indicates the growth rate 14.4% and 11.3% in Purba Medinipur and Paschim Medinipur districts respectively from the year 2011-2016.

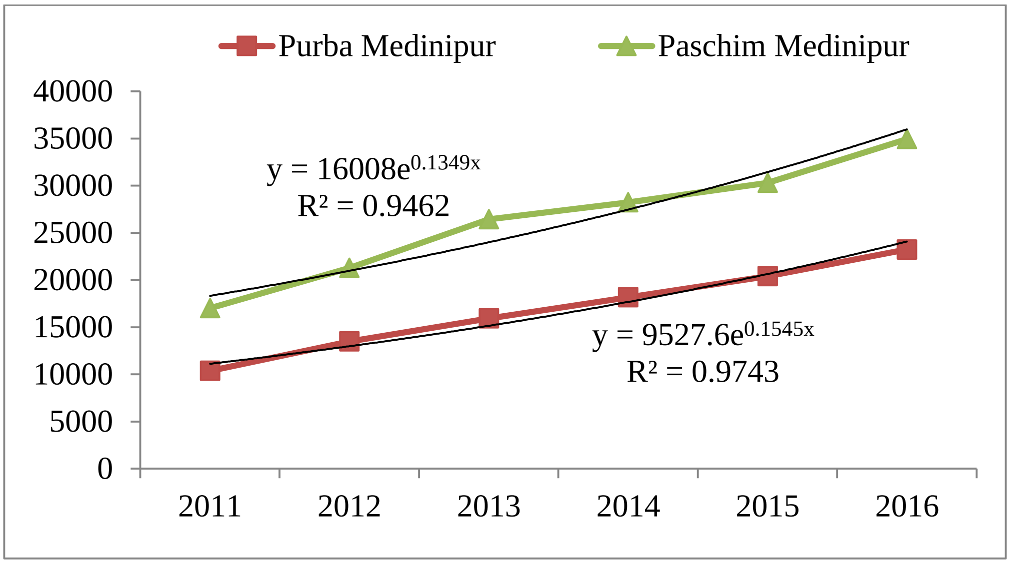
Chart – 4: Nationalized Banks (Deposits)



Source: Compiled by Author

From the above chart, it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.970 and 0.985 respectively. The equation is $y = 36951e^{0.136x}$ and $y = 47453e^{0.167x}$, indicates the growth rate 13.6% and 16.7% in Purba Medinipur and Paschim Medinipur districts respectively.

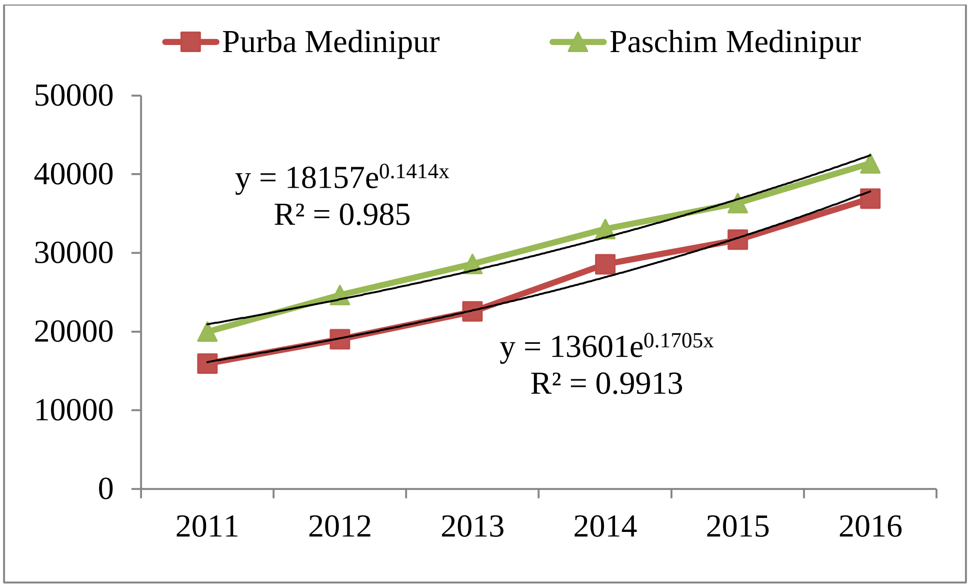
Chart – 5: Nationalized Banks (Credit)



Source: Compiled by Author

From the above chart (No. 5), it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.974 and 0.946 respectively. The equation is $y = 9527.e^{0.154x}$ and $y = 16008e^{0.134x}$, indicates the growth rate 15.4% and 13.4% in Purba Medinipur and Paschim Medinipur districts respectively.

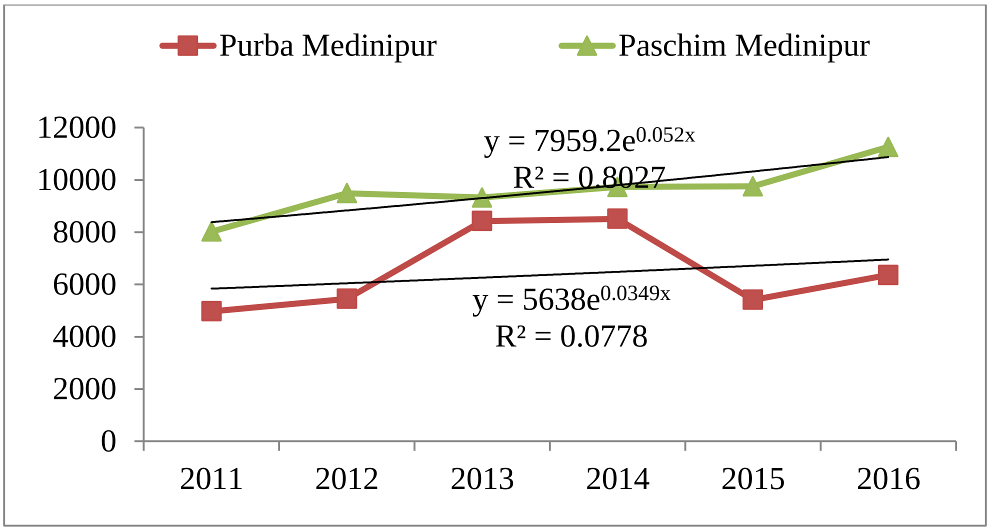
Chart – 6: SBI & its Associates (Deposits)



Source: Compiled by Author

From the above chart, it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.991 and 0.985 respectively. The equation is $y = 13601e^{0.170x}$ and $y = 18157e^{0.141x}$, indicates the growth rate 17.0% and 14.1% in Purba Medinipur and Paschim Medinipur districts respectively.

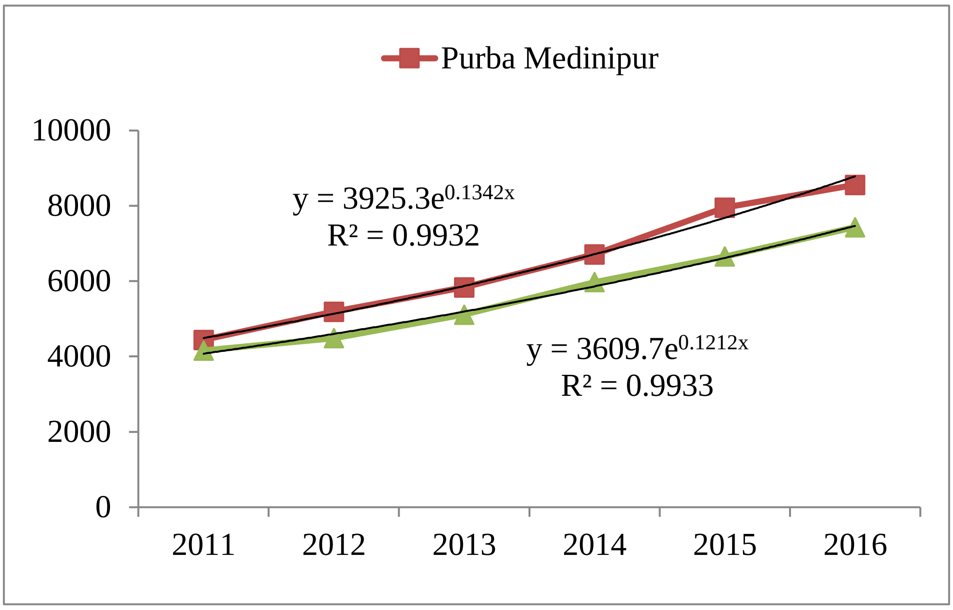
Chart – 7: SBI & its Associates (Credit)



Source: Compiled by Author

From the chart (No.7), it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.077 and 0.802 respectively. The equation is $y = 5638e^{0.034x}$ and $y = 7959.e^{0.052x}$, indicates the growth rate 3.4% and 5.2% in Purba Medinipur and Paschim Medinipur districts respectively.

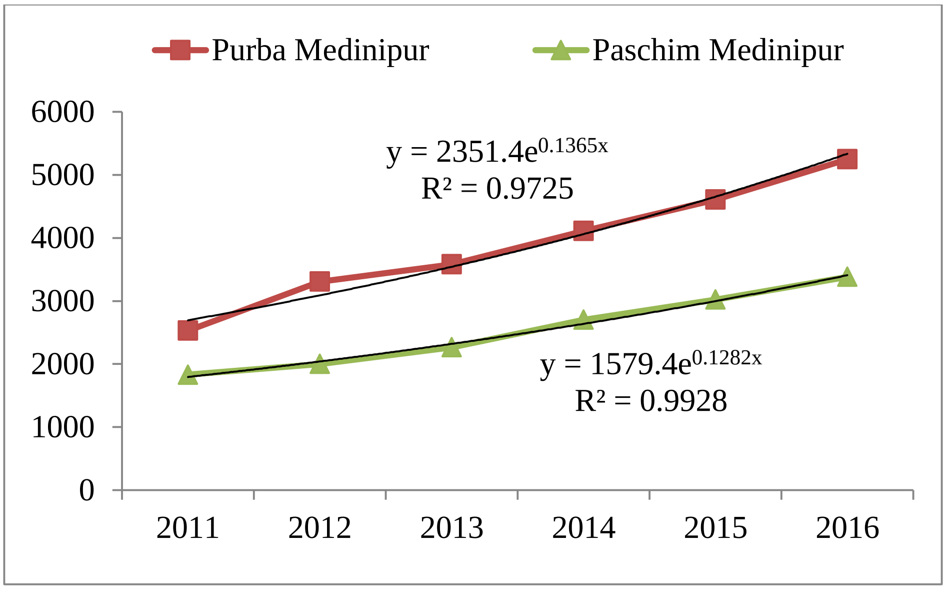
Chart – 8: RRBs (Deposits)



Source: Compiled by Author

From the above chart, it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.993 and 0.993 respectively. The equation is $y = 3925.e^{0.134x}$ and $y = 3609.e^{0.121x}$, indicates the growth rate 13.4% and 12.1% in Purba Medinipur and Paschim Medinipur districts respectively.

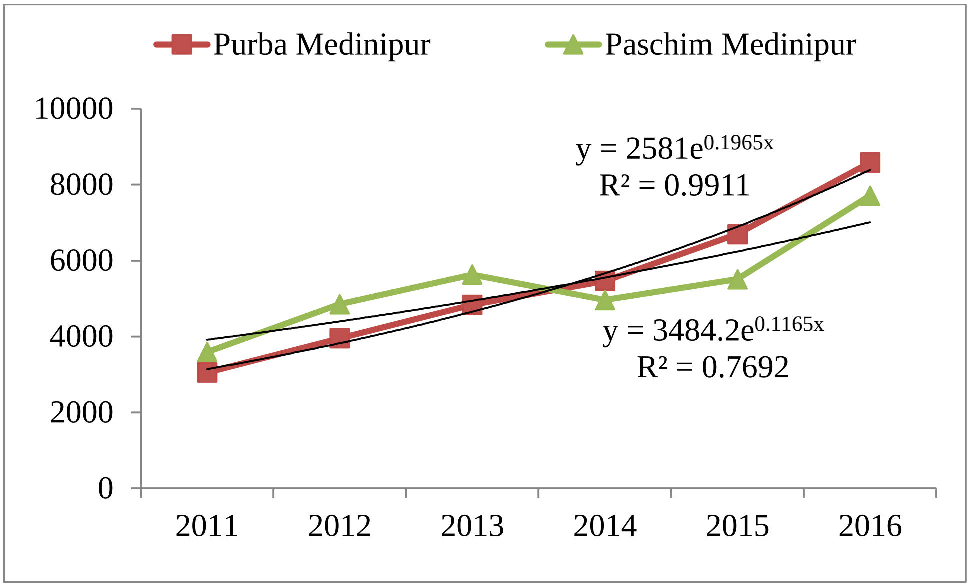
Chart – 9: RRBs (Credit)



Source: Compiled by Author

Based on chart (No. 9), it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.972 and 0.992 respectively. The equation is $y = 2351.e^{0.136x}$ and $y = 1579.e^{0.128x}$, indicates the growth rate 13.6% and 12.8% in Purba Medinipur and Paschim Medinipur districts respectively.

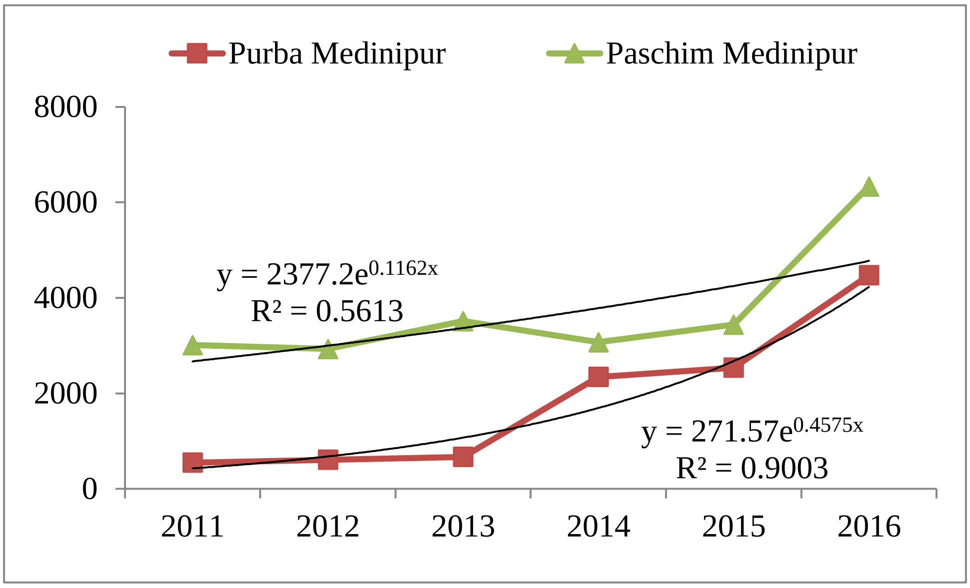
Chart – 10: Private Banks (Deposits)



Source: Compiled by Author

From the above chart, it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.991 and 0.769 respectively. The equation is $y = 2581e^{0.196x}$ and $y = 3484.e^{0.116x}$, indicates the growth rate 19.6% and 11.6% in Purba Medinipur and Paschim Medinipur districts respectively.

Chart – 11: Private Banks (Credit)



Source: Compiled by Author

From the above chart, it is clear that the on the basis of the objective, a trend equation has been obtained which is found to be an exponential growth curve having a R-square of 0.900 and 0.561 respectively. The equation is $y = 271.5e^{0.457x}$ and $y = 2377.e^{0.116x}$, indicates the growth rate 45.7% and 11.6% in Purba Medinipur and Paschim Medinipur districts respectively.

Table – 1: Snapshot of Growth rate of Deposits and Credit

Name of the Banks	Deposits (Growth Rate %)		Credit (Growth Rate %)	
	Purba Medinipur	Paschim Medinipur	Purba Medinipur	Paschim Medinipur
Commercial Banks	14.8	15.7	14.4	11.3
Nationalized Banks	13.6	16.7	15.4	13.4
SBI & its Associates	17.0	14.1	3.4	5.2
RRBs	13.4	12.1	13.6	12.8
Private Banks	19.6	11.6	45.7	11.6

Source: Compiled by Author

Based on the above table, it reveals that SBI& its associates, RRBs and Private banks having more growth rate in Purba Medinipur district whereas commercial banks and nationalized banks having more growth in Paschim Medinipur district. Similarly, in terms of credit growth rate Purba medinipur district is higher all the categories banks except SBI & its Associates compare to the Paschim Medinipur district.

Table – 2: Group Statistics relating to Deposits

	Districts	N	Mean	Std. Deviation	Std. Error Mean
Deposits	Purba Medinipur	30	39496.1667	38706.17770	7066.74888
	Paschim Medinipur	30	52218.7667	54005.14939	9859.94618

Source: Compiled by Author

Table - 3: Mean difference test result

		t-test for Equality of Means						
							95% Confidence Interval of the Difference	
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Deposits	Equal variances assumed	-1.049	58	.299	-12722.60	12130.84	-37005.13	11559.93

Source: Compiled by Author

The above table reveals a higher mean score relating to deposits in Paschim Medinipur district compare to Purba Medinipur district. From the t-test for equality of means, find that null hypothesis is accepted, as the p-values exceed 0.05, thereby indicating no significant difference between the Purba Medinipur and Paschim Medinipur districts in terms of deposits transaction. Furthermore, the mean score shows the higher mean in Paschim Medinipur bank deposits compared to Purba Medinipur bank deposits but it is also not statistically significant.

Table – 4: Group Statisticsrelating to Credit

	Districts	N	Mean	Std. Deviation	Std. Error Mean
Credit	Purba Medinipur	30	11686.1667	11047.35844	2016.96247
	Paschim Medinipur	30	16888.4000	16202.50533	2958.15922

Source: Compiled by Author

Table – 5: Mean difference test result

		t-test for Equality of Means						
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
Credit	Equal variances assumed	-1.453	58	.152	-5202.23	3580.34	-12369.06	1964.59

Source: Compiled by Author

Based on the above table, a higher mean score relating to credit in Paschim Medinipur district compare to Purba Medinipur district. From the t-test for equality of means, find that null hypothesis is accepted, as the p-values exceed 0.05, thereby indicating no significant difference between the Purba Medinipur and Paschim Medinipur districts in terms of credit transactions. Furthermore, the mean score shows the higher mean in Paschim Medinipur banks credit compared to Purba Medinipur banks credit but it is also not statistically significant.

Conclusion

From the above analysis it can be concluded that SBI& its associates, RRBs and Private banks having more growth rate in Purba Medinipur district whereas commercial banks and nationalized banks having more growth in Paschim Medinipur district. Similarly, in terms of credit growth rate Purba medinipur district is higher all the categories banks except SBI & its Associates compare to the Paschim Medinipur district. As per mean test results it point out that the mean scores of deposits as well as credit in Paschim Medinipur is higher compared to Purba Medinipur district but it is not statistically significant. To conclude it all, the banking sector in India is progressing with the increased growth in customer base, due to the newly improved and innovative facilities offered by banks. The economic growth of the country is an indicator for the growth of the banking sector. For this lies in the capabilities of the Reserve Bank of India as an able central regulatory authority, whose policies have shielded Indian banks from excessive leveraging and making high risk investments. By the government support and a careful re-evaluation of existing business strategies can set the stage for Indian banks to become bigger and stronger, thereby setting the stage for expansions into a global consumer base. The long term success by any bank cannot be achieved without the development of new business ideas, innovative products and services and intense focus on customer retention.

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PERFORMANCE EVALUATION OF BIHAR STATE ROAD TRANSPORT CORPORATION: A CASE STUDY OF OPERATIONAL PERFORMANCE

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Abstract

To strengthen the public transportation system in the state, Bihar State Road Transport Corporation was established. It is a statutory commercial body for providing safe, adequate and comfortable bus services to the people. It has proved to be a dependable mode of transportation in every nook and corner of the state. It is providing services in most of the rural areas of the state. The development and growth of the BSRTC is comparatively slow when it is compared with other State Transport Corporations. The operational activities in the road transport sector of Bihar have resulted in numerous complex problems, as a result of these problems, it becomes very difficult for decisions to filter from top to bottom of the BSRTC well in time, this seriously affects the decision making at the operating levels. No doubt, the BSRTC is operating its service in some unremunerative areas. It also faces serious competition from railways and private vehicle owners. Unfavorable natural calamities like heavy rain, flood also deteriorated the condition but inspite of all the above mentioned defects the corporation is in a poor stage of development. This paper is an attempt to understand the performance appraisal of BSRTC and to contribute in improving Financial and operational performance and also Possible suggestions to overcome the problems.

Keywords: Performance Review, Operational Performance, Fleet Utilisation, Vehicle Productivity, Occupancy ratio, Financial Performance, Financial Viability.

Introduction

Bihar State Road Transport Corporation was incorporated on 1 May 1959 by the Government of Bihar under section 3 of the Road Transport Corporation Act, 1950 as a wholly owned Corporation of the State Government. The Corporation is mandated to provide an efficient, adequate, economical and properly co-ordinated Road Transport. The Corporation is under the administrative control of Transport Department of the Government of Bihar. As on 31 March 2014, the Corporation had a fleet strength of 414 buses. Out of 414 buses, number of on-road buses which was 145 in 2009-10 decreased to 95 in 2013-14. Neither the state Government nor the Corporation had formulated any Public Private Partnership (PPP) policy. However, the Corporation had implemented a scheme under PPP. Under the said Scheme, the Corporation permits private operators to ply their buses on notified routes with road permits issued in the name of the Corporation on a commission basis. Thus under the PPP scheme, the Corporation, in effect, had let out the use of its road permits only.

Research Methodology:

The present study is based on secondary data. The data is gathered from the annual reports of the Bihar State Road Transport Corporation, CAG report, Economic Survey and the various issues of SRTUs, journals and working papers were also accessed for the relevant.

Period of Study

To draw valid conclusions, a period of minimum five years is required for this type of studies. Hence, the present study covers a period of 5 years from 2009-10 to 2013-14. The study is mainly based on secondary data, which was collected from the various annual reports and other administrative reports of the Corporation.

Objective of the Study

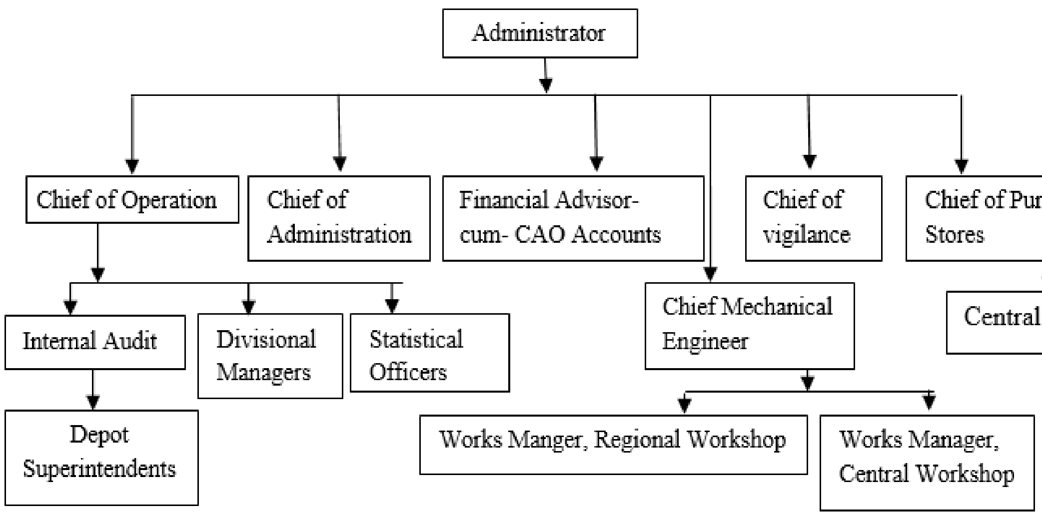
More specifically, the following are the objectives of the study:

- ❖ To analyze the financial and operational performance of the Bihar State Road Transport Corporation during the selected period of the study.
- ❖ To offer the suggestions for the effective working of the Corporation for providing better services to the society.

Organisational Set-up

The Management of the Corporations vested in the Administrator of the Corporation who is assisted by Chief of Administration, Operation, Vigilance, Accounts, Purchase and Stores and Chief Mechanical Engineer at Headquarters, seven Divisional Managers, 17 Depot Superintendents and two work Managers in the field units. Organisational Structure is given below:

Organisational Structure



Performance of BSRTC

While going through the analysis and discussion about the performance with the officials of BSRTC, can be divided by two parts:

1) Financial Performance

The total revenue means the total earning of the Corporation. The main source of income of the Corporation is the fare directly collected from passengers. Other than this there are other sources of income, like royalty from canteens, cloak rooms, etc. On the other hand, total cost means the expenses incurred by the Corporations. Cost analysis is important in case of passenger road transport. The total cost can be classified into a number of components. The usual classification of the total cost in the case of transport operation is into personnel, material, overhead, depreciation, tax and interest. The gist of Financial Position and Working Results of the Corporation are given in the table 1 and 2:

Financial Position and Working Results

Table No - 1

Financial Position

(Provisional Figure: Rs. In Crore)

Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
Capital	101.27	101.27	101.27	101.27	101.27
Borrowings & Fund	306.03	427.37	556.72	556.72	556.72
Trade dues and other current liabilities	1212.23	922.53	711.77	746.18	834.58
Total	**1619.53**	**1451.17**	**1369.76**	**1404.17**	**1492.57**
Net fixed assets	37.00	32.00	27.00	22.00	17.00
Current assets, loans and advances	495.90	325.39	149.75	88.00	80.00
Accumulated loss	1086.63	1093.78	1193.01	1294.17	1395.57
Total	**1619.53**	**1451.17**	**1369.76**	**1404.17**	**1492.57**

Table No - 2

Working Results **(Provisional Figure: Rs. In Crore)**

Sl. No.	Description	2009-10	2010-11	2011-12	2012-13	2013-14
1.	Total Revenue	22.23	19.56	31.38	26.00	21.06
2.	Operating Revenue	19.50	19.56	21.03	18.00	13.13
3.	Total Expenditure	85.72	39.89	130.61	127.16	122.46
4	Operating Expenditure	49.54	36.93	40.98	29.46	25.76
5.	Operating Profit/Loss	-30.04	-17.37	-19.95	-11.46	-12.63
6.	Profit/ loss for the year	-63.49	-20.33	-99.23	-101.16	-101.40
7.	Fixed Costs (i) Personnel (ii) Depreciation (iii) Interest on Govt. Loan (iv) Interest on CPF (v) Others	25.70 -- 18.53 17.65 6.43	18.41 -- -- 2.97 5.07	18.58 -- 71.10 18.53 5.07	15.30 -- 80.90 16.80 2.22	12.24 -- 80.90 15.80 3.06
	Total Fixed Costs	68.31	26.45	113.28	115.42	112.00
8.	Variable Costs (i) Fuel & Lubricants (ii) Tyres & Tubes (iii) Other Items/spares (iv) Taxes (MV tax, Passenger Tax, etc.)	 11.18 0.67 1.60 0.35	 14.08 0.50 1.71 0.44	 14.91 0.82 1.83 0.38	 13.06 0.58 1.47 0.29	 10.13 0.45 1.27 0.33
	Total Variable Costs	13.80	16.73	17.94	15.40	12.18
9.	Effective KMs operated (in lakh)	122.48	138.35	136.94	100.65	70.91
10.	Earnings per KM (in Rs.) (1/9)	18.15	14.14	22.92	25.83	29.70

11.	Fixed cost per KM (in Rs.) (7/9)	55.77	19.12	82.72	114.67	157.95
12.	Variable cost per KM (In Rs.) (8/9)	11.27	12.09	13.10	15.30	17.18
13.	Cost per KM (in Rs.) (3/9)	69.99	28.83	95.38	126.34	172.70
14.	Net Earnings per KM(Rs.)(10-13)	-51.84	-14.69	-72.46	-100.51	-143.00
15.	Traffic Revenue	19.50	19.56	21.03	18	13.13
16.	Traffic revenue per KM (In RS.) (15/9)(operating revenue)	15.92	14.14	15.36	17.88	18.52
17.	Operating Loss per KM (Rs.) (5/9)	24.53	12.56	14.57	11.39	17.81
18.	Contribution per KM (RS.) (16-12)	4.65	2.05	2.26	2.58	1.34

It would be seen from the table above that the corporation was not able to recover its operational cost during 2009-14 and the loss incurred by the corporation increased from 63.49 crore in 2009-10 to 101.40 crore in 2013-14.The Corporation failed to prepare any Annual Plan/Annual Budget necessary for exercising financial control and/or to acquire required asset. Further in contravention of section 32 of Road Transport Corporations Act, 1950, the corporation did not prepare any budget estimate in the last five years during 2009-14.

Fare policy of the Corporation

Under section 67 of Motor Vehicle Act, 1988, the power to fix fare in respect of stage carriage operation in the state and their periodic revision is vested with the State Government. Power to fix fares by the corporation at its own level on sound business principle was delegated (1998) to the corporation by the State Government. It was observed that during 2009-10 to 2013-2014, the corporation revised fare thrice with effect from 20 may 2009, 11 October 2010 and 9 October 2012. At each revision of tariff, increase in high speed Diesel (HSD) price only was considered without linking to other input costs (i.e. tyres spares, lubricants, depreciation taxes etc.). Failure on the part of the corporation to fix fare without taking into consideration other input costs resulted in a revenue loss of 8.63 crore to the Corporation.

The corporation stated (September 2014) that the fare of the corporation buses was fixed on the basis of notification of the Transport Department GoB. The reply is not acceptable since the State Government had already delegated (1998) the power of the fare revision to the corporation and the corporation had in effect, revised the fare on a number of occasions thereafter.

2) Operational Performance

The operational performance of the Corporation was evaluated on the basis of various operational parameters regarding age profile of vehicles, fleet utilization, vehicle productivity, load factor, fuel consumption, dead kilometers, repair and maintenance, etc. fixed by the ASRTU/ Corporation. The operational performance of the Corporation for the last five years ending 31 March 2014 is given in the table no 3:

Table No - 3

	Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
1.	Total No. of Vehicles held at the end of the year	414	414	414	414	414
2.	Average number of vehicles on road	145	171	170	129	95
3.	Percentage of utilization of vehicles (in per cent)	35	41	41	31	23
4	Number of employees at the end of the year	2036	1765	1516	1204	920
5.	Employee vehicle ratio (4/2)	14.04	10.32	8.92	9.33	9.68
6.	Number of routes operated at the end of the year	163	131	132	108	111
7.	Route Kilometers	32218	23916	22476	20164	22376
8.	Kilometers operated (in lakh) Gross Effective Dead	 126.46 122.48 3.98	 143.78 138.35 5.43	 145.18 136.94 8.24	 108.57 100.65 7.92	 75.37 70.91 4.46
9.	Percentage of dead kilometers to gross kilometers	3.15	3.78	5.68	7.29	5.92
10.	Average kilometers covered per bus per day	232	222	221	214	205
11.	Average revenue per kilometers	15.92	14.14	15.36	17.89	18.52
12.	Number of operating Depots	17	17	17	17	17
13.	Average number of breakdown per ten thousands kilometers	0.03	0.026	0.221	0.36	0.39
14.	Average number of accidents per lakh kilometers	0.04	0.076	0.013	0.10	0.07
15.	Passenger kilometers operated (in crore)	1.22	1.38	1.37	1.01	0.71
16.	Occupancy ratio (Load Factor)	65	64	64	69	76

(Source: Data furnished by the Corporation)

Fleet Strength and its Age Profile

The Association of State Road Transport undertaking (ASRTU) had prescribed (September 1997) the desirable age of a bus as eight years or five lakh kilometers, whichever was earlier. The Corporation had a fleet strength of 414 buses. There was no addition in fleet strength after 2005-06 and the Corporation was not able to achieve the norm of right age buses during the period 2009-14. To achieve the norm of right age buses, the corporation was required to buy 414 buses additionally which would have cost it around 75.45 crore. We observe that in spite of availability of specific/spare funds of 34.45 crore of purchase of buses and 50.35 crore being recoverable from Government of Bihar as reimbursement of salary paid by the corporation during the period 2004-07 in view of order of Honorable Supreme Court (August 2008), the Corporation failed to utilise the available funds judiciously and/or realize the b alance recoverable from GoB. Details of buses held are given in table no 4:

Table No - 4
Fleet Strength and age profile

Sl. No.	Year	2009-10	2010-11	2011-12	2012-13	2013-14
1.	Number of overage Vehicles	111	142	324	408	414
	Percentage of non utilization of Corporation's buses	65	54	59	69	77
	Number of over-age vehicles not plied on roads	72	83	191	281	318
2.	Number of buses to be replaced each year	111	31	182	84	06
3.	Rate per bus (Rs.in lakh)	14.00	14.00	19.16	23.00	23.00
4	Cost of Buses (Rs.in lakh) (2X3)	1554.00	434.00	3487.12	1932.00	138.00
5.	Bus productivity per day (Corporation norm)	280	280	280	280	280
6.	Traffic Revenueper Kilo Meter (in Rs.)	15.92	14.14	15.36	17.89	18.52
7.	Number of Days	365	365	365	365	365
8.	Potential revenue loss (Rs. in crore) (1x5x6x7)	11.71	11.99	30.07	51.37	60.16

It would be seen from the table above that due to overage, buses became off road frequently and 54 per cent to 77 per cent of buses could not be plied. As a result of not plying of over-age buses on the roads the Corporation sustained a revenue loss of 165.30 crore during the period 2009-14.

Fleet Utilisation

Fleet utilisation represents the ratio of buses on road to the buses held by the Corporation. The details of buses held and their utilisation are given in the table no 5 :

Table No - 5

Sl. No.	Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
1.	Total No. of buses at the beginning of the year	414	414	414	414	414
2.	Average number of vehicles on road	145	171	170	129	95
3.	Target for Fleet utilization (71 per cent of total fleet)	294	294	294	294	294
4	Shortfall in utilization (3-2) (No. of buses)	149	123	124	165	199
5.	Vehicle productivity (KMs run per day per bus)	232	222	221	214	205
6.	Loss due to low fleet utilization (Rs. In crore)	5.87	2.04	2.26	3.33	2.00

It would be seen from the table above that against the All India Average of 93.52 per cent, the fleet utilisation of the Corporation varied from 35 per cent in 2009-10 to 23 per cent in 2013-14. Even the fleet utilisation of the corporation was much below the own target of 71per cent set by the Corporation. The reasons for low fleet utilisation was mainly attributable to shortage of crew, breakdowns, shortage of tyres and overhauling engine defects, etc. and where controllable by the Corporation. However, the Corporation failed to make any effort for recruitment of crew, purchase of spares and to adhere to maintenance schedule for increasing vehicle realization as a result of which the Corporations suffered a contribution loss of 15.50 crore on account of low Fleet utilisation. The Corporation stated (September 2014) that the reason for low percentage of fleet utilisation was inclusion of 193 buses in the fleet which were in the process of condemnation. The reply is not acceptable as the Corporation had initiated action for condemnation of identified buses in June 2014 after completion of performance audit and the buses are yet (November 2014) to be declared as condemned.

Vehicle Productivity

Vehicle Productivity refers to the average kilometer (KM) run by each bus per day in a year. The vehicle productivity of the Corporation for the five years ending March 2014 is shown in the table no 6 :

Table No - 6

Sl. No.	Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
1.	Average number of vehicles on road	145	171	170	129	95
2.	Vehicle productivity (KMs run per day per bus)	232	222	221	214	205
3.	Vehicle productivity (Norms of Corporation)	280	280	280	280	280
4.	Traffic Revenue per KM (in Rs.)	15.92	14.14	15.36	17.88	18.52
5.	Loss of Revenue due to less vehicle productivity (Rs. in crore)	4.04	5.12	5.62	5.56	4.82

(Source: Data furnished by the Corporation)

It can be seen from the table above that vehicle productivity of the Corporation decreased from 232 in 2009-10 to 205 in 2013-14. As against the All India Average of vehicle productivity of 374.18 KM per day, the vehicle productivity of the Corporation was much on the lower side during the period 2009-10 to 2013-14. Further, failure of the Corporation to meet its own vehicle productivity target of 280 KM per day resulted in a revenue loss of 25.16 crore to the Corporation.

Load Factor/Occupancy Ratio

Capacity utilisation of a transport undertaking is measured in terms of Load Factor, which represent the percentage of passengers carried to seating capacity. The scheduled to be operated are to be decided after proper study of routes and periodical reviews are necessary to improve the load factor. The table below shows the load factor and the loss incurred by the Corporation due to low occupancy/load fac tor for the period from 2009-10 to 2013-2014.

Table No – 7- Traffic road load factor, revenue etc.

Sl. No.	Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
1.	Load Factor (per cent)	65	64	64	69	76
2.	Traffic Revenue (Rs. in crore)	19.50	19.56	21.03	18.00	13.13
3.	Traffic Revenue at targeted 80 per cent Load Factor (Rs. in crore)	24.00	24.45	26.28	20.87	13.82
4.	Loss of Revenue due to low occupancy/Load Factor (Rs. in crore)	4.50	4.89	5.25	2.87	0.69

It may be seen from the table above that the load factor of the Corporation ranged from 64 per cent in 2010-11 to 76 per cent in 2013-14 which was lower than the standard Load Factor of 80 per cent of seating capacity fixed by the Corporation. As a result Corporation failed to meet its own target of 80 per cent of load factor. The main reasons for low load factor as analysed by the Corporation were permission granted by the State Government to run private buses on the same route, Leakage of passenger revenue due to ticketless travellings, plying of buses on uneconomical routes and frequent breakdown of buses on account of inadequate servicing/maintenance due to unskilled workers, overage buses, etc. No serious efforts were made by the Corporation to arrest the declining load factor of the buses. The Corporation stated (September 2014) that despite ageing fleet and some less profitable routes, the Corporation was making efforts to utilise the seating capacity of buses to the maximum. The reply of the Corporation is not acceptable as it failed to achieve its own Occupancy Target of 80 per cent.

Route Planning- As the Corporation did not have sufficient number of buses to operate on all routes, it was incumbent upon the Corporation to resort to appropriate route planning so as to achieve higher load factor. We observed that the Corporation failed to evolve a sound route plan to improve the load factor and in turn augment the revenue of the Corporation.

Details of schedules operated and profitability are given in the table below:

Table No - 8

Year	Total No. of schedules	No. of schedules meeting variable cost	No. of schedules not meeting variable cost	Loss of Revenue due to schedules not meeting variable cost (Rs. in lakh)
2009-10	184 (100)	152 (83)	32 (17)	7.83
2010-11	195 (100)	165 (85)	30 (15)	11.11
2011-12	159 (100)	138 (87)	21 (13)	6.48
2012-13	129 (100)	90 (70)	39 (30)	40.48
2013-14	97 (100)	64 (66)	33 (34)	42.89
			Total	**108.79**

(Source: Data furnished by the Corporation and figures in bracket indicate the percentage)

It would be seen from the table above that percentage of routes not meeting the variable cost increased from 17 per cent in 2009-10 to 34 per cent in 2013-14. As a result of poor route planning, the Corporation sustained a rev enue loss of 1.09 crore.

The Corporation is stated (September 2014) that the buses were being operated on routes as per existing permits and efforts were being made to rationalise it. The reply is not acceptable since the vehicles could have been utilised on profitable routes through sound route planning.

A review of the operations of eleven depots of the Corporation indicated that the scheduled kilometers were not fully operated mainly due to non- availability of adequate number of buses, shortage of crew, breakdowns, accidents, shortage of tyres, etc. as indicated in the table no 9 :

Table No -9-Statement showing non-utilisation of scheduled Kilometers

Sl. No.	Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
1.	Scheduled Kilometers	216.75	216.75	216.84	216.75	216.75
2.	Effective Kilometers	81.83	98.31	101.82	75.90	50.38
3.	Cancelled Kilometers	134.92	118.44	115.02	140.85	166.37
4	Percentage of cancellation	62.25	54.64	53.04	64.98	76.76
Cause-wise analysis						
5.	Want of buses (Percentage)	98.49 (72.99)	89.05 (75.18)	86.41 (75.13)	109.05 (77.42)	133.65 (80.33)
6.	Want of crew (Percentage)	17.62 (13.06)	14.03 (11.84)	14.55 (12.65)	16.25 (11.54)	16.31 (9.80)
7.	Others (i.e.Breakdown+Accident+Others) (Percentage)	18.81 (13.95)	15.36 (12.98)	14.06 (12.22)	15.55 (11.04)	16.41 (9.86)
8.	Contribution per KM (In Rs.)	4.65	2.05	2.26	2.58	1.34
9.	Avoidable cancellation (for want of buses and crew)	116.11	103.08	100.96	125.30	149.96
10.	Loss of contribution (8x9) (Rs. in lakh)	539.91	211.31	228.17	323.27	200.95

(Source: As per the information furnished by the Corporation in respect of eleven depots)

It would be seen from the above table that 86 to 90 per cent of in operative KM mainly attributable to cancellation of schedules due to shortage of buses and crew. The buses of the Corporation were not roadworthy. The Corporation failed to evolve any plan to exclude these buses from fleet strength and replace them by new buses. Besides, it also failed to engage the required crew. Thus, lack of planning on the part of the Corporation resulted in a contribution loss of 15.04 crore to the Corporation.

Manpower Cost

Manpower is an important element of cost and it alone constituted 17.84 per cent of the total expenditure of the Corporation during the period 2009-14. The percentage of manpower cost to total expenditure of the Corporation in the year 2009-10 and 2010-11 was as high as 29.98 per cent and 46.15 per cent respectively. Manpower cost registered a sharp decline in the subsequent years which was mainly attributable to employee’s turnover and accountal of interest for Government loan from 2011-12 onwards. To keep the manpower cost under control, it was incumbent on the Corporation to utilise its manpower optimally to achieve higher manpower productivity. The details pertaining to manpower, its cost and productivity is indicated in the following table:

Table No – 10: Statement showing manpower cost

Sl. No.	Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
1.	Total manpower at the end of year (Nos.)	2036	1765	1516	1204	920
2.	Manpower Cost (Rs. in crore)	25.70	18.41	18.58	15.30	12.24
3.	Total Expenditure	85.72	39.89	130.61	127.16	122.46
4	Percentage of Manpower Cost to total expenditure (in per cent)	(29.98)	(46.15)	(14.22)	(12.03)	(10.00)

5.	Effective KMs (in lakh)	122.48	138.35	136.94	100.65	70.91
6.	Cost per effective KM (Rs)	20.98	13.31	13.57	15.20	17.26
7.	Productivity per day per person (KMs)	16.48	21.48	24.75	22.90	21.12
8.	Average number of buses on road	145	171	170	129	95
9.	Manpower per on road bus	14.04	10.32	8.92	9.33	9.68

It is evident that manpower productivity during last five years ending March 2014 ranged from 16.48 KM to 24.75 KM which was much below the All India Average manpower productivity of 65.56 KM during the period 2009-13. Further, manpower per bus, as compared to the All Indian norms of manpower per bus of 5.71 during the period 2009-14, was basically high in the range of 8.92 to 14.04 during the said period.

The corporation stated (September 2014) that due to overage of the buses, percentage of off road buses increased and KM per person remained low as compared to the national average. The reply confirms that the failure to induct new buses resulted in lower manpower productivity.

Fuel Cost: Fuel Cost is an important element of cost and on an average it constituted 12.53 per cent of the total expenditure during the period 2009-14. Control of fuel costs by a road transport undertaking has a direct bearing on its profitability. The targets fixed by the Corporation for fuel consumption, actual consumption, mileage obtained per liter (Kilometer per liter i.e. KMPL), All India

Average and estimated extra expenditure are given in table below:

Table No.11 Statement showing fuel consumption

Sl. No.	Particulars	2009-10	2010-11	2011-12	2012-13	2013-14
1.	Gross kilometers (in lakh)	126.46	143.78	145.18	108.57	75.37
2.	Target of KMPL fixed by Corporation	4.00	4.00	4.20	4.30	4.30
3.	Kilometer obtained per litre (KMPL)	3.97	4.11	4.22	4.30	4.29
4	All India Average in the category	5.13	5.16	5.06	5.07	5.10
5.	Actual Consumption (in lakh litres)	31.81	34.99	34.37	25.26	17.58
6.	Consumption as per All India Norms (in lakh litres) (1/4)	24.65	27.86	28.69	21.41	14.78
7.	Excess Consumption (in lakh litres) (5-6)	7.16	7.13	5.68	3.85	2.80
8.	Average cost per litre (in Rs.)	36.85	39.06	42.48	52.21	59.80
9.	Extra expenditure (Rs. in crore) (7X8)	2.64	2.78	2.41	2.01	1.67

It can be seen from the above table that during the period 2009-14, the Corporation's target of KMPL was much below the All India KMPL (5.06 to 5.16) and KMPL of Uttar Pradesh State Road Transport Corporation (4.92 to 5.33).

Dead Kilometre

Dead Kilometre is the difference of distance between the Gross Kilometres and the Effective Kilometres covered in carrying passengers and as such relates to the distance travelled by the bus from depot/workshop to bus stand, excess KM travelled due to plying of vehicles through longer route due to unavoidable situations, distance between en-route breakdown and workshop, on account of which no revenue or income accrues to the Corporation. The corporation had set norm of two per cent as the acceptable norm for dead Kilometre. The details of actual gross KM, effective KM, dead KM, fuel consumed and KMPL achieved by the Corporation during the period 2009-14 is indicated in the table below:

Table No - 12

Description	Years					
	2009-10	**2010-11**	**2011-12**	**2012-13**	**2013-14**	**Total**
Actual Gross KM (in lakh KM)	126.46	143.78	145.18	108.57	75.37	599.36
Effective KM (in lakh KM)	122.48	138.35	136.94	100.65	70.91	569.33
Dead KM (in lakh KM)	3.98	5.43	8.24	7.92	4.46	30.03
Dead KM of Gross KM (in per cent)	3.15	3.78	5.68	7.29	5.92	5.01

(Source: Data furnished by the Corporation)

It may be seen from the table above that as against the norm of two per cent for dead kilo meter, the actual dead kilometer of the Corporation during the period 2009-14 ranged from 3.15 per cent to 7.29 per cent. While the percentage of dead KM in five divisions were well within the norms, in Bhagalpur division dead KM was little higher than the target (3.06 to 3.65per cent). However, in the Muzaffarpur Division it was abnormally higher and ranged between 6.47 per cent and 18.47 per cent. As such Muzaffarpur Division incurred excess expenditure to the tune of 2.49 crore on accou nt of dead KM during the period 2009-14.

Operational Productivity Parameters

The common indicator of operational productivity include: (i) Fleet Utilization (the ratio of the buses on road to the average fleet held by an Undertaking) (ii) Vehicle Productivity (the average number of revenue earning km. performed by a bus per day) (iii) Manpower Productivity (the average revenue earnings km performed per staff per day) (iv) Fuel Efficiency (Average kilometer per liter of fuel) (v) Load Factor (the percentage of passengers carried to seating capacity) and (vi) Age Profile. The productivity of the BSRTC in terms of the above mentioned parameters, for the year ending March, 2014 is given in the following table:

Table13-Productivity Parameters in BSRTC

Sl. No.	Parameters	Target Fixed by the ASRTU	Target Fixed by the BSRTC	Target Achieved	Remarks
1.	Fleet Utilisation (%)	93.52	71	23	Failed
2.	Vehicle-Productivity (Km/bus/day)	374.18	280	205	Failed
3.	Manpower Productivity (Km/staff/day)	78.41	65.56	21.12	Failed
4.	Fuel Efficiency (KMPL)	5.10	4.30	4.29	Failed
5.	Load Factor (%)	92	80	76	Failed
6.	Age Profile	8 Years or 5 lakh KM	--	All Buses are Overages	Failed

Source: Researcher has tested on the CAG report.

Researcher has examined on the above parameters of operational performance. It has been found that the Corporation has failed to achieve their target, which had been fixed by the ASRTU or the Corporation. Following suggestion is given below for improving their Financial and Operational Performance, So that the Corporation provides better services to the society.

Conclusions

i. After observing the above facts, it can be concluded that there are a lot of loopholes in BSRTC regardless of financial performance or operational performance such as faulty fare fixation policy, lack of collection of revenue from other sources, low fleet utilization, low vehicles productivity, maximum fuel consumption, operation of uneconomical routes, lack of adequate buses and at the same time, absence of skilled staff and training facility in Corporation is the biggest problem. Due to this the Corporation has been incurring losses since long time and at very downfall stage.

ii. The Corporations have to start redesigning itself and to think innovative rather than operating in traditional ways. The Corporation shall adopt to new technical know-how and enhance its marketing approach with the help of Professional Management.

Suggestions

i. The corporation should revive itself as well as to augment its financial resources, needs to judiciously utilise its financial resources, observe the canons of financial propriety and take up the matter of conversion of loan into equity/ grant and/or other financial assistance with the state Government.

ii. The Corporation needs to strengthen its fleet strength replacing its over-aged buses by purchasing new buses through effective management of financial resources.

iii. The corporation should improve its operational performance, needs to improve its utilisation, endeavour to achieve its vehicle productivity target, Occupancy ratio, ply buses on profitable routes through proper route planning, reduce fuel cost and manpower cost through effective monitoring and supervision.

iv. The Corporation should safeguard its financial interest in operation of buses under PPP mode, needs to frame standard form of agreement, adhere to the clauses of PPP agreements and arrest the leakage of revenue through effective monitoring and supervision.

v. The Corporation should ensure economy efficiency and effectiveness in its operation, needs to strengthen its Internal Control System by formulating functional manuals setting service standards, MIS etc. together with effective monitoring and supervision by the Top Management.

vi. The Corporation should give due consideration that the profitable trips should not be cancelled due to the controllable reasons. They should take every measure to avoid such cancellation.

vii. The Corporation should take strong actions for reducing operating expenses especially staff productivity, fleet utilization and occupancy ratio.

viii. The Corporation should adopt scientific approach in major areas of Human Resource Management namely recruitment, training, goal setting, performance appraisal and incentives plan etc.

ix. The Corporation should achieve high operational efficiency by effectively utilizing available recourses, timely replacement of vehicles, and reduced breakdown by proper maintenance, appropriate route scheduling, punctuality and safety in operations.

x. The Corporation should develop approach of customer orientation in terms of quality of service (punctuality and safety), appropriate pricing, and an enhanced service. The Corporation should develop strong monitoring mechanism for surprise checking.

xi. The Corporation should adopt principles of scientific management. It should also render the services of experienced professionals for managing its operations or policy decisions if felt necessary.

xii. The Corporation should regularize the reimbursement of expenses incurred by the BSRTC for operating non-economic routes. BSRTC should fully compensate by the government for such social service obligations.

xiii. The Corporation shall follow the fare differential policy in peak periods as well as during off-seasonal periods.

xiv. The Corporation shall clearly define the line and staff functions performed by the upper, middle and lower level management. It helps in creating role clarity among management which leads to better plan and strategy construction.

xv. Policies of fixing fares for passenger transport services shall be matched with the increased in the prices of the input cost.

xvi. The Corporation should focus on increasing revenue from non-traffic sources and try to control the internal cost incurred.

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AN ANALYSIS OF FINANCIAL INCLUSION WITH REFERENCE TO NEW SCHEME PRADHAN MANTRI JAN DHAN YOJANA

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Abstract
Beside the improvisation in banking sector in India large part of Indian population remained unbanked since 1969. In recent year financial inclusion concept came into existence by KC chakrborthy for improving banking penetration and new scheme introduced by Pradhan Mantri PMJDY (Pradhan Mantri Jan Dhan Yojana) toward extension of financial inclusion. The study focus on role of GOI and RBI toward the extension of financial inclusion in India. The study also highlights the growth of JDY (Jan Dhan Yojana) scheme. For analyzing the data for the study has been collected through the secondary sources like NABARD, Status of micro finance, Report of RBI, PMJDY website, articles and journal. After analyzing the data concluded that through financial inclusion there was continuously growth in number of bank branches in rural and urban area in term of KCC, GCC, ATM while finance to SHGs and Micro finance institution decreased during the study period. There was no 100 per cent inclusion. The paper further highlights that innovative scheme PMJDY introduced by Prime Minister plays great role in extension of financial inclusion in India.

Keywords: Pradhan Mantri Jan Dhan Yojana, Information communication Technology, Financial inclusion, inclusive growth, Kisan credit card, General credit card.

The recent development in banking system have transformed banking from traditional infrastructure to various innovative product such as ATMs, internet banking, credit/debit card, online money transfer etc. The availability of financial services that meet the specific needs of users without discrimination is a main objective of **financial inclusion**. Even today large part of the population living under the grip of informal financial system. They cannot access the basic financial product such as deposit and payment services, advisory services, bank account and insurance facilities etc. However, in the recent years the RBI and the government has been pushing the concept and idea of financial inclusion. Financial inclusion is the delivery of financial services at affordable costs to large sections of disadvantaged and low income society (for example no frill account).

Review of Literature

This part relates to the survey of literature. Some relevant studies such as financial inclusion and exclusion, measurement of financial inclusion, impact and implementation of Pradhan Mantri Jan Dhan Yojana scheme on financial inclusion are briefly discussed below. Natu et al.(2008) studied the relationship of financial inclusion with social security scheme. The study found that joint implementation of the drive and NREGP ensured the frequent usage of bank accounts while providing much financial products to the poor society. The multiapplication smart card, national level driver licence, smart ration card and various innovative product of technology was used to improve the efficiency and security of the transaction. The study revealed that with the linkage of financial inclusion with social security beneficiaries would be liable to avail the multiple utilities beyond financial services. Bansal (2012) highlighted the essential elements of profitable models for financial inclusion in India. The researcher found that several model have been tried across the world for pursuing financial inclusion. However, there was no one size fit all type of solution to the problem of financial inclusion. The RBI studied various model of financial inclusion in India. The study revealed that offering a clear customer proposition initiatives, scalable business model, user friendly low cost technologies, collaborate with local agents and for profit companies, subsidiary model to drive down cost, boosting financial literacy in rural India, ride on govt payment, innovate and test market pilot product/ services were the majore features of profitable model for financial inclusion. Chary, Savvasi (2013) examined the self-help group programme from 2007 to 2011 in India. The study highlighted that various self-help promoting agencies such as NGOs, banks, farmer club and individual rural volunteers (IRV) extended to organize the self-help group for the poor. The number of SHGs was continuously increased from 2006 to 2011. The amount of outstanding commercial banks against SHGs was also increased during the same period. However, study revealed that the loan outstanding against SHGs was maximum in commercial banks followed by RRBs and Co-operative banks. Shahulhameedu (2014) studied the issues in measurement and analysis of financial inclusion. The researcher found that in India 35 per cent people access the banking services while in China 63.8 per cent people access the banking services. RBI relaxed the KYC documentation requirements for opening bank accounts for small customer and encouraged the electronic banking transfer and initiated programme for urban financial inclusion. The study further suggested that in order to expand the scope of financial inclusion govt should focused on the micro and distributional dimensions, and change the banking business from traditional accounting model to customer centric business model.Garg, Agarwal (2014) analyzed the performance and achievements under financial inclusion during 2010 to 2013. The study revealed that number of bank branches including RRBs and number of BSBD account increased from 2010 to 2013. There was also increased in number of RBI issued KCC, GCC, and ICT based transaction during the same study period. The study highlighted that product based approach, bank led approach, technology based, knowledge based, govt based approach and various other measures undertaken by govt for extent of financial inclusion. The study further suggested that various innovative products, effective regulatory norms will be helpful to extent the financial inclusion.

Watta (2015) highlighted the status of financial inclusion and revealed the factor that effecting the PMJDY. The study showed that 35.5 per cent of households sector access the banking services.The share of urban sector was more than the total average availability of banking services. The study revealed that in order to extend the banking penetration PMJDY scheme was introduced in 2014. The study analyzed that contribution in term of opening the account under this scheme was maximum in public sector banks followed by RRBs and private sector banks. The study revealed that creating a new account is not a challenge but increasing transaction is a great challenge under this scheme.

Poorna et al. (2015) studied the awareness of respondents about PMJDY scheme in Mangalam panchayat and Chinnathadagam district. The researcher analyzed that respondents were aware about this scheme through their relavites, friends and advertisement. In Mangalam district people were more satisfied with rupay card followed by life insurance, accident insurance and overdraft while in Chinnathadagam district people were more satisfied with the life insurance followed by rupay card, overdraft and accident insurance.

Need of the study

In India number of research studies has been conducted by various researchers regarding financial inclusion. Time to time various types of Yojana and schemes are launched by government and RBI in order to improve the banking penetration. Although, government of India has repeatedly taken some measures in the direction of financial inclusion, but most recently launching of PMJDY in 2014 has given a ray of hope to Indian citizens. As the area to be explored is new. Hence, many studies have not been available on PMJDY. Keeping this aspect in mind the present study "An analysis of Financial inclusion with reference to pradhan mantri jan dhan yojana'' is being undertaken to explore the implementation and success of Pradhan Mantri Jan Dhan Yojana .

Research Objectives

1. To study the extent of financial inclusion in India.
2. To examine the current status of pradhan mantri jan dhan yojana in India.

Methodology of study: The overall study based on secondary data. The Secondary data collected from RBI, NABARD, Status of micro finance, journal, books, newspaper and from various related studies. The study covered the time period of 7 year (2010-2017). The data has been tabulated and analyzed by exercising various statistical techniques like mean, cv, percentages, growth, and exponential growth rate.

Table 1: population group-wise number of branches of scheduled commercial banks

Year	Rural	%age to total	Semi-urban	%age to total	Urban	%age to total	Metropolitan	%age to total	Total
2010	31845	10	21313	9	16621	10	15391	10	85170
2011	33315	10	23630	10	17571	11	16403	10	90919
2012	35931	11	26392	11	18811	11	17478	11	98612
2013	39199	12	29163	12	19874	12	18348	12	106584
2014	44676	13	32216	13	21515	13	19589	13	117996
2015	48140	14	34526	14	23098	14	20879	13	126643
2016	50561	15	36455	15	24395	15	22088	14	133499
2017	48806	15	38201	16	24574	15	26478	17	138059
	332473		241896		166459		156654		897482
MEAN	41559		30237		20807		19582		112185
SD	7427		6137		3063		3568		19872
CV	17.87		20.29		14.71		18.22		27.71

Source-Handbook statistics of Indian economy

Table 2 National Bank For Agriculture And Rural Development- Finance Assistance

Amount in crore

Year	No. of scheme sanctioned	Percentage to total	Total finance assistance sanctioned	Percentage to total
2010	130595	12.499402	156706	8.33893
2011	130598	12.499689	171444	9.123195
2012	130600	12.49988	187202	9.961739
2013	130601	12.499976	205264	10.92289
2014	130604	12.500263	227169	12.08854
2015	130604	12.500263	259413	13.80436
2016	130604	12.500263	308457	16.41418
2017	130604	12.500263	363555	19.34616
	1044810		1879210	
MEAN			234901.3	
SD			71631.75	
CV			30.49441	

Source- Handbook statistics of Indian economy

Table 1 highlighted that number of branches in of all schedule commercial banks was continuously increased from 85170(2010) to 1380599(2017). In rural area it increased from 31845(2010) to 48806(2017).The percentage to total varied between 10 and 15 percent during the year. In semi urban area it continuously increased from 21313(2010) to 38201 (2017).while the percentage to total varied between 9 and 16 per cent. In urban area the number of branches continuously increased from 16621(2010) to 24547 (2017) and percentage to total varied between 10 and 15 per cent. On the other hand in metropolitan area the number of branches increased from 15391(2010) to 26478(2017). However the percentage varied between 10 and 17 per cent. Further the analysis revealed that the coefficient of variation in rural area 17.87 percent and in semiurban area 20.29 per cent .while in urban and metropolitian area it registered as 14.71 and 18.22 per cent.

Table 2 depicts that total number of scheme sanctioned under Nabard was 130595 in 2010. While in 2013 it increased to 130604. The study highlighted that the total finance assistance provided under this scheme was also increased from 156706 crore(2010) to 363555 crore (2017). The percentage to total varied between 8.33 per cent and 19.34 per cent. Further data revealed that co-efficient of variation between these figures recorded at 30.44 percent during the study period.

Table 3-On site and Off site ATMs by scheduled commercial banks

Year	onsite ATMs	%age to total	off site ATMs	%age to total
2011	45275	7.8414427	42080	7.770748
2012	51600	8.9369065	54184	10.00595
2013	71690	12.416411	69826	12.89449
2014	93119	16.127825	83291	15.38102
2015	97793	16.937343	95975	17.72333
2016	107758	18.66324	98102	18.11611
2017	110146	19.076831	98060	18.10835
Total	577381		541518	
MEAN	82483		77359.71	
SD	26477.259		22653.12	
CV	32.100262		29.28283	

Source-http;//www.rbi.org.in/ATM

Table 3 revealed that the number of onsite and offsite ATMs by schedule commercial banks was increased during study period. Onsite ATMs increased from 45275(2010) to 110146(2017). The percentage to total varied between 7.8 and 19.0 per cent. While in off site ATMs it increased from 42080(2011) to 98060(2017) and per centage to total varied between 7.77 and 18.10 per cent. However, the coefficient of variation during the study period recorded at 32.100 per cent while in offsite ATMs it is recorded at 29.28 percent. It revealed that the variation rate is higher in onsite ATMs as compared to off site ATMs

Table 4-Schedule Commercial Banks Advances to Agriculture –Outstanding

Year	Total Direct and Indirect Finance	%age to total
2011	507176	7.802392
2012	583343	8.9741446
2013	645433	9.9293367
2014	892067	13.723552
2015	970575	14.931319
2016	1173098	18.046931
2017	1265250	19.464597
Total	6500263	
MEAN	862420.29	
SD	295108.71	
CV	34.218665	

Source-Hand book statistics of Indian economy

Table depicts 4 that total direct and indirect advances to agriculture by scheduled commercial banks increased from 507176 crore (2011) to 1265250 crore (2017) The percentage to total varied between 7.8 and 19.4 percent during the year. While the analysis of co-efficient of variation reveals that the consistency in the growth of advances to agriculture by commercial banks recorded as 34.21 percent during the study period.

Table 5 Progress under financial inclusion plan (All scheduled commercial banks including RRBs)

Item	2010	2011	2012	2013	2014	2015	2016
No. Of banking outlet through branches	33378	34811	37471	40837	46126	49571	51830
Urban location covered through Business corospondents(BCs)	447	3771	5891	27143	60730	96847	102552
No. Of Kisan Credit Card (KCC) in Million	24.3	27.11	30.24	33.79	39.9	42.5	47
Outstanding amount through KCC in Billion	1240.07	1600.05	2068.39	2622.98	3684.5	4382.3	5131
No. Of General Credit Card (GCC) in Million	1.39	1.70	2.11	3.63	7.4	9.2	11
Outstanding amount through GCC in Billion	35.11	35.07	41.84	76.34	1096.9	1301.6	1493
ICT based accounts through BCs (No. Of account in Million)	26.52	84.16	155.87	250.46	328.6	477.0	827
ICT based transaction through BCs (No. Of account in Million)	6.92	58.00	97.09	233.88	524.4	859.8	1687
Basic saving and bank deposit account through branches(BSBDA) No. Of account in Million	60.19	73.13	81.20	100.80	126.0	210	238
Basic saving and bank deposit account through branches(BSBDA)Amount in billion	44.33	57.89	109.9	164.69	273.3	365	474
BSBDA through BCs (No. Of account in Million)	13.27	31.67	57.30	81.27	116.9	187	231
BSBDA (Amount in Billion)	10.69	18.23	10.54	18.22	39.0	74	164
BSBDA A/C No. Of a/c in Million	73.45	104.76	138.5	182.06	243.0	398	469
BSBDA (Amount in Billion)	55.02	76.12	120.4	182.92	312.3	439.5	638

Source- Statistical table relating to banks in India during 2010-2016

The table 5 highlighted that in India number of banking outlet through branches was increased from 33378 to 51830 over a period from 2010-2016. The number of branches opened in urban area through BCs was 102552 in 2016 while in 2010 it was only 447. The number of KCC increased from 24.3 million to 47 million during the study period. The outstanding amount through KCC was also increased during same study period. The study shows that there was also increase GCC in term of account and amount during 2010 to 2016. ICT based transaction through BCs was 827 million in 2016 while in 2010 it was only 26.52 million. There was sharp increase in BSBDA through branches in term of number of account and amount increased from 60.19 million in (2010) to 238 million in 2016 and 44.33 billion in 2010 to 474 billion in 2016 respectively. On the other hand BSBDA through BCs in term of number of account was increased from 13.27 million to 231 million and in term of amount it increased from 10.69 billion to 164 billion during the study period.

Table 6 -Progress of Micro finance institution in India (number in lakh)

	2010	2011	Growth	2012	Growth	2013	Growth	2014	Growth	2015	Growth	2016	Growth	2017	Growth	EGR
Loan disbursed by bank to MFIs	779	471	-40	465	-1.27	426	-8.4	545	27.93	589	8.07	647	9.84	2214	242.19	12.4
loan outstanding against MFIs	1659	2315	39.5	1960	-15.3	2042	4.18	2422	18.6	4662	92.48	2020	-56.67	5357	165.1	13

Source- Status of micro finance in India (2010-2017)

Table 6- revealed that the loan disbursed by bank to number of micro finance institution was continuously decreased from 779 lakh in 2010 to 426 lakh in 2013. However it increased from 589 lakh in 2015 to 2214 lakh in 2017.The annual growth rate varied between -40 and 242.19 per cent and it recorded the exponential growth rate 12.4 per cent during the study period while the loan outstanding with bank toward micro finance institution increased from 1659 to 5257 lakh during the study period. The annual growth rate varied between -15.3 and 165.1 per cent during 2010 and 2017 and it recorded the exponential growth rate 13 per cent during 2010 and 2017.

Table 7- Progress of Micro finance institution in India (Amount in crore)

	2010	2011	Growth	2012	Growth	2013	Growth	2014	Growth	2015	Growth	2016	Growth	2017	Growth	EGR
Loan disbursed by bank to MFIs	10728.5	8448.96	-21.24	5205.29	-38.39	7839.51	50.6	10282.1	31.16	15190.13	47.73	20795.57	36.89	19304.38	- 7.118.7	18.7
Loan outstanding against MFIs	13955.75	13730.62	-1.61	11450.35	-16.6	14442.5	26.13	16517.43	14.36	22500.46	36.22	25580.84	13.68	29225.45	13.24	13.24

Source- Status of micro finance in India (2010-2017)

Table 7- revealed that the amount loan disbursed by bank to micro finance institution was increased from 10728.5 crore in 2010 to 19304.38 crore in 2017.The growth rate varied between -38.39 and 50.6 per cent during the study period and it recorded the exponential growth rate18.7 per cent during the study period. while the loan outstanding with bank toward micro finance institution increased from 13955.75 crore to 29225.45 crore during the study period. The annual growth rate varied between -16.6 and 36.22 per cent during 2010 and 2017. It recorded the exponential growth rate 13.24 per cent during 2010 and 2017.Table 8 disclosed that the number of saving linked SHGs increased from 69.53 lakh in 2010 to 85.8 lakh in 2017. The annual growth rate varied between -8.1 and 8.52 percent during the year. The no. of saving linked SHGs registered an exponential growth rate of 2 percent during the study period. While the share of SGSY in terms of no. to total saving linked SHGs increased from 16.93 to 44 per cent during 2010 to 2017. However, the growth varied between 13 per cent and 44 per cent during the study period. The bank loan disbursed to no. of SHGs increased from 15.86 lakh in 2010 to 19 lakh in 2017. . The annual growth rate varied between -25 per cent and 19.03 percent during the year. The bank loan disbursed to no.of SHGs registered an exponential growth rate of 5.6 percent during the study period. While the share of SGSY in terms of no. to total bank loan disbursed to no. of SHGs increased from 15 to 47.3 per cent during 2010 to 2017. However, the growth varied between -14.3 per cent and 27 per cent during the study period and it recorded an exponential growth rate of -0.13 percent. On the other hand, the no. of SHGs having loan outstanding against them from bank declined continuously up to 2014. It declined from 48.51 lakh in 2010 to 41.97 lakh in 2014. However in 2015 it increased from 44.68 lakh

to 48.5 lakh in 2017. The growth varied between -9.04 to 6.45 per cent during the year while the no. of SGSY out of this grew by 12.45 lakh in 2010 to 24.9 lakh in 2017. The growth rate varied between -5.75 and 41.23 per cent during the year.

Table 8-(1) Progress of SHG bank linkage programme in terms of number in India (number in lakh)

	2010	2011	%age of SGSY to S.H.G	Growth	2012	%age of SGSY to S.H.G	Growth	2013	%age of SGSY to S.H.G	Growth	2014	%age of SGSY to S.H.G	Growth
Saving of self help group with bank	69.53	74.62		7.3	79.6		6.67	73.18		-8.1	74.3		1.53
out of which SGSY	16.93	20.23	27.1	19	21.2	26.7	4.94	20.47	28.0	-371	22.62	30.4	10.5
Bank loan disbursed to S.H.G during the year	15.86	11.96		-25	11.5		-4.01	12.2		6.27	13.66		12
out of which SGSY	2.67	2.41	20.2	-10	2.1	18.3	-12.9	1.8	15	-14.3	2.26	17	25.6
Bank loan outstanding against S.H.Gs as on 31st March	48.51	47.87		-1	43.5		-9.04	44.51		2.22	41.97		-5.7
out of which SGSY	12.45	12.86	26.9	0.01	12.2	27.92	-5.75	11.93	27	1.89	13.07	31	9.55

Source: Status of microfinance 2010-2017 **Continue …**

Cont. Table 8-(1)Progress of SHG bank linkage programme in terms of number in India (No. in lakhs)

	2015	%age of SGSY to S.H.G	Growth	2016	%age of SGSY to S.H.G	Growth	2017	%age of SGSY to S.H.G	Growth	EGR
Saving of self-help group with bank	76.97		3.59	79		2.7	85.8		8.52	2
out of which SGSY	30.52	39.7	34.92	34.6	43.7	13	37.4	44	8.3	
Bank loan disbursed to S.H.G during the year	16.26		19.03	18.3		13	19		3.6	5.6
out of which SGSY	6.43	39.5	184.5	8.16	44.5	27	09	47.3	10.29	
Bank loan outstanding against S.H.Gs as on 31st March	44.68		6.45	46.7		4.5	48.5		3.74	-0.13
out of which SGSY	18.46	41.3	41.23	21.9	46.9	19	24.9	51.4	13.7	

Source: Status of microfinance 2010-2017

Table 9 Pradhan Mantri Jan Dhan Yojana (Account opened as on 31/8/2017)
(Amount in Lakh)

Bank Name	No. of benificiaries at rural/ semiurban cetre bank branches	%age to total	No. of beneficiaries at urban/ metro cetre bank branches	%age to total	No. of Total benificiaries	%age to total	Deposit in accounts(In lacs)	%age to total	No. of Rupay debit card issued to benificiaries	%age to total
PUBLIC SECTOR BANK	1325.74	73.92	1105.48	90.92	2431.23	80.79	5205372.4	79.1	182679947	80.30
R.R.B	409.16	22.81	72.44	5.95	481.6	16	1173476	17.83	35858806	15.76
PRIVATE SECTOR BANK	58.51	3.26	37.93	3.11	96.45	3.2	201097.78	3.05	8965511	3.94
	1793.42	0	1215.86		3009.29		6579946.1		227504264	

Source- Progress report of PMJDY

Finding of the study

The paper found that in order to provide access banking services to rural population GOI and reserve bank of India has taken various initiatives like KCC, GCC etc. New branches and ATM have been opened for the purpose of achieving the financial inclusion in India. In order to achieve the full financial inclusion our Prime Minister has launched new scheme toward financial inclusion i.e Pradhan Mantri Jan Dhan Yojana in 2014. The study revealed that various household both in rural and urban area opened their account under this scheme. The share of rural area was maximum as compared with urban area regarding opening their account under this scheme.

Conclusion

For achieving the proper financial inclusion GOI and RBI implementing various yojana scheme and agencies. Banks are making various efforts to make these scheme effective and successful. Beside this number of poor people in India are still outside the banking system and there are number of challenges that could threat the effectiveness of Jan Dhan Yojana such as poor telecom connectivity, lack of awareness regarding electronic products , policy of Jan Dhan Yojana and dormate account etc.

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AGRICULTURE AND SUSTAINABLE DEVELOPMENT

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Abstract

The paper presented here, analyses the problem of global warming and other environmental consequences of modern agriculture and explains some outstanding initiatives can to minimize the negative impact of modern agriculture.

With increasing world population, agriculture sector is under tremendous pressure to increase productivity to meet the basic needs of more than 5 billion people. During the first green revolution is fertilizers and pesticides were used uncontrollably to meet the food related needs of the world.

In 2010, the International Resource Panel of the United Nations Environment Programme published a report assessing the environmental impacts of consumption and production. The study found that agriculture and food consumption are two of the most important drivers of environmental pressures, particularly habitat change, climate change, water use and toxic emissions. In India, Punjab played pivotal role in green revolution. Farmers used fertilizers and pesticide to increase their yields. Now reports show that the areas where cotton and wheat revolution took place are fast becoming cancer belts in Punjab. Everyday thousands of cancer patients travel to Rajasthan for the cancer treatment. The train that takes them to a cancer hospital in Bikaner is now known as 'cancer train'.

Smog in Delhi is an ongoing severe air-pollution event in New Delhi and adjoining areas in the National Capital Territory of India. Air pollution at this time peaked on both PM 2.5 and PM 10 levels. It has been reported as one of the worst levels of air quality in Delhi since 1999. The current majority of analysis sources are hinting towards smoke of stubble burning. In other words, stubble burning in Punjab and Haryana in northwest India has been cited as a major cause of pollution in Delhi. Organic farming is one of the many methods of green farming. But it has very little impact so far. The resources and technologies used in India today are not enough for meeting the food requirement of the country. World population will cross 10 billion mark by 2050. Not only in India but all over the world we need a green revolution. But this time green revolution should be truly green. We need innovation in agriculture so its impact on environment in terms of global warming and people's health can be minimized without limiting production. Innovation in sustainable agriculture is the need of the hour.

Key Words: Agriculture, Global warming fertilizers agro-chemical pesticides and herbicides, sustainability, sustainable agriculture, China

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The organizing principle for sustainability in agriculture is sustainable development.[1] Sustainability science is the study of sustainable development and environmental science.[2] Sustainability can be defined as a socio-ecological process characterized by the pursuit of a common ideal.[3]An ideal is by definition unattainable in a given time and space. However, by persistently and dynamically approaching it, the process results in a sustainable system.[3] Healthy ecosystems and environments are necessary to the survival of humans and other organisms. Ways of reducing negative human impact are environmentally-friendly-chemical ngineering, environmental resources management and environmental protection. Information is gained from green chemistry, earth science, environmental science and conservation biology. Ecological economics studies the fields of academic research that aim to address human economies and natural ecosystems.[4] Sustainable agriculture is farming in sustainable ways based on an understanding of ecosystem services, the study of relationships between organisms and their environment. The main objectives of sustainable agriculture are:

- Satisfy human food and fiber needs
- Enhance environmental quality and the natural resource base upon which the agricultural economy depends
- Make the most efficient use of non-renewable resources and on-farm resources and integrate, where appropriate, natural biological cycles and controls
- Sustain the economic viability of farm operations
- Enhance the quality of life for farmers and society as a whole.

Using science to develop new technologies (green technologies, renewable energy and sustainable fission and fusion power), or designing systems in a flexible and reversible manner for sustainable agriculture is indeed a very big challenge.[5,6] Adjusting individual lifestyles that conserve natural resources.[7] can be vital for making the world more safe.

Key problem

In 2010, the International Resource Panel of the United Nations Environment Programme published a report assessing the environmental impacts of consumption and production. The study found that agriculture and food consumption are two of the most important drivers of environmental pressures, particularly habitat change, climate change, water use and toxic emissions.[8] The 2011 UNEP Green Economy report states that agricultural operations, excluding land use changes, produce approximately 13 per cent of anthropogenic global GHG emissions. This includes GHGs emitted by the use of inorganic fertilisers agro-chemical pesticides and herbicides; (GHG emissions resulting from production of these inputs are included in industrial emissions); and fossil fuel-energy inputs.[9] "On average it was found that the total amount of fresh residues from agricultural and forestry production for second- generation biofuel production amounts to 3.8 billion tonnes per year between 2011 and 2050 (with an average annual growth rate of 11 per cent throughout the period analysed, accounting for higher growth during early years, 48 per cent for 2011–2020 and an average 2 per cent annual expansion after 2020)."[10]

By 2050, our population will be somewhere between 9-11 billion. What will we eat? More than half the edibles of humans come directly from plants. It is mainly from grains such as rice, wheat, and corn. But agricultural fields are rapidly converting into residential areas and industrial fields. How to feed everyone—without degrading the environment—may be one of the great social problems of the next generation. An estimated deficit of essential food grain crops by 2050 is very big—394 million too few tons of rice alone—and the path to higher yields is totally uncertain today.[9] Do we really need a green revolution to save the world? Aswer without any doubt is –Yes. But the actual challenge is how can it be possible without harming the ecosystem? American agronomist Norman Borlaug, was awarded the Nobel Peace Prize in 1970 for his work that led farmers to increase their use of chemical fertilizers, insecticides, fungicides, and herbicides; to adopt high-yielding crop varieties; to improve their irrigation practices and technologies; and to purchase machines for cultivating and harvesting their crops. Today, those practices are firmly rooted areas of industrialized agriculture. Now the pitfalls of these chemicals have become more quite visible. Although per capital incomes have risen in the developing world, leading to preference-driven increases in demand for certain foods like rice, wheat, sugarcane, soybean. In China, demand for soybeans rose tenfold due to increased population. In India also, population has crossed one billion marks a decade ago. Brazil, an increasingly important exporter of soybeans to China, lost 9.5 percent of its forested land in conversions to "farming and other commercial purposes" between 2000 and 2014, according to a 2017 New York Times article chronicling the transformation of richly biodiverse Pantanal wetlands into soybean deserts. This in turn has contributed to substantial increases in Brazil's greenhouse-gas emissions[9].

Globally, between a fifth and a third of total greenhouse-gas emissions have been attributed to agriculture, as has three-quarters of all deforestation.[10] Pesticide-contaminated farm runoff (involving insecticides, herbicides, fungicides, and poisons for killing mites, rodents, snails, and slugs) pollutes fresh-water resources, while nitrogen and phosphate fertilizers can even poison the oceans, creating dead zones thousands of square miles in extent. People have begun to ask whether modern technology has a second act, one that would allow farmers to sustainably feed a peak population of 10 billion people without bumping into absolute limits in the availability of arable land and fresh water—not to mention the potential threats to cultivating food crops in a changing climate.[11]The environmental impact of agriculture can vary depending on the region as well as the type of agriculture production method that is being used. Listed below are some specific environmental issues in a various different regions around the world

1. **Hedgerow removal in the United Kingdom**.: A hedge or hedgerow is a line of closely spaced shrubs and sometimes trees, planted and trained to form a barrier or to mark the boundary of an area, such as between neighbouring properties. Hedges used to separate a road from adjoining fields or one field from another, and of sufficient age to incorporate larger trees, are known as hedgerows. Often they serve as windbreaks to improve conditions for the adjacent crops, as in bocage country. When clipped and maintained, hedges are also a simple form of topiary.
2. **Soil salinisation, especially in Australia**: Soil salinity control relates to controlling the problem of soil salinity and reclaiming salinized agricultural land.The aim of soil salinity control is to prevent soil degradation by salination and reclaim already salty (saline) soils. Soil reclamation is also called soil improvement, rehabilitation, remediation, recuperation, or amelioration.The primary man-made cause of salinization is irrigation. River water or groundwater used in irrigation contains salts, which remain behind in the soil after the water has evaporated.
3. **Phosphate mining in Nauru**: The economy of Nauru has been almost wholly dependent on phosphate, which has led to environmental catastrophe on the island, with 80% of the nation's surface having been strip-mined. The island's phosphate deposits were virtually exhausted by 2000 although some small-scale mining is still in progress.
4. **Methane emissions from livestock in New Zealand:** Global methane emissions are major part of the global greenhouse gas emissions. Methane in the atmosphere has a 100-year global warming potential. Biogenic (b) methane is produced by microorganisms in a process called methanogenesis. Abiogenic (a) methane stored in rocks and soil stems from ancient biomass and the generation mechanisms are the not the same as for other fossil fuels.

In India, as per estimates, Punjab produces approximately 19-20 million tonnes of paddy straw and about 20 million tonnes of wheat straw. About 85-90 per cent of this paddy straw is burnt in the field, and increasingly, wheat straw is also being burnt during the Rabi harvesting season. In Haryana, the problem of paddy straw burning also exists, although the scale is smaller than in Punjab. In 2017, Delhi, the national capital of India witnessed severe increase in pollution level. Smoke produced during paddy straw burning in Haryana and Punjab believed to be the main reason behind it. The number of cancer patients has grown manifold in the recent years in the Malwa area. Local people feel excessive use of pesticides has contaminated the ground water. The pollutants are also found in the vegetables grown in the area. Wrapped in blankets, a number of ailing men and women steadily head towards platform number 2, Bathinda railway station, at 9 pm to catch the train for Bikaner for treatment of cancer. Over the years, this particular train has come to be known as the "cancer train" (marizon ki train). The number of cancer patients has steeply multiplied during the past couple of years in the Malwa belt and the common people attribute it to excessive use of pesticides that has contaminated the underground water that they consume. The cotton belt has now come to be known as the cancer belt of Punjab.[14] India is the second largest producer of Agriculture products after China. Hence risk of global warming and deterioration of ecosystem is also very high in India. China is the world largest producer and consumer of fertilizer. China produces about one third of the world fertilizer every year and consumes about 35 percent, said the association. China uses 67 percent of its fertilizers on grain crops and nearly 50 percent of its grain produce comes from the use of fertilizers. China is also a big importer and exporter of fertilizers. Statistics show that, in the January-September period, the country imported 7.71 million tons of fertilizer and exported 3.44 million tons. Phosphate Fertilizer consumption is highest in China (29%) followed by India (18%). Almost 40 percent of total production of fertilizers is consumed in East Asian countries. It is observed that phosphate fertilizers are consumed mostly in densely populated countries and regions. China and India are the two countries major phosphate fertilizer producing countries.

Figure 1: Phosphate Fertilizer consumption in the World(Country-wise)

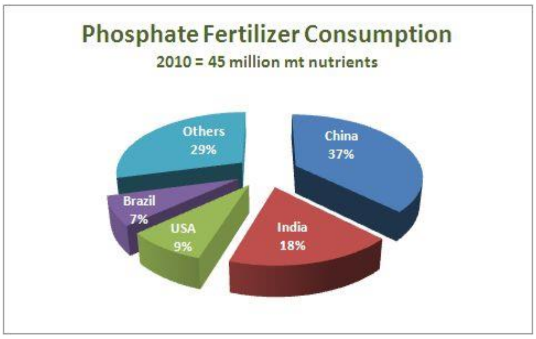

Figure 2: Phosphate Fertilizer consumption in the World(Region-wise)

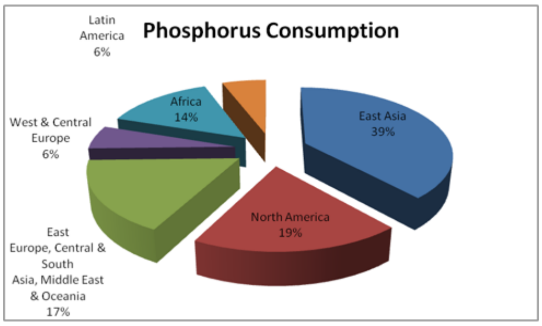

Table 1: Largest countries by agricultural output

Country	Agriculture output(Billions in USD)
China	1,088
India	413
EuropeanUnion	333
United States	290
Indonesia	127
Brazil	110

Source: IMF and CIA World Fact book, 2015

Table 2 Top Pesticide Consuming Countries in the World

Rank	Country	Annual Pesticide Consumption (millions of kilograms)
1	China	1,806
2	United States	386
3	Argentina	265
4	Thailand	87
5	Brazil	76
6	Italy	63
7	France	62
8	Canada	54
9	Japan	52
10	India	40

Source : www.worldatlas.com

Table 3: Most Fertilizer Dependent Countries

Rank	Country	Fertilizer Consumption (kg/hectare of arable land) (2013)
1	Qatar	6,898.70
2	Singapore	2,759.60
3	Seychelles	1,750.00
4	Malaysia	1,726.60
5	New Zealand	1,578.90
6	Kuwait	1,097.80
7	Bahrain	1,031.30
8	Oman	887.70
9	United Arab Emirates	855.50
10	Hong Kong SAR, China	841.

Here are some of the countries in the top 10 list whose fertilizer consumption are highest in the world as Qatar tops the list with 6,898.70 kg per hectare of the arable land. Singapore uses 2759.60 kg per hectare of arable land, Seychelles 1,750.00 kg per hectare of the arable land, Malaysia 1726.60 kg per hectare of the arable land, etc. In Qatar, a large volume of fertilizers is used for raising crops because the country has an arid climate and poor, nutrient deficit soils. Only 6% of its land is suitable for agriculture. The country is not only the highest consumer of fertilizers but also the fourth-largest producer of urea in the world. The Qatar Fertilizer Company produces 5.6 million MT of urea and 3.8 million MT of ammonia. Singapore stands second in the row of fertilizer usage list of the arable land, as the fertilizer use has changed the face of crop cultivation in the country. The plants have recorded an increase in productivity, photosynthesis and stress tolerances.

In the developed countries scientist working hard to evolve new agriculture technologies driven by the growing demand from aware customers -thinking of their health, and the impacts of their food choices. Most of the researches are taking place in the field of molecular biology, genomics, and information technology. Unfortunately, countries like India is far behind in this field. In the western countries, starting with major row crops, researchers have identified beneficial microbes that help plants grow, have edited plant genomes to improve them, and have pioneered ingenious solutions to reduce waste in the food-supply chain. These innovations could mark the beginning of a second Green Revolution—with the potential to help people in developing nations in Southeast Asia and Africa.

Indigo Ag's scientists have identified microbes that confer resistance to drought, and are developing others that reduce the need for chemical fertilizers and pesticides in five important row crops: corn, rice, soybeans, cotton, and wheat. They coat seeds with these beneficial microbes to reduce the need for irrigation, increase resiliency in drought-stressed plants, and enhance their ability to extract nutrients from the soil.[15.] In July 2016, the company announced their first product, Indigo Cotton, a seed treatment containing bacteria harvested from cotton plants that has shown to improve yields under drought conditions.[16]

Some major organizations are hailing farming within agro ecosystems as the way forward for mainstream agriculture. An agro ecosystem is the basic unit of study in agro ecology, and is somewhat arbitrarily defined as a spatially and functionally coherent unit of agricultural activity, and includes the living and nonliving components involved in that unit as well as their interactions.[17]

An agro ecosystem can be viewed as a subset of a conventional ecosystem. As the name implies, at the core of an agro ecosystem lies the human activity of agriculture. Current farming methods have resulted in over-stretched water resources, high levels of erosion and reduced soil fertility. According to a report by the International Water Management Institute and UNEP,[18] there is not enough water to continue farming using current practices; therefore how critical water, land, and ecosystem resources are used to boost crop yields must be reconsidered. The report suggested assigning value to ecosystems, recognizing environmental and livelihood trade-offs, and balancing the rights of a variety of users and interests. Inequities that result when such measures are adopted would need to be addressed, such as the reallocation of water from poor to rich, the clearing of land to make way for more productive farmland, or the preservation of a wetland system that limits fishing rights.[19] Technological advancements help provide farmers with tools and resources to make farming more sustainable.[20] New technologies have given rise to innovations like conservation tillage, a farming process which helps prevent land loss to erosion, water pollution and enhances carbon sequestration.[21] According to a report by the International Food Policy Research Institute (IFPRI), agricultural technologies will have the greatest impact on food production if adopted in combination with each other; using a model that assessed how eleven technologies could impact agricultural productivity, food security and trade by 2050, IFPRI found that the number of people at risk from hunger could be reduced by as much as 40% and food prices could be reduced by almost half. The caloric demand of Earth's projected population, with current climate change predictions, can be satisfied by additional improvement of agricultural methods, expansion of agricultural areas, and a sustainability-oriented consumer mindset.[22] Yinong Yang, professor of plant pathology in Penn State's College of Agricultural Sciences, edited the mushroom's genome using a revolutionary new tool known as CRISPR-Cas9.

This method enables researchers to create crop varieties with desirable traits without introducing foreign DNA. This technology holds promise for precision breeding of crops with many desirable traits, such as low levels of food allergens or toxins, disease resistance, drought tolerance, and efficient nitrogen and phosphorous utilization. These agronomic traits not only help reduce pesticide, fertilizer and water usage, but also improve food quality and safety development of these new technologies will facilitate rational and productive dialogue among diverse groups of people, with a common goal to achieve food safety, food security, and agricultural and environmental sustainability.

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REVIVAL OF INDIAN JUTE INDUSTRY: A STUDY

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Abstract
After experimenting for more than four years, scientists at IIT-Kharagpur have invented sterilized sanitary napkins made from jute-based cellulose. Experts feel that the innovation could not only prove to be a turning point for the dying jute industry, but could also help reduce the number of cervical cancer cases in the country. Sanitary napkins are made from imported cotton or wood cellulose. But IIT scientists have managed to extract cellulose from jute which is being used to make sanitary napkins in the country. This kind of innovative usages of Jute may provide oxygen to the dying Indian jute industry. The paper presented here, studies the present condition of Indian jute industry and offers some valuable guidelines for the survival and growth of this industry.Indian Jute industry is passing through a very difficult phase**.** Today 3.7 lakh workers and 40 lakh farmers are dependent on Jute industry. 33 districts of West Bengal, Orissa, Bihar and Assam, which account for 98.41 per cent area under jute cultivation, as well as 98.43 per cent of total raw jute production in the country. Nadia, Murshidabad, Purnea, Cooch Bihar, West Dinajpur, Jalpaiguri, North 24-Pargana, Hoogly and Malda districts in West Bengal account for 71 per cent of area under jute cultivation in India and 73.09 per cent of total raw jute production in the country. In 2015 there were 77 composite jute mills in India, of which 60 jute mills were located in West Bengal. 68 were in private sector. This led to a rapid decline in the export of jute and jute products. From 70% the export of goods declined to 30%. The jute industry started to shrink. Seeing this, the government of India in 1987 declared the Mandatory Jute Packaging Act (PJMA) 1987. Government imposed the use of jute for packing traditional material like food grains and sugar. To support the industry government of India purchases worth Rs. 5,500 crore jute every year. In 2017 Textile Minster of India informed the Upper House that currently Indian Jute as many as 28 jute mills have shut down during 2015-16, as against 18 in the 2015-16 fiscal. Of the 28 private and public sector jute mills that closed, 17 were in West Bengal (up from 10 in FY15) while six were located in Andhra Pradesh. The remaining five mills were in Odisha, Bihar, UP and Chhattisgarh. According to market reports the price of raw jute is lower by about ₹7,000 per tonne, and ₹10,290 per tonne for the TD5, and TD 6 variety respectively. It is almost 20% and 35% below the MSP for TD5 and TD6 respectively. It is adding the total loss to jute farmers had estimated at about ₹1,000 crore this year (2017-18). Raw jute is produced mostly in West Bengal (74%) followed by Bihar and Assam. Recent data indicate that between FY13 and FY18, area under jute cultivation shrank to 6,84,3000 hectares from 7, 56,000 hectares. Raw jute output fell to 98.3 lakh bales from 110 lakh bales.

The paper presented here, studies the problems and challenges of Indian Jute Industry and attempts to find ways for the revival of it.

Key Board: Jute, India, Decline in demand, problems, challenges, new usages, innovation, sanitary-napkin.

Introduction

Jute is a long, soft, shiny vegetable fiber that can be spun into coarse, strong threads. It is produced primarily from plants in the genus Corchorus, which was once classified with the family Tiliaceae, and more recently with Malvaceae. The primary source of the fiber is Corchorus olitorius, but it is considered inferior to Corchorus capsularis "Jute" is the name of the plant or fiber that is used to make burlap, hessian or gunny cloth. Jute is the second most important vegetable fiber after cotton due to its versatility. Jute is used chiefly to make cloth for wrapping bales of raw cotton, and to make sacks and coarse cloth. The fibers are also woven into curtains, chair coverings, carpets, area rugs, hessian cloth, and backing for linoleum. A great advantage of jute fibre is that, it is environment friendly natural fibre.

History: The first attempt to spin jute was made by a spinner in Dundee, UK in 1832-33. With the help of machines he spun jute by blending it with other fibres. Two years later procedure to spun 100% jute yarn by applying whale oil and water was found out. In India the first Jute mill was set up in 1855 near the present Hasting Jute Mill. Within ten years the quality of jute produced in India crossed the one produced in

Dundee. Till 1947, 70% of the jute products manufactured in Indian jute mills were finding their place in the global market. But partition of India was the major setback to this industry because most of the Jute mills came under East Pakistan (now Bangladesh). India became dependent on Pakistan for her raw material needs.

Today it is one of the most important natural fibers after cotton in terms of cultivation and usage. Major parts of West Bengal and Bangladesh are involved in Jute cultivation. Countries like China, Thailand, Myanmar, Nepal and Bhutan also cultivate Jute. Jute has been used since ancient times in India. During the 19th and early 20th centuries jute was indispensable. It was used in making sacks, ropes, boot linings, aprons, carpets, tents, roofing felts, satchels, linoleum backing, tarpaulins, sand bags, electric cable, and even parachutes. Jute appealed to the people because of its strength, low cost, durability and versatility. Of late, Jute has entered diverse sectors of industry, where natural fibers are gradually turning better substitutes. Among these industries are paper, celluloid products (films), non-woven textiles, composites (pseudo-wood), and geotextiles. In December 2006 the General Assembly of the United Nations proclaimed 2009 to be the International Year of Natural Fibers, so as to raise the profile of jute and other natural fibers.

Jute industry in India

Currently the share of jute goods export is close to 12% against the total production. It is one of the major industries in eastern regions of India. If planned well it can generate new employment opportunities. Jute packing is 100% safe for being natural, biodegradable, renewable and eco-friendly. Domestic market of jute products is enormous. 90% of the total produce is consumed in India only. In India Jute is mostly used in packaging industry. Jute bags are used for the storage and transportation of food grains and sugar. In 2014, 3,393,248 tonnes jute produced globally. India produced 1,968,000 tonnes followed by Bangaladesh with 1349000 tonnes.[1] Before partition, more than 90% of total global Jute production was produced in Bengal province of Undivided India. Following table shows the worldwide Jute production.

[1] "FAOSTAT – Crops" *(Query page requires interactive entry in four sections: "Countries"–Select All; "Elements"–Production Quantity; "Items"–Jute; "Years"–2014). Food And Agricultural Organization of United Nations: Economic And Social Department: The Statistical Division.. Retrieved 2018-01-18.*

Table 1: Top ten jute producers, by metric ton, as of 2014[2]

Country	Production (Tonnes)
India	1,968,000
Bangladesh	1,349,000
People's Republic of China	29,628
Uzbekistan	20,000
Nepal	14,890
South Sudan	3,300
Zimbabwe	2,519
Egypt	2,508
Brazil	1,172
Vietnam	970
World	3,393,248

[2] "FAOSTAT – Crops" *(Query page requires interactive entry in four sections: "Countries"–Select All; "Elements"–Production Quantity; "Items"–Jute; "Years"–2014). Food And Agricultural Organization of United Nations: Economic And Social Department: The Statistical Division. Retrieved 2018-01-18.*

Jute Textile Industry is one of the major Industries in West Bengal. In India, today 3.7 lakh workers and 40 lakh farmers are dependent on Jute industry. The production process in the Jute Industry goes through a variety of activities, which include cultivation of raw jute, processing of jute fibres, spinning, weaving, bleaching, dyeing, finishing and marketing of both, the raw jute and its finished products. So, Jute Industry is labour intensive and as such its labour-output ratio is also high in spite of various difficulties being faced by the industry. Capacity utilization of the industry is around 75 per cent. Jute industry contributed to the export earnings in the range of Rs. 1,000 to Rs.1, 200 crore in 2015.

Table 2: Indian Jute Industry: at a Glance[3]

No. of Spindles as on 01.01.2016	7,53,760
No. of Workers (approx) [Includes workers dependent on forward and backward linkages of jute industry]	3.50 Lakhs
Average Land Area under Raw Jute & Mesta Cultivation (average of last 4 yrs)	884 Thousand Hectres
Farmers involved in Raw Jute Production (approx)	4 million
Industry Turnover	About ₹ 10,000 Crores

Source: Indian Jute Mills Association

Table 3: Jute Mills in India (As of 2016)[4]

State	No. of Jute Mills	State	No. of Jute Mills
West Bengal	69	Assam	2
Andra Pradesh	9	Odisha	3
Bihar	3	Chhattisgarh	2
Uttarpradesh	3	Tripura	1
Total = 93			

[3] http://www.ijma.org/industry-at-a-glance.html

[4] http://www.ijma.org/industry-at-a-glance.html

Main areas of Jute cultivation

33 districts of West Bengal, Orissa, Bihar and Assam, which account for 98.41 per cent area under jute cultivation, as well as 98.43 per cent of total raw jute production in the country. Nadia, Murshidabad, Purnea, Cooch Bihar, West Dinajpur, Jalpaiguri, North 24-Pargana, Hoogly and Malda districts in West Bengal account for 71 per cent of area under jute cultivation in India and 73.09 per cent of total raw jute production in the country. In 2015 there were 77 composite jute mills in India, of which 60 jute mills were located in West Bengal. 68 were in private sector.[5]

Current status of Jute Industry in India

After the availability of discovery of synthetic packing material, an alternative to jute had jolted the jute industry in India. This led to a rapid decline in the export of jute and jute products. From 70% the export of goods declined to 30%. The jute industry started to shrink. Seeing this, the government of India in 1987 declared the Mandatory Jute Packaging Act (PJMA) 1987. Government imposed the use of jute for packing traditional material like food grains and sugar. To support the industry government of India purchases worth Rs. 5,500 crore jute every year. In 2017 Textile Minster of India informed the Upper House that currently Indian Jute As many as 28 jute mills have shut down during 2015-16, as against 18 in the 2015-16 fiscal. Of the 28 private and public sector jute mills that closed, 17 were in West Bengal (up from 10 in FY15) while six were located in Andhra Pradesh. The remaining five mills were in Odisha, Bihar, UP and Chhattisgarh. According to market reports the price of raw jute is lower by about ₹7,000 per tonne, and ₹10,290 per tonne for the TD5, and TD 6 variety respectively. This is almost 20% and 35% below the MSP for TD5 and TD6 respectively. It is adding the total loss to jute farmers had estimated at about ₹1,000 crore this year (2017-18). Raw jute is produced mostly in West Bengal (74%)

[5] www.jutecomm.gov.in/faq.htm

followed by Bihar and Assam. Recent data indicate that between FY13 and FY18, area under jute cultivation shrank to 6,84,3000 hectares from 7, 56,000 hectares. Raw jute output fell to 98.3 lakh bales from 110 lakh bales.[6]

Government initiatives

1. In order to protect the jute industry, government has imposed very high duty in imported Jute from Bangladesh and Nepal.
2. The government provides an assured market to the jute sector under the Jute Packaging Materials Act, 1987. Under the Act, government has mandated 90 per cent of food grains and 20 per cent of sugar be packed in jute bags. The annual subsidy for this amounts to Rs 5,500 crore approximately.[7]
   Government announces National Jute Policy 2005. In a bid to provide the much needed thrust to the jute sector, the UPA government announced the National Jute Policy 2005 of India. The National Common Minimum Programme (NCMP) of the Government, recognizing the importance of jute to farmers and workers, and to the economy of jute growing states, and its special ecological importance world-wide, resolved that "the jute industry will receive a fresh impetus in all respects".
3. In order to increase Jute production in country and for the development of jute industry, the Government during the last three years has been implementing various policy initiatives and schemes through National Jute Board (NJB), a statutory body under the Ministry of Textiles. These policy initiatives and schemes include Incentive Scheme for Acquisition of Plant and Machinery (ISAPM), Jute I-CARE Project to support jute farmers, Export Market Development Assistance Scheme, Jute Raw Material Bank (JRMB) Scheme, Jute Integrated Development Scheme (JIDS), Retail Outlet of Jute Diversified Products and Bulk Supply Scheme, Skill Development Program etc. In addition, Jute Corporation of India provides support to jute farmers through Minimum Support Price (MSP) operation whenever the raw jute price falls below the MSP. Most importantly, Government provides support to the sector by notifying norms for mandatory packaging of food grains and sugar in jute bags under the Jute Materials Packaging Act, 1987. These interventions are directly benefitting about 3.70 lakh jute workers and 40 lakh farm families across the country.
4. Central government provides an enabling environment to private entrepreneurs through its various jute sector schemes for setting up jute production units.
5. Today central government with the help of national jute board is running many schemes like Jute Integrated Development Scheme (JIDS),Jute Raw Material Bank (JRMB) Scheme, Scheme to Supply Chain and Bulk Supply of JDPs for selective and mass consumption (Retail Outlet Scheme),Fast Track Schemes to Support Participation in Fairs and Business Delegations Abroad for Promotion of Exports of Lifestyle and other Diversified Jute Products (EMDA Scheme), Scheme for Workers' Welfare in the Jute Sector etc. In 2017, the NJB has started Scholarship Scheme — 2017 for the Worker's Welfare

Despite the government support market demand of Jute is continued to be shrinking. We have identified following reasons for declining demand of Jute in Indian and world market.

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[6] “Centre’s help sought after jute prices fall”, The Hindu, KOLKATA , FEBRUARY 12, 2018

[7] http://knnindia.co.in/news/newsdetails/sectors/cabinet-okays-extension-norm-for-mandatory-packing-in-jute-industry-welcomes-decision

- **Availability of cheap polythene** made substitutes of jute for packaging: There are plenty of substitute packaging materials are available in market for food grains. These bags are economical as well as they also protect food grains hostile weather conditions and dampness.
- **Poor quality of jute production:** In recent past many buyers have complained against the supply of poor quality of jute, used by government for packaging of food grains and sugar. Even the government agencies have cancelled some orders also. In 2016 Jute commissioner rejected the jute produces of 21 mills due to poor quality. These mills are often been blamed for supplying recycled jute bags also.[8] It is also said that that the industry is indulge in unfair trade practices like supply of used, underweight and poor quality bags not conforming to BIS (Bureau of Indian Standards) norms, lack of co-operation, supply of inaccurate data and illegal imports of jute bags from Nepal and Bangladesh.[9]
- **Lack of innovation:** In production, utility, marketing and distribution: Lack of innovation and diversification is the biggest bottleneck for the jute industry in India. Sacking still rules the market and manufacturers shy away from diversification because of the steady orders they procure from rice and wheat producing states and their lack of exposure to the exponentially growing global market for jute diversified products.[10]
- **Labour- management conflicts-** West Bengal's jute industry, which over the decades acquired notoriety for lockouts, employee retrenchment and union unrest, is struggling with a shortage of at least 40,000 workers, which has forced mill owners to cut back on production.
- **Global competition:** Indian Jute industry faces competition in the global market with countries such as Bangladesh, Philippines, South Korea, and Japan etc. Illegal import of Jute from Bangladesh is growing as a big challenge for domestic jute market.
- **Lack of skilled human resource in the jute industry-** The annual gap will be to the tune of 15,000 skilled manpower required for the industry to run the new machines and processes. Indian jute sector jute sector needs to be focused upon skill development.[11]
- **Lack of state-of –art technology.** The mills and machinery in Jute sector are obsolete and need technology up gradation. The Government had launched a Jute Technology Mission (JTM) in 2006 with four mini Missions. on Jute Research; Development/ extension of raw jute agriculture; marketing of raw jute and processing, utilisation and industrial aspects of raw jute. But this mission was unable to achieve targets and use the allocated funds.

Innovation is the key

Jute fiber is composed of small units of cellulose surrounded and cemented together by lignin and hemi-cellulose. The low cellulose content, coarseness, stiffness, low extensibility, low grip performance and some

[8] Bags from Bengal jute mills of poor quality: Jute Commissioner, http://www.millenniumpost.in/bags-from-bengal-jute-mills-of-poor-quality-jute-commissioner-157451

[9]Das Jayajit, 'Jute sector faces threat of ban on government quota, Business Standerd, http://www.business-standard.com/article/markets/jute-sector-faces-threat-of-ban-on-government-quota-114072800800_1.html

[10] Jute industry needs innovation to battle the blues, say experts, //economictimes.indiatimes.com/articleshow/51710199.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

[11] PTI, Purnendu calls for focus in skill development in jute sector, http://www.business-standard.com/article/pti-stories/purnendu-calls-for-focus-in-skill-development-in-jute-sector-118020901804_1.html

other disadvantages seriously restrict the raw jute fiber from spinning. In order to increase spinnability of jute an intensive research work is needed.

Recently, due to the improvement of people's living standards and need for environmental protection, the demand of natural biodegradable and eco-friendly fibers is rising worldwide day by day. Ramie, flax, hemp and some other vegetable fibers have been used as textile materials, but jute fiber is basically used for traditional purposes such as manufacture of sackings, hessian, carpet backing and the like. In India, Jute is traditionally used for making ropes and food grain bags. NJB has now began to promote jute fibers for the other purposes like making Blanket, Decorative Fabrics, Floor Coverings, and & Shopping Bags, Handicrafts and Other Gift Novelty Items. But these are the very traditional industries. And so far failed to add oxygen to the ailing Indian jute industry. There is a need to think of more value added products where a very small amount of Jute can yield good return.

New usages:-Sanitary Napkin- After experimenting for more than four years, scientists at IIT-Kharagpur have invented sterilized sanitary napkins made from jute-based cellulose. Experts feel that the innovation could not only prove to be a turning point for the dying jute industry, but could also help reduce the number of cervical cancer cases in the country. Sanitary napkins are made from imported cotton or wood cellulose. But IIT scientists have managed to extract cellulose from jute which is being used to make sanitary napkins[12] in the country. The napkins also passed the cyto-toxicity tests to see if there were any bacterial contaminations. Use of jute for making sanitary napkin can have many benefits. One hand it will help the country less dependent upon imported cellulose and on the other it can provide fresh oxygen to the dieting India Jute Industry.

Human resource- Skill Development

There was need for skilling the existing informal sector workers to empower them for better adaptability in the service sectors they are engaged into. There is huge skill gap in the jute industry at the time when a lot new technology had been introduced. The annual gap will be to the tune of 15,000 skilled manpower required for the industry to run the new machines and processes.[13]

Conclusion:

Indian jute industry is one of the oldest industries in the country. More than 40 lakh people are dependent on Jute industry in India. For last few decades Indian jute industry is facing very serious problems. Demand for raw jute and jute made bags have gone down significantly. There are many reasons behind these problems. Respective state governments and central government both have taken many initiatives to support the industry. Now the industry is heavily dependent upon government buying. But statistics show that government support to the industry has not been very effective so far. Now time has come when the industry move ahead with innovation and reduce its overdependence on government. My study suggest that innovation in production processing, and development of new markets and products are the key for the revival of jute industry. The industry has to promote this green fiber in production/ manufacturing of unconventional products like sanitary napkin, and high quality decorative objects where customer value is quite high, and customer do not hesitate to pay extra. That way so that, its market price of jute can be increased without much uproar. Jute is a green product and replacement of plastic bags with jute bags will have good impact on environment. Center government can make rules to minimize the usages of polythene bags. It is true that price of jute made bags might be little higher. But government can make it as a compulsory retail bags for Malls and departmental stores where and upper middle class and high income group customers go for shopping. Jute can plays a very

[12] chttps://www.hindustantimes.com/kolkata/sanitary-napkins-from-jute-to-help-fight-cervical-ancer/story-OogWbYzEXSiND3pGjiKpdK.html.

[13] https://www.indiatoday.in/pti-feed/story/purnendu-calls-for-focus-in-skill-development-in-jute-sector-1166370-2018-02-09.

important role in the socio-economic development of West Bengal where most of its cultivation takes place.

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IMPACT OF INDUSTRIALISATION AND MODERNISATION ON TRIBAL RELIGIOUS CUSTOMS AND TRADITIONS: A CASE STUDY OF KALINGA NAGAR, ODISHA

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Abstract
Of all the states of India, Odisha has the largest number of tribes, as many as 62 and 13 particularly vulnerable tribal groups (PVTGs). This research is an attempt to analyse the impact of modernisation on the religious customs and traditions of the tribes living in Kalinganagar, a town of Jajpur district of Odisha. It shows how the modern practice which has been created by modernisation and urbanization has brought major changes in some part of Kalinganagar. Spread of industrialization and fast modernisation has brought all along the method of reduction in the culture and traditions of the tribal people. The focus of the study is on a few selected tribes of Kalinganagar. This research is a try in the approach of giving importance to the slow destruction of the traditions which one was the heritage of tribal culture. While industrialization and modernisation has its own significance, we also have to realize that the tribal culture has to be preserved, which has been buried in giving more attention of industrialization and modernisation. The first and major impact which tribal population faces is in the shape of loss of tribal identity through the establishment of industries that brings in development in the form of technology and its concurrent side-effects. Tribal customs and traditions come under pressure, due to contact with the town culture and a consequent change in the attitudes of the tribal people in Kalinganagar can be seen. Tribal crafts and cultivation have also steadily declined. Yet, on the converse side, the benefits of modernisation also cannot be ignored which has aided the tribal from exploitation and provided them better living condition including education and *health care.*

Key words: Kalinganagar, industrialization, modernization, tribal, culture

Introduction:

Tribal population is found in almost all parts of India and Odisha claims to be the second largest leading tribal state in the country. About 68 million people of the state of India are members of Scheduled Tribes and one of the most studied tribal religions is that of Odisha (Census 2011). Of all the states of India, Odisha has the largest number of tribes, as many as 62. Tribal economy is subsistence oriented. It is based on food gathering, hunting and fishing and thus revolves around forests. Others relate to sowing or harvest time and thus involve the entire community. Tribals are superstitious people and the 'ojha' (which doctor) occupies a position of honour since he not only prescribes medicines for the sick but is also believed to exercise evil spirits. As a type of society the term signifies a set of typical features and as a point of advancement it connotes a definite form of social organisation (Behura, 1990). For the study we have taken Kalinganagar which is coming under Jajpur district of Odisha. Kalinganagar is a planned industrial and modern town in Jajpur district of coastal Odisha. It is rich in iron ore. Because of high global demand for steel, Kalinganagar is becoming a major global hub in steel, power and ancillary products. Kalinganagar is a major industrial center of Odisha. It houses companies like Tata Steel, NINL, Jindal, VISA, MESCO and many more.

This study would be highlighting the important issues, linked to their cultural life, which the tribals are facing today. While industrialization and modernisation has its own significance, we also have to realize that the tribal culture has to be preserved, which has been buried in giving more attention of industrialization and modernisation. With the progress of industrialization and modernisation the people of Kalinganagar have undergone strong change in their life style. Thus, we examine the hypothesis that the beliefs and cultures of these indigenous people acquire a historicity of its own, which we should learn to respect and understand. It is being widely seen today that the traditional features of tribal life is gradually changing from being deeply ingrained in tribal customs and traditions to something that is more modernised, in a developmental sense, due to adaptation of modern ways of living and altered life-style pattern.

Research Problem:

Tribals in Kalinganagar are economically and socially very backward. Nagada, a place of Jajpur district shows its picture to whole world. Nearly 3/4th of Scheduled Tribe women are illiterate. They have high dropout rates in proper education, resulting in extremely low representation in higher education. They have very low levels of nutrition. The percentage of Scheduled Tribes is under the poverty line to a large amount which is higher than the national average. Usually the tribals are engaged in low-skilled, low-paying jobs, especially in primary sector. The Constitution of India incorporates a number of special requirements for the support of educational and economic interest of Scheduled Tribes and their protection from social injustice and all forms of exploitation. After Independence, it was thought that tribes are backward due to their isolation from the mainstream.

Impact of Modernisation and Urbanization on Tribal Culture

In the modern process of change, modernisation and urbanization have brought a new change in more or less all localities of Kalinganagar. For the period of the last 20 years and especially through the plan periods, the speed of mining and establishment of manufacturing industries, as well as the exploitation of power and forest resources has been greatly accelerated. This has led to a high degree of displacement and dislocation that is in urgent need of rehabilitation and relocation of the uprooted villages. Experienced villagers of the communities say that this process of rehabilitation and relocation is going on for years but without proper functioning or responsibility on the part of the authorities.

Objectives of the Study:

The main objectives of the present study are**:**

- To examine the extent to which modernisation is affecting the religious customs and traditions of tribals of Kalinganagar.
- To identify the key differences existing between the religious customs and traditions of indigenous tribal groups of Kalinganagar.
- To study the differences in religious practices existing between the Christian and Hindu tribal groups of Kalinganagar

The research questions of the present study are:

- How modernisation is affecting the religious customs and traditions of tribals of Kalinganagar?
- What are the key differences existing between the religious customs and traditions of indigenous group of Kalinganagar?

Significance of the Study: Significance of the study arises from the fact that tribal cultures and traditions need to be preserved. These are our indigenous cultures and traditions and if we do not take the effort to preserve them then we would lose a life that was once an integral part of our everyday existence. The goals should be to let people develop along the lines of their own ingenuity and avoid imposing anything on them and to encourage their traditional art and culture, their land and forests respected to the maximum. Tribal people should be allowed to administer themselves and avoid entry of too many outsiders into tribal area in the name of administration, without overwhelming them with too many schemes and work in cooperation with their own social and cultural institutions. The development factor should be judged according to the perceived indices of actual level of human development seen in the context.

Research Methodology: The research has been conducted after adapting various analytical techniques, so as to achieve the set objectives of the topic i.e. the impact of modernisation on tribal religious customs and traditions of Kalinganagar, applying it to the four major tribal groups of (Munda,shabar,Ho and Kolha).

Sample Size and Data Collection

The present study was carried out in Kalinganagar of Jajpur district. A total of 40 households were covered during this study which included all the four major tribes. The present study is based on primary data, collected from each household, relating to various parameters of socio-cultural status and the cultural practices of religious customs and traditions followed by tribals, with a well-designed and structured questionnaire and face-to- face interview.

Tools and Technique: Both qualitative and quantitative aspects have been taken into consideration for the study. The methodology followed was a questionnaire-based survey among the tribals of the selected localities.

i. A total of 40 households are covered.

ii. All the 4 major tribes were covered.

iii. Each house-hold constituted of minimum of 4 and maximum of 6 in a family, thus an average of 5 members in a family have been taken into consideration.

iv. The number of tribals in each tribe is divided on the basis of house-hold covered during the study.

Results and Discussions:

We have taken 40 samples of male and female tribal people and also take the data of literacy rate of tribal people from Kalinganagar. The details of information are given below:

Table 1: Literacy Rate of the tribes

	No of persons	Literate (%)		Illiterate (%)		Total
Male	22	15	68	7	32	100
Female	18	5	27	13	73	
Total	40					

From this table -1, Out of 40 sample 68% of male tribal people is literate where 73% of female tribal people are illiterate till now.

Table -2: Tribe wise demography rate of tribal people of Kalinganagar

Tribe	Male(%)		Female(%)	
Sabar	4	10	7	17.5
Kolha	10	25	8	20
Ho	6	15	7	17.5
Munda	20	50	18	45
Total	40	100	40	100

In table no 2, out of 40 sample survey most of the male and female members are from munda tribe and very less percentage i.e.10% and 15 % are from sabar and ho tribe.

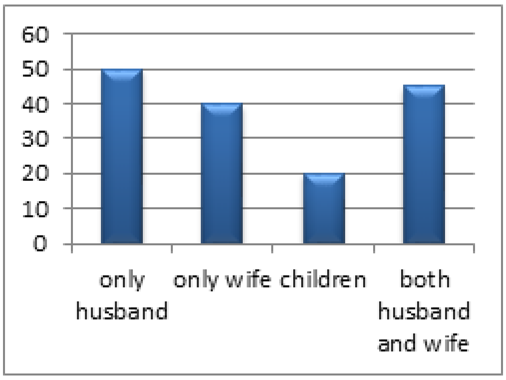
Analysis

Effect of Modernisation on the Religious Customs and Traditions of the Tribals in Kalinganagar: Modernisation is the require of the time, and almost all of us would agree to this, but modernisation at the cost of the rich cultural heritage which has been passing on from ages by tribal ancestors would absolutely is not the answer to the above question, To a certain extent modernizing their thoughts and accepting the changes would be helpful to the tribal society. The tribals in Kalinganagar have undergone a remarkable change in their religious practices and customs with the changing time, not only to be a part of the modernized world but to be acceptable to the society as well.

Linguistic Changes: only 45% to 50% of the tribals know and speak their tribal languages.

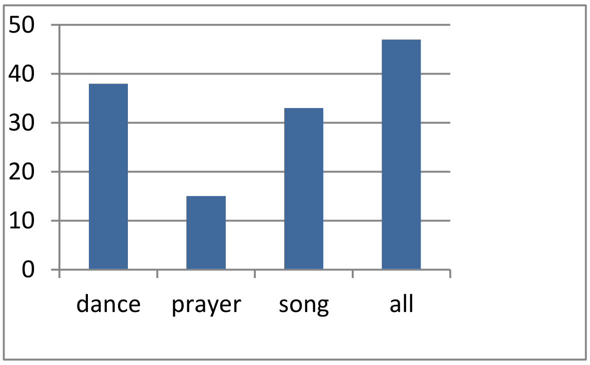
The tribals of Kalinganagar are also influenced by language that is commonly being used in the state i.e. Odia which has resulted in linguistic assimilation. Many tribal communities have lost their original tongue and today speak the two main languages of the state. The study clearly indicates that most of the tribes today do not speak their original language or even encourage their children to learn the basic ideology of their long lived tribal culture.

Figure: 1- Percentage Distribution of Family Members Speaking Tribal Languages



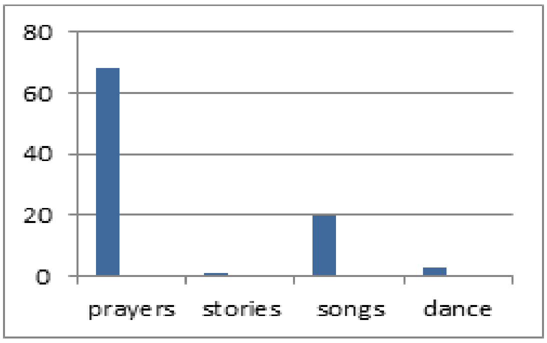
The Status of Traditional Customs and Beliefs Practiced among Tribals: Time has changed and modernisation has made its influence visible on the society. People are getting civilized day by day and their life-style is changing with time and so are the tribals of Kalinganagar. Drastic changes are being perceived and the rich cultural heritage that once was the identity of the tribes is no longer being followed. The tribals used to worship the nature, like trees and mother earth and they protected them, but today there are very few persons left who follow these practices. Though the practice of sacrifice which was once practiced by tribals and which is no longer being practiced today, is a positive change in itself. The practices of body inscriptions and tattoos have changed though the individual tribes believe that it differentiates them from other tribes, but still their children do not follow these practices. Practices of washing hands of guests are still followed amongst the tribes and the dancing style are still practised during ceremonies and celebrations and songs in their own languages are sung. All these traditions provide certain uniqueness to each tribe. But, the use of traditional crafts and equipment like pots, baskets, mats etc. are rarely used amongst the tribes. The practices of miracle and healing through herbs was a knowledge and ritual that was passed on from their ancestors have almost come to an extinction, since most of them prefer visiting a doctor and moving to a hospital in case of diseases. On being asked regarding the cultural activities like songs, dances, prayers, stories, etc. which they follow during ceremonies of celebration and sorrow, their answer to this was that during celebratory ceremonies like marriages, births and religious festivals, all cultural activities like songs, dances, prayers, stories etc. are practiced, but during sorrowful occasions like death, they mostly preferred only prayers and songs.

Figure: 3- Percentage distribution of cultural activities followed during ceremonies of celebration



In this figure-3, 47% of the tribal people of Kalinganagar are involved in all cultural activities like songs, dances and prayers in case of ceremonies of celebration.

Figure 4 Percentage distribution of cultural activities followed during ceremonies of sorrow

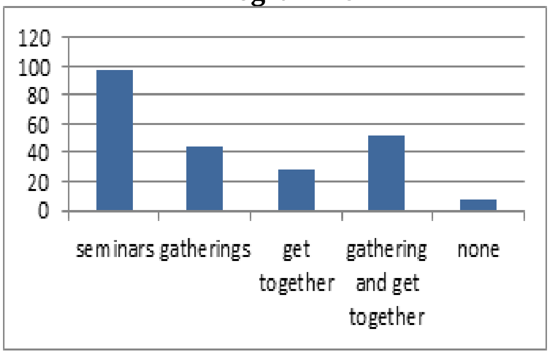


In this figure-4, 68% of the tribal people of Kalinganagar are doing prayers where as 20%

of the tribal people are practised songs during sorrowful occasions like death.

The status of Distribution of Tribal Communities Organizing Cultural Programme: The tribal communities also organize cultural programs for their tribes such as seminars, gatherings, get-togethers etc. Gatherings and community get-together were mainly found to be followed by the indigenous people, but these gatherings and get-togethers occur only during festive occasions. Tribal gatherings, get-togethers, seminars etc. are the activities or programmes through which tribal people get to meet each other. They exchange their views and ideas in these types of ceremonial get-togethers.

Figure-5: Percentage Distribution of Tribal Communities Organizing Cultural Programme

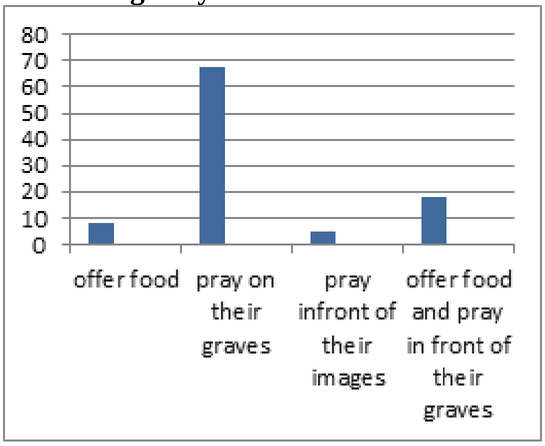


In this figure-5 ,98 % of people are attending seminar whereas very less percentage i.e.23% of tribal people are doing get together for sharing their views and ideas .

Distribution of Tribals Offering Prayers to the Dead/Deceased: The exercise of offering prayers to the dead and deceased was found very common among the tribals. Offering food and praying in front of their images are the rituals followed by the non-Christian tribes. On the other hand, praying on the graves of the deceased is the activity practiced by the Christians. The cultural activities such as songs, dances, offering prayers, sacrificing, fasting etc. that reveals the glory of God for the Tribals.

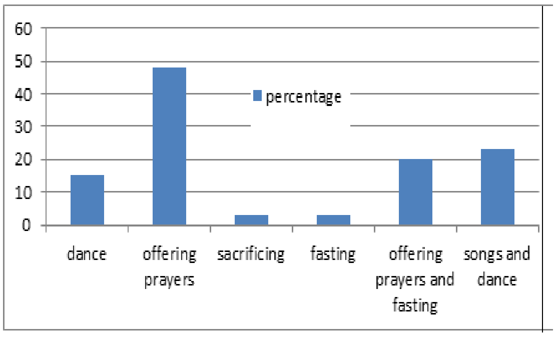
Figure 6 shows the percentage Distribution of Tribals Offering Prayers to the Dead/Deceased

Figure 6: Percentage Distribution of Tribals Offering Prayers to the Dead/Deceased



In this figure-6 shows 68% of people are doing prayer on their graves and 3% of people are doing prayer in front of their images in case of dead and deceased persons.

Figure-7-Percentage Distribution of Cultural Activities that Reveals the Glory of God

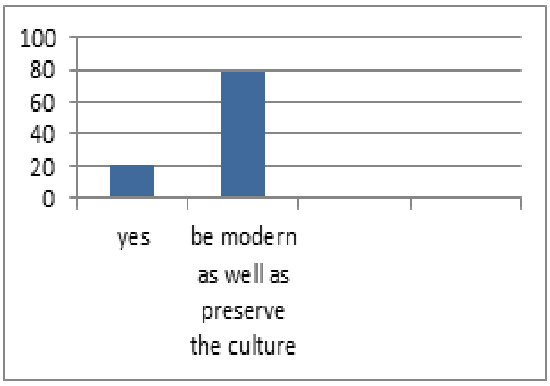


In this figure-7 shows all these cultural activities, 48% of people offering prayers and 4% are doing fasting are regularly practiced in their day to day life. Sacrificing animals or birds are still in practice in some part of Kalinganagar, by the non-Christian tribes.

The status of views on whether they Liked Their Children and Descendants to Preserve the Religious Cultures and Traditions

While interviewing the tribal people, they were asked what were their views regarding modernisation in relation to their tribes, whether modernisation helps in development or does it diminishes the cultural values. Majority of population said that modernisation helps in their development, economically and socially and only very few people said that due to modernisation extinction of culture happens. People today want to be modernized so that they can satisfy their needs and to cope up with the changing scenario. Needs of the people have increased and in the rush of satisfying their needs people have lost their originality and want to come along with the mainstream. It depends upon each tribe to help them to tackle this situation and it becomes the responsibility of the government to support the tribes to preserve their culture, by providing necessary requirements for their development.

Figure-8: Percentage Distribution on Views of Whether They Liked Their Children and Descendants to Preserve the Religious Cultures and Traditions

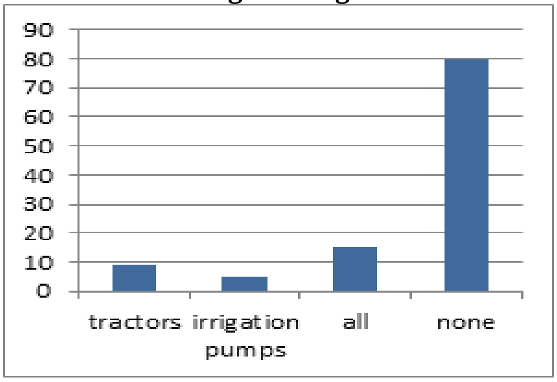


In this figure-8 shows 80% of People today want to be modernized and they can satisfy their needs and to cope up with the changing scenario.

The status of Use of Modern Technologies in Agriculture

Very less use of modern technologies such as tractors, irrigation pumps, fertilizers, pesticides etc, in agriculture were into practice. In these areas tribal people still follow their old practice of ploughing their fields and cultivating their lands. This shows that still people in these places are backward in this aspect and have not adopted the modern technologies in agriculture. The reason behind the fact that modern technology is not being used among the tribes is that, they have lack of knowledge about the use of technologies, pesticides, irrigation facilities and machines in agriculture. They mostly depend on the traditional methods, which not only hampers the productivity of the farmers, but also becomes a hindrance in their progress. One more fact that cannot be denied here is that the tribals are not financially sound enough to avail these facilities. It is very important for the government to impart knowledge amongst the tribal through organizing camps on the use of modern technologies in agriculture and its benefits and also providing them financial assistance through banks.

Figure-9 Percentage Distribution on Use of Modern Technologies in Agriculture



In figure-9, 80% of people have not aware about the modern technology which was used in agriculture and very few persons like 5% to 10% knew about the new technologies and their uses in agriculture.

Besides that we have also followed interview method for better implication.

Sl. No.	Name	Father's name	Opinion
1	Passing Hesa	Madan Hesa	They want to preserve their traditional values but be modernized as well so that they can cope up with their changing environment.
2	Dillip kumar Mandal	Trinath Mandal	It is very important for a nation to preserve its culture and tradition for overall growth of the country. But due to the trade of modernisation in these tribal villages, all cultures are deteriorating due to the impact of modernisation.

Source: Translate by authors

Conclusion:

It is concluded from the study undertaken that Even if to a greater extent the tribals have forgotten their age-old tradition like dance, music, songs, folk-tale, their own dialect and many more traditions, still when they were asked whether they would like their children and their future generations to preserve their religious customs and traditions or become modernized in every aspect which would result in vanishing many of their traditional practices, the answer was quite obvious. To this they answered that they want to preserve their traditional values but be modernized as well so that they can cope up with the drastic change occurring in the society and come out of the feeling of perennial backwardness. It is a contradictory situation where modernisation has brought along with it both positive and negative changes. All developmental programs should be implemented efficiently and effectively for successful progress. It is very important for a nation to preserve its culture and tradition for overall growth of the country due to the trade of modernisation in these tribal villages, the tribals' perceptions, thoughts, food habits, daily life styles, dresses, festivals, rule and rituals, the eco-friendly, nature related culture etc., are all deteriorating due to the impact of modernisation. As modernisation has entered tribal lifestyle, there is a chance to lose the traditions and tribal uniqueness in the long run, in the changing scenario. The tribals constantly face trauma and pressure from the society that they live in. To be a part of the society has resulted in linguistic assimilation and many tribal communities have lost their original tongues and today speak one of the main languages of India. Recently education and related awareness has definitely aided the tribals from being seriously exploited by the non tribals. It is paradoxical that in many areas the tribals are exposed to the influence of the society they will be exploited, thus to be competent and to be a part of the society the tribals have undergone a major change in their lifestyle (www.socyberty.com). Thus, modernisation is seen to be slowly killing the tribal life as it is gradually disintegrating the cultural resources of the tribal community. The question here that has to be answered by us as a part of the society is, whether such modernisation is to be accepted or to be repudiated.

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WHY IS MAOIST EXTREMISM STILL ALIVE?

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Abstract

For the past several years, the left-wing extremism problem has emerged as a major internal security challenge for India. Today, Maoism has posed a great threat to the integrity of the nation. Maoist violence in the country is the consequence of non-performance on the basic issues related to tribal development as laid down in our Constitution and also widespread tribal unrest in the 10 states and in 230 of the 626 districts in the country due to commercialization of forest resources. And also the socio-economic deprivation and exclusion have resulted in the growth of the Maoists in the backward areas especially in the central tribal belt of the country. It may be more accurate to say that it is state violence and structural violence against Adivasis and Dalits that in provoking Maoist counter-violence in the country. The problem should be handled politically and administratively rather than by using brute police force and should be implementing the Constitutional provisions for Dalits and Adivasis that have so far been ignored.

Introduction

India, however, despite being a very large country, has been able to maintain its democratic credentials since Independence amid all sorts of threats – both internal and external, whereas its other neighboring countries have hitherto been unable to prove their consistent regard for democratic values. The democratic status of India has been threatened on several occasions in different periods, no doubt, but it has succeeded in quelling the disruptive forces both from outside and inside from time to time. Today, nobody can deny the fact that India has done its level best to deal with external threats like *Jehadi* terrorism and internal threats like Maoism. Whether the Indian state has succeeded in tackling these threats up to a satisfactory level or not is a matter of debate. But, still now the Maoists intensified its attacks against politicians, police officers, security forces, civilians, and land as well as business owners.

However, today, every human being have always thought that why a human being, the most outstanding creation of God, is compelled to give his life of someone. It is not easy to be explained. Today, the Maoists are taking others life and in this process, they are prepared to give their lives too. For understanding this, there is a need to go beyond the pale of blame-game. To me, creation of a parallel system is a reaction of long-term grievances and dissatisfaction with the existing system. In fact, it is a by-product of the vacuum created out of a sense of insecurity and estrangement of common persons from the functioning of the system as a whole. It happens when the Government fails to prevent and has been compelled to cure. But, curing is very difficult. For this, a lot of resources has to be spent. Even spending could not be regarded as a major challenge but the real challenge is to regain the lost confidence of the people.

Moreover, ensuring confidence and retaining them for a longer period is the greatest challenge for good governance. A common person always believes that their lives should be safe and hassle free; his basic requirements are fulfilled. He surrenders his rights to the state precisely to have an assurance of protection to his life and rights. And any breach in this regard, for whatever reasons, is bound to create massive threat for the state and its organizations. By and large, where common persons start to feel insecure, then problems of internal security becomes intractable. By having this assumption, the present study seeks to analyse the factors for the survival of Maoist insurgency in a number of areas and their expanding influence and organizational base and networks to urban India in recent times. This study will help policy-makers and administrators in taking necessary steps to deal with it effectively. This article provides a useful reading for bureaucrats, politicians, security forces, intelligence agencies, academicians and the students of Political Science.

Expanding Influence of Maoists: Recent Trends

The expanding influence of Maoists has exposed the vulnerability of the Indian political system. Today, Maoism has posed a great threat to the integrity of the nation. The Maoists, who operate in 230 of the 626 districts in the country and have 20,000 armed activists, apart from lakhs of supporters; is a serious challenge to reckon with. In the recent past the Maoists have emerged as the main challenge to the governance in India. They have expanded their influence area and recent trends show marked improvement in their strength. Indeed, Chhattisgarh is a key part of the Maoist 'red corridor' identified by the security agencies. They have now spread across the 10 states from their old pockets in West Bengal, Bihar and Andhra Pradesh to new guerilla zones in Orissa, Maharashtra, Chhattisgarh, Jharkhand, Madhya Pradesh, Telengana and U.P. So, they have come out stronger in the new millennium.

A term 'red corridor' has come into vogue referring to the areas where the Maoists have their stronghold and where the writ of the Indian state hardly runs. Alarmingly it covers large portions of Eastern India extends into Southern India, and stretches from Nepal to Kerala prompting the former Indian Prime Minister Dr Manmohan Singh to once declare that the Maoist terror is the "single largest internal security threat" that India faces now. But once upon a time the one area where Maoist activities hogged the limelight of late and which was literally converted into a 'liberated zone' by the guerrillas **is** Lalgarh in Jhargram subdivision in the state of West Bengal.

The Maoists has intensified their activities. In an estimate made by the police, Maoists are equipped with land mines, bombs, mortar, rocket launchers, self-loading riffles, A.K.-47 riffles, catridges and other sophisticated weapons. They have their hideouts in forests and hilly areas and operate in a well organized way. The plan of action of the Maoists include hostage takings, kidnapping, blasting on railway tracks, assassinations , arson, lootings and guerrilla warfare inside the forests. Their targets are carefully chosen and they operate in a planned manner from remote and inaccessible tribal and rural areas. They aim at killing political leaders, key functionaries of the rural local bodies and policemen and loot arms from the police and reserve government armory. At times they kill people in the areas of their operation whom they suspect to be their enemies and informers of the police. Revenge killing and killing of people who refuse their demands for cash payment are carried on regularly to boost the morale of the Maoist squads. The civilian population is kept in a state of perpetual threat and shock shopkeepers, rich landlords, mill-owners and contractors of village roads are compelled to pay them security money failing which they are hacked in the public. Recently they hijacked the train and kept the passengers hostage for the whole night. Very often the state intelligence agencies fail even to get an inkling of their operations.

It is noteworthy to mention here that very recently, the PM's rural roads scheme (Pradhan Mantri Gram Sadak Yojana) has been badly affected by the demands made by the Maoists. They are demanding 10% of the tender value from the contractors who are engaged in the construction work connecting 10,000 villages. Refusal for payment led to attack on men and machinery. Holding crucial projects to ransom is a new trend. The result is that no agency comes forward to undertake developmental works out of fear for the Maoists. What the former police chief of Chhattisgarh Mr. Vishwaranjan, who was behind a number of operations against Maoists, say after the May 25, 2013: ''The development initiatives of the government will have no result unless the Maoists are wiped out completely. They will continue to hamper these initiatives by destroying roads and infrastructure.'' Any close investigation will show that in the past few years, the Maoists have targeted elements of basic infrastructure – railway lines, telephone exchanges, school buildings, transmission towers – more frequently than they have targeted mines and power plants. All economic targets combined, the number of strikes rose from 182 in 2008 to 214 in 2012. Most of these strikes have taken place in Chhattisgarh, Jharkhand, and Bihar.

However, after the 'Operation Green Hunt' (campaign for peace) it is evident that the strategy is not helping in minimizing Maoist activities. On the contrary, the Maoists have managed to stage counter attacks in different parts of the country where several security personnel and civilians were died like Dantewarda district of Chhattisgarh (78 CRPF were died, being the biggest yet), Korapur district of Orissa (11 security forces), Silda in Paschim Medinipur district of West Bengal (24 security forces), Lahiri in Godchiroli district of Maharashtra (18 security forces) etc. As per statistics, Maoists had killed 2117 civilians and 1055 security personnels from 2008 to 2012.

After a brief lull of the Maoist insurgency in the tribal heartland of central India has once again shot into prominence with the Maoist strike in Chhattisgarh's Sukma district on March 2014 that resulted in the killing of 11 CRPF *joawans*, four policemen and a civilian. This was the deadliest Moaist attack since the ambush of a convoy of political leaders and activists of Congress in the Darbha Valley in the same district in May 25, 2013. The audacious Maoist attack on May 25 which took the lives of 28 people has brought the spotlight back on a three-decade old internal conflict between the Maoists and the state. No doubt, the attack was 'barbaric' and a shocking example of politics of violence and terror by the Maoists. The attack killed Mahendra Karma, a powerful tribal leader of the Congress from south Chhattisgarh, and the architect of 'Salwa Judum', who had survived at least four attempts on his life by Maoists. It is noted that the attack from one side highlighted the loopholes in the internal security establishment and on the other side it brought condemnation from across the nation. The then Prime Minister of India Dr Manmohan Singh called the attack as a 'dastardly attack'. Prof Saifuddin Soz termed the attack as an attack on democracy. Hon'ble President Sri Pranab Mukherjee at the News of the killing had said:

'' I am deeply dismayed and shocked at the wanton violence unleashed by Maoists in Chhattishgarh on a convoy of vehicles carrying leaders of the Congress Party. I condemn this incident in the strongest of terms and would like to reiterate that violence has no place whatsoever in our democratic polity. The nation will neither be overawed nor intimidated by such action. I call upon concerned authorities to do their utmost to bring the perpetrators of this crime to justice. The safety and security of our citizens should be ensured at all times.''

However, like the May 2013 attack, which happened before the State Assembly elections (that were conducted in November 2013), this time too the Maoist assault came just before the Lok Sabha Poll in 2014. This has been and is being interpreted as a move by the Maoists to disrupt the elections. While this is the obvious inference one cam draw from this Maoist offensive, it needs to be pointed out that in spite of the poll-boycott call by the Maoists before the November elections to the Chhattisgarh Assembly in 2013, the turnout of voters in the state, including in the areas under Maoist control, during the Assembly elections was unusually high thereby showing that the Maoists eventually did not pressurise the people against voting and there is no reason why they won't do so this time as well. The Maoist's basic objective was to demonstrate their unimpaired capability to carry out such operations and intimidate and compel the armed forces to vacate the zones under Maoist jurisdiction – typical tactics of armed outfits waging guerilla war against the state. Several newspapers, commenting on the latest Maoist strike have highlighted the serious lapses that resulted in the killings and urged for " more effective" military retaliation. There is no gainsaying that the severity of the Maoist assault is bound to invite such exhortations.

Metastatis of Maoist Networks in Urban India

It appears that in the last few years, the CPI -Maoist has effectively shifted their organizational base and networks to urban India. The CPI-Maoist Central Polit-Bureau has realized that they need to strengthen their mass base. They understand that they cannot confine themselves to the tribal belt alone if they need to win the protracted People's War. For expanding this base, they need to support of the Indian intelligentsia. According to Newspaper report, the CPI-Maoist's intelligence agency, People's Security Service (PSS), has been working meticulously for the past few years and has spread its subsidiary offices to Mumbai, Kolkata, Delhi, Hyderabad, Chhattisgarh, Jharkhand and Orissa.

According to renowned author P.V. Ramana, to enable their spread into urban areas, the Maoists have created a Tactical United Front, which has the following objectives:

I. To consolidate various “anti-imperialist” struggles and to bring them on to one platform on the basis of a common working understanding ;
II. To expand the reach of the Maoists across various sections of society by building contacts with them ;
III. To boost overground cadre strength, to thoroughly indoctrinate them, and then to incorporate them into organizational work especially in urban areas ;
IV. To poach partners for potential leaders and ideologues; and,
V. To enable its political activities to reinforce the Maoist’s military activities (such as armed struggle).

According to senior police officers and intelligence agencies, the arrests of three Maoist operatives from New Delhi in the first week of October 2011 points towards the presence of a number of operative in the city and many of their operatives hiding in the cities were used to carry drugs to the urban areas to be sold. Besides, in 2010, a senior official of the State Intelligence Department (SID) had told the media that forensic analysis of Kobad Ghandy’s (a Polit-Bureau member of the CPI-Maoist) lap-top, had revealed the existence of sleeper-cells of the CPI-Maoist in urban areas. Moreover, a joint operations by the Maharashtra and Andhra Pradesh Police in 2012 had also led to recovery of some documents that spelt out the new strategy of Maoist groups for urban areas.

The new strategy focuses on a six-stage approach called SAARRC–Survey, Awareness, Agitation, Recruitment, Resistance and Control. According to SID, they have completed the first stage of survey that is, identifying the target groups, potential areas of discontent and flash-points in urban areas. Now they are in the process of implementing the awareness and agitation stages of their strategy. However, the first step of survey involves scrutinising the urban landscape based upon their geographical profile of whether they are serving an industrialized or under- developed hinterland; changes in work-force composition, minute study of the linguistic and religious minorities; of the economic divergences within cities; of the processes involving ghettoisation as these are the potential breeding grounds for their recruits whom they can very easily indoctrinate to work against the interests of the Indian state.

The urban-based cadres of the party fight for basic amenities like water, electricity, toilets and sewerage, against corruption and exploitation of ration-shop owners, adulterators and black-marketeers, against slum-lords, goonda gangs and other lumpen elements. They organize struggles on these issues through the local committees and the slum-dweller’s organizations. As women and unemployed youth play a leading role in most of these struggles, the *Mahila Mandals* (Women’s Associations) and youth clubs are asked to be involved.

At present, various educational campuses are the new hunting grounds for Maoists. The intelligence dossier of the State Police reveals that Maoists scour campuses in Mangalore and Shimoga for new recruits and sympathizers. Universities like Kuvempu and Mangalore became potential recruiting zones for the CPI-Maoist which was on a waning streak in South India.

Besides, an interrogation of the Maoist leaders arrested in West Bengal reveals that the Maoist focus has now shifted to Jadavpur University (JU). Kanchan, the arrested CPI-Maoist State Secretary, has reportedly told the Media and security agencies that a recruitment process is on for the outfit’s military wing and JU has emerged as a major centre for cadres. Besides, the Maoists are believed to have a backup module among the University students.

Kanchan has reportedly also said that twelve students from Presidency are working actively as CPI-Maoist cadres in Lalgarh. As the Maoists try to spread their network to urban areas, JU and Presidency College are not the only institutions they are tapping. According to intelligence agencies, youngsters studying at colleges in Howrah and Hooghly in West Bengal are also their target. The arrested Maoists have told the police that a number of their cadres have moved into the outskirts of Kolkata for setting up urban bases. They stay in comfortably furnished, rented houses in areas such as Rajarhat, Baguihati, Uluberia and central Kolkata.

From their bases in the city, senior Maoist leaders regularly visit the JU campus, with apparently no surveillance. In August 2010, for instance, Maoist ideologue Varavara Rao held a meeting with the University's students. The authorities later admitted that they had no knowledge of the event. After this, there were plans to install CCTVs across the campus but this was staunchly opposed by the JUTA and the Students Union which have a strong sympathy for the Maoist cause.

As the reaction, on November 4, 2011, the West Bengal Chief Minister threatened to take tough action against teachers and students of Jadavpur University who allegedly have links with the Maoists. Mamata Banerjee claimed she had the names of the university's teachers and students with Maoist link. She remarked:

> *"I know a section of Jadavpur University teachers and students actively supports the Maoists. The government has a list of such offenders. I have heard that they have put up posters in the university, criticizing me. We won't be to tolerating this anymore. The administration will take tough action against such elements".*

Side by side, the case of Kobad Ghandy is even more interesting. His arrest by a special Delhi Police team on September 21, 2009 in the South Delhi area on September 21 reveals how these top leaders of the CPI-Maoist make use of educated individuals to promote their objectives. Ghandy's interrogation, sources say, revealed that the Maoists had started "operation urban base" to organize their activities in cities by recruiting poor and unemployed youth to fight for their "cause". Kanpur - based CPI-Maoist Polit-Bureau member Balraj *alias* BR was coordinating this operation. Ghandy also reportedly told the Delhi Police that with help from BR, he had formed a sub-committee on mass organisation to shift the Maoist bases to strategically crucial urban centres and organize local support and recruits in these places.

The urban perspective document clearly highlights that the Maoist leadership's rhetoric is not all loud talk with no substance. That it is composed of educated persons holding the highest educational qualifications, and who are motivated enough to a cause (however blighted) for which they have spent their entire lives. It shows that the enemy is planning to expand itself in the urban spaces of India for the following reasons:

First, to find technically qualified and educated people who can provide the technical skills needed to win the protracted people's war and provide working-class leadership.

Second, to provide logistic support to their armed struggle against the Indian state. This is done by having Maoist sympathizers in key public sector industries. The Maoist leadership understands that this is not an easy task as the enemy's intelligence is on the lookout for such elements and it requires dedicated cadres who do not back out easily.

Third, the Maoists require material support to their people's Liberation Army in the form of arms and ammunitions as well as medical supplies which can only come from the urban areas. The Maoist leadership by this means desires to create a network of doctors and hospital attendants sympathetic to their cause who shall treat their injured cadres with utmost secrecy. They also require such cadres who are technically qualified to handle the latest arms and ammunitions and for this the cadres need to be sent to the cities and provided with the relevant skills.

Survival of Maoist Violence: Major Factors

Indeed, the Government is trying to cure the Maoist problem and prevention efforts seems to have taken a back seat. The persistence of Maoism may have due their strategy but for this, everyone in machinery has to be blamed. The insensitive handling of the situation has produced insurmountable conditions. What has happened to the notion of democracy? In a democracy people have a right to dissent. It's plain for all to see how dissenters are treated in our democracy. They are brutally put down. Look at the way the protests at the nuclear plants in Kudankulam and other places are treated. Cases are filed on the protestors with manufactured allegations. Police beat up peaceful protests and do not even hesitate to fire. It looks as if the people do not matter. The land of the poor is simply taken over in spite of all protests. Mines and natural resources are looted and plundered.

For example, in Odisha, the state has waged a war on the tribals to hand over forest and tribal land to POSCO against the wishes of the people by falsifying documents. The story is repeated in many Dalit and tribal belts. Why does the state do it? Many people throughout the world are increasingly realizing that their sovereign democratic governments are neither sovereign nor democratic and are in the pocket of unaccountable elite financial interests that are in relationship with the local political bosses. The state has developed disgust for the poor while they admire their new linkages with the global financial and industrial corporations.

The economic crisis has clearly exposed exactly whose interests democracy serves. Years of corruption and utter disregard for the welfare of the people have left the representatives with zero credibility. The tribals of Bastar of Chhattisgarh and other areas of the country are yet to experience the fruits of democracy. Democracy has come to mean the rule of the vested interest groups for them. The attack on democracy therefore is not by the people but those who rule and govern the country.

In the context, an important aspect must be mentioned here that state violence in the long run will lead to greater violence pushing the people to extremism. State deployment of forces has always led to the murder of many innocent civilians and the fear is that the present deployment is likely to lead to terror and the killing of innocents. There are bound to be consequences. Instead of addressing the grievances of the people resorting to terror tactics by the state can further lead to alienation of the people.

On the other hand, the incidences of killing security personnels, civilians, political leaders and activists by the Maoists is called a terror act and tears are shed by the mainstream. But why do we not shed tears in this country when hundreds of farmers commit suicide due to indebtedness? What happens to our tears when people are evicted from their homes in the name of development and placed on the roadside with no compensation and are made refugees in their own land? Where are tears when people die of malnourishment or hunger? When the wealth of the country is looted and plundered and the poor are driven out of their homes we are not at all pained.

From the Government's point of view tell us that any attack on their safety and security is terrorism. Killings of those who govern us are termed terrorist acts. While we accept them as terrorist acts, we also think that the state acts as a terrorist organization when they kill people in the name of law and order and when people resist the state's model of development. There are other kinds of state terrorism. Leaving hundreds of thousands of people to die from hunger while PDS grains are sold in black market is nothing but terrorism; forcing farmers to commit suicide while the state diverts canal water to industries is a kind of terrorism; taking no action against the corrupt officials who suck the blood of the common people is also terrorism. The Maoists killed 28 Congress leaders and activist which is a "cowardly act" on the part of Maoists. But what happens when the state takes to extremists means? How many people have been killed in the name of development by the state? We need to ask how many Maoists or Naxalites are the by-product of the system.

Question need to be raised about the unjust economic system created and fostered by those who rule us that has been alive the Maoist violence in our society. Another important factors are responsible for the survival of Maoist violence are as follows:

I. It is fact that extreme poverty coupled with malnutrition, diseases and infant mortality rule the roost in Maoist affected areas. Funds allocated for development and removed of mass poverty by the Union Government, though insufficient, are not fully utilized in time. Substantial amount of central grant could not be utilized by the government of the affected states. Side by side, it is corruption on the part of key functionaries at the district and the rural local levels that block the trickle down effect of development efforts at a cost of huge investment.

II All the governmental programmes of alleviating poverty have not produced the desired results and even today government policies do not seem to focus on the problem so seriously. The NDA government's Food-for- Work programme or the UPA's Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGP) hardly meet the basic demand for land rights in rural India. Even the so-called backward caste political flavour has not made any difference to the ground situation. The evidence comes from the political games that have been so obvious in Bihar and UP.

III. Though the government has several tribal development programmes aimed at overall progress of the people and the regions. But, it seems that all these programmes collectively have created an elite among the tribal population itself, leading to increased resentment among the tribals. The problem has been compounded by the massive out-migration due to increased poverty and income gap in the tribal society.

IV. India's quest for development has caused apart from other things, the commercialization and corporatization of forest resources, the thereby reducing the traditional right and access of the tribal inhabitants to the forested areas, which are still considered as their original homes of the tribal people.

V. The state governments must not bow to vested interests and subvert the Constitution of India and the law of the land. Unfortunately, they are doing it all the time. Mining leases granted to provide companies in *Adivisi* inhabited jungles violate the Environment Protection Act, 1986 and the Forest Conservation Act. They also violate Article 21 and the Fifth and Sixth Schedule of the Constitution of India. Chhattisgarh and Andhra Pradesh government has granted such leases to private companies resulting in great hardship to local *Adivasis*. It is alleged that 46 per cent of *Adivasi* land in Andhra Pradesh has been taken over by non- *Adivasis* . Unless the state governments stop turning a blind eye to the Constitution of India and the law of the land, the people of the area would have no option but to support the Maoist for survival.

VI. The transfer of tribal land to the richer non-tribal people despite several legal strictures continues unabated. Mining, construction of large dams, other industries, and many other developmental activities have caused large scale displacement of the tribals, who anyways love their own environment due to historical and cultural factors. These significant factors has impoverished these communities and strengthened their demand for self-governence.

VII. According to B. Mungekar, former member of the Planning Commission (now *NITI Ayog*), is reported to have prepared a report showing that between 1951 and 1990, 40 million people were displaced as a result of development projects. Of these, 40% were tribal people. Only 25% of the displaced have so far been ''rehabilitated''. The adequacy and quality of the rehabilitation have come into serious question especially in the context of the controversy over the Sardar Sarovar Project. In the light of this, it is not surprising that the Maoist movement has found support among those sections of STs who became victims rather than beneficiaries of development.

VIII. There has been a readymade resentment among the tribal populace and it could easily serve as a fertile ground for popularization of any anti-government or anti-mainstream ideology. The Maoist have realized this quite clearly and so they have been able to establish a good ground level support base in these areas. A central Maoist agenda also includes tribal self-determination, which is, asserting the rights of the tribals over local resources.

IX. The *Adivasis* or tribals live in or on the fringes of forests and have no rights to their land. Moreover, the non-*Adivasis* have driven them from their lands without adequate compensation because we wanted their lands for our economic development. A law to remedy this is under consideration, but resisted by conservationists, industrialists and the privileged classes. Most of the *Adivasis* are subsistence farmers or hunter gatherers eking a meager cash income from selling forest products, such as *tendu* leaves and firewood. As per statistics, there are many *Dalits* and *Adivasis* live in the heart

X. India in a continuous belt of hills and jungles that extended from Tamil Nadu, Karnataka, Andhra Pradesh, Maharashtra, Madhya Pradesh, Chattisgarh, Odisha, Jharkhand, Bihar and West Bengal, to understand their condition, a comparison of the human development parameters in India tells the following figures :

Table 1: All India Vs Nexal Effected areas

Criteria	All India (%)	Maoist Affected Regions (%)
Literacy rate	74.4	53.7
Below Poverty Line	29.5	49.5
Access to sanitation facility	50.2	32.7
Access to safe drinking water	47.5	31.3

Sources: ovt. of India (2011), Census households amenities, Census of India 2011, Government of India Planning Commission June, 2014, http://planningcommission.nic.in/reports/genrep/pov_rep0707.pdf

The above social, economic, health and educational discrimination faced by the poor as a key factor in drawing large number of discontented people towards the Maoists.

XI. Since their beginning the Maoist groups have been raising land and livelihood related issues mainly. So, the Central Government is pushing the states to carry the land reforms as fast as possible. But land reforms in India has not been a political issue only rather a social and prestige issue also, so, it always seems difficult for the state governments to carry out any such legislative measures for the fear of losing vital middle class support. Therefore, it must be conceded that disappearance of land reforms as a state objective from policy-making in the age of economic liberalization has not only kept the Maoist agenda alive, rather given it intellectual and mumerical strength.

XII. The first UPA government has introduced a bill in the parliament for safeguarding the land rights of the locals in the tribal areas is a good move but its a late one. Similarly, the extension of the *Panchayati Raj* programmes to tribal areas by giving greater power to the tribal village assembly is a modest measure in the right direction, but unless structural deformities are addressed in proper manner and the measures are undertaken to restore rights over land and forest, there is every possibility that the *Panchayati Raj* structures would continue to be manipulated by local elites. And, with this there remains every single chance of disaffection among the rural and tribal populace, which would keep Maoism in India.

XIII. An important factor which works in favour of the Maoists in the fear. Rather than beating the friends of common people they rather are a threat to them. Maoist squads tend to visit villages at night, force the villagers (atleast a single person from each house) to come out to listen to what they say. Anyone who refuses becomes an addition to their hit list. They are beaten up either in the so called *jana-adalat* or 'people's court' or eliminated altogether. In fact, the beatings and killings are so merciless that no one dares to raise the finger of protest against the Maoists.

XIII. The Maoist movement enjoys widespread support amongst the *adivasis*, Dalits and weaker sections of the society in over 200 districts or about one third of India. Side by side, the Maoist insurgency enjoys considerable moral support from the intelligentsia who are sympathetic to the *Adivasis* for the injustice meted out to them.

The Maoist violence has greatly stirred up the deep-rooted inequalities prevailing in Indian society since long. To quell up the growing menace of violence through counter-terrorism by the police also involves violation human rights of the innocent rural folk who are poor and illiterate. Political freedom has no meaning for those who wallow in abject poverty in accessible interior parts of the country. An attitudinal change on the part of policy makers is imperative. The Maoist problem cannot be solved by operations aimed at killing the Maoists. It is essentially a battle for the hearts and minds of the people. It can only be solved by removing the cause and winning the hearts and mind of the *Adivasis* and Dalits.

Concluding Comments

For decades, *Adivasis* have fought the Government of India and the governments as a last ditch response to socio-political and economic exploitation. Very commonly, police, forest guards and officials bully and intimidate *Adivasis* and large numbers are routinely arrested and jailed. The government must find ways to empower the marginalized sections of its population as this would provide equitable economic growth which is the best way to deal with the Maoist slogan of "People's war for people's government". But, where rule of law and social justice does not exist, the Maoists will step in to restore Constitutional order with regard to the legal rights of the *Adivasis* and weaker sections of the society. In this context, it is noted that under article 244 of the Indian Constitution, scheduled areas were established in the Fifth Schedule where all administrative and executive powers were to be in the hands of the native people or *Adivasis*. In view of this, Maoists claim to be fighting for the rights granted to them under the Constitution. Therefore, it is needed to create autonomous councils under the Fifth Schedule to ensure political empowerment of the *Adivasis*.

In the ultimate analysis, a policy of reintegration the Maoist people into the mainstream should be seen from an integrated approach and any piecemeal effort is bound to further aggravate the situation, the countrymen are requesting both the policy makers and implementers of law, please don't take these issues lightly as today it is affecting the common persons, tomorrow it will destroy you and your family : a family for which so many things are being deliberately neglected. The government must remember, against whom the operations are going, are our people; they are from us and at the same time the Maoists must realise that they are killing their own people. Every act of violence or killing is condemnable, irrespective of who the perpetrator is. The life of every individual is precious. As we are still in a lower stage of civilization, we try to impose concepts of legality or morality on the acts of violence. That, in fact, helps both sides, in our case the Maoists and the governments, to justify their acts of violence. Common people remain sandwiched between the Maoists and the State forces, between dreams and harsh realities, between aspirations and indignity.

Today, the Maoists must feel that their efforts could bring temporary parallel government but could not create an alternative to a welfare state in this modern globalized world. And, the Maoists will have to understand that the age of totalitarian regime they want to establish a long over. If they believe in brute force, they will be answered by brute force. It will be a never-ending war. If the two sides do not understand what compromises they will have to make, the lives of tens of millions will be at stake for, may be, many decades.

But it is high-time that the Maoists gave their politics a rethink. Kishenji and Azad's death should lead them to some serious introspection. They have not achieved much by their over-dependence on arms. They have a large support base in the central and central-eastern part of the country, but they cannot protect their supporters. The guerrilla war they are waging will kill many of them, many dedicated workers, who could be assets in our political system. Therefore, the Maoists should be realistic and try to join the mainstream by giving up their fascination for armed struggle and stop thinking that they will someday succeed in shaking democratic foundation of the country. On the other hand, the authorities should explore the possibility of accommodating the Maoists as a radical party in the democratic process. And, the Maoists should follow the path of the left parties which opted for democratic method and came to power in Kerala, Tripura, and West Bengal. Side by side, they should give up daydreaming about India's transformation into a Marxist state. It has been and will remain a democratic country.

Last, but not least, India cannot hope to be a strong and vibrant country when a third of its heartland, which contains 80 per cent of its mineral resources and much of its road and rail communications and about 10 per cent of its population remains outside government control. The Maoist problem has to be solved. The Central and state Governments of the affected states are beginning to realise the gravity of the situation. But that is not enough. The Governments must have the will and the wherewithal to deal with the problem, defeat the Maoists and win over the *adivasis* by treating them as equal citizens of India by putting an end to centuries of exploitation of *Adivasis* by non-*Adivasis* and giving them their rightful dues.

Finally, it can be said that the Maoist problem cannot be solved by military operations aimed at killing the Maoists. It is essentially a battle for the hearts and mind of the people. It can only be solved by removing the causes and winning the hearts and mind of the *Adivasis* and Dalits. The problem of Maoist violence should be understood in the proper development perspective and handled politically and administratively rather than by using brute police force and also should be implementing the Constitutional provisions for Dalits and *Adivasis* that have so far been ignored.

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