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- **Our aim is to promote knowledge and information through publication that are socially relevant, locally need based, nationally important and globally significant.**
- **The Journal aims to integrate and promote new ideas, concepts and practices, for public welfare and strengthening the civil society.**

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## **Editorial**


When we slept that night it was another world, and when we woke up the next morning it was another world. A terrible and frightening world! Disney's music came to an abrupt halt, Paris's romp was engulfed in sad sobs, New York nights were lonely and sad. China's inaccessible wall had now collapsed.

Kisses, hugs and handshakes were now serving death. The world had changed completely in just one night. No! the world was the same. After decades, peaks of great Himalayas were clearly visible from Jalandhar. Birds were flying freely in the sky. Elephant, lion and boisterous were fearlessly roaming in the wild forest. They were all free, whom we wanted to be our slaves. But we were imprisoned in our small homes.

A -tiny semi-living virus has made us realize that our science & development is anything but an elusive dwarf. And, world goes on its own way. We the Human being has to decide whether we fit in it. Also that, our science deserves ridicule in front of nature; like a man with little intelligence. If we do not agree to follow the rule of nature, then nature will keep us in the cage again and again.

Nature is sending us a message: "Homo sapiens are not indispensable for this world. They are not inevitable for nature's existence. Without human being; air, earth, water and sky are fine. Rivers, jungles, mountains, oceans, all are happy and safe. So when you come back the next morning, remember that you are my guest, not my master. "

**Editor**

  
15.4.2020

## **ANDHRA BANK FINANCIAL INCLUSIVE INITIATIVES AND PRACTICES - A STUDY WITH REFERENCE TO VISAKHAPATNAM AND KAKINADA ZONES OF ANDHRA PRADESH STATE**

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**Abstract:** Financial Inclusion is emerging as a new paradigm of economic growth that plays major role in driving away the poverty from the country. It refers to delivery of banking services to masses including privileged and disadvantaged people at an affordable terms and conditions. Financial inclusion is important priority of the country in terms of economic growth and advances of society. It enables to reduce the gap between rich and poor population. In the current scenario financial institutions are the robust pillars of progress, economic growth and development of the economy. When and where all citizens are participated in financial system, the economy and system will become very strong. In this regard the research article was focuses on customer perceptions towards inclusive banking practices.

**Key Words:** *Inclusive banking, financial inclusion, public sector banks.*

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### **Introduction:**

Financial Inclusion is emerging as a new paradigm of economic growth that plays a major role in driving away from the poverty from the country. It refers to the delivery of banking services to masses including privileged and disadvantaged people at an affordable terms and conditions. Financial inclusion is an important priority of the country in terms of economic growth and advances of society. It enables to reduce the gap between rich and poor population. In the current scenario, financial institutions are the robust pillars of progress, economic growth and development of the economy. When and where all citizens have participated in the financial system, the economy and system will become very strong. Hence the term “Financial Inclusion” becomes very popular now a day. The financial services must be accessible to all the sections of the society in

the country. Today a large segment of people are excluded from the financial services in developing countries like India. A well-structured financial system should be able to channelize the poor into the mainstream of the economy and access them to participate and involve actively in the economy.

Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost. Financial Inclusion, broadly defined, refers to universal access to a wide range of financial services at a reasonable cost. These include not only banking products but also other financial services such as insurance and equity products. The essence of financial inclusion is to ensure delivery of financial services which include bank accounts for savings and transactional purposes, low cost credit for productive, personal and other

purposes, financial advisory services, insurance facilities (life and nonlife), etc.

### **Why Financial Inclusion?**

Financial inclusion broadens the resource base of the financial system by developing a culture of savings among large segment of the rural population and plays its own role in the process of economic development. Further, by bringing low income groups within the perimeter of the formal banking sector; financial inclusion protects their financial wealth and other resources in exigent circumstances. Financial inclusion also mitigates the exploitation of vulnerable sections by the usurious money lenders by facilitating easy access to formal credit.

### **Inclusive Growth- the seed for inclusion:**

Inclusive growth is one of the important objective of the Indian economy. Inclusion of every each section of the society in the process of economic development and achieving growth with equity is the basic objective of inclusive growth. Inclusive Growth implies a direct link between the macro and micro determinants of growth. The micro dimension captures the importance of structural transformation for economic diversification and competition including creative destruction of jobs and firms. Inclusive growth has the literal meaning of the two words refers to both the pace and the pattern of economic growth. The literature on the subject draws a fine distinction between direct income redistribution or shared growth and inclusive growth. The inclusive growth approach takes a longer term perspective as the focus is on productive employment rather than on direct income redistribution as a means of increasing incomes for excluded groups. The concept Inclusion should be seen as a process of including the excluded as agents whose participation is essential in the very design of the development process and not simply as welfare targets of development

programs. The inclusive growth as a strategy of economic development received attention owing to a rising concern that the benefits of economic growth have not been equitably shared. Growth is inclusive when it creates economic opportunities along with ensuring equal access to them. Apart from addressing the issue of inequality, the inclusive growth may also make the poverty reduction efforts more effective by explicitly creating productive economic opportunities for the poor and vulnerable sections of the society. The inclusive growth by encompassing the hitherto excluded population can bring in several other benefits as well to the economy.

### **Inclusive Banking:**

Inclusive banking is an important tool to achieve the financial inclusion. Of all the financial inclusion products, banking products play key role in the development of economy. Having a bank account and access to the financial products like deposit, loan and other services from the bank is unavoidable for every household. Hence, there is a need of inclusion of each and every house hold in the country in the formal financial system by opening of account in the bank.

Indian economy continues to suffer from the problems of poverty, sectoral divergences in growth and employment opportunities and a poor progress of various socio-economic indicators despite of higher economic growth in recent past. Attaining the objective of hundred per cent financial inclusion is today one of the biggest challenges for Indian formal banking system. Grater financial inclusion shall be a catalyst for accelerating the pace of economic growth with equity. Achieving financial inclusion through formal banking system is a herculean task. Unavailability of adequate financial services like credit, insurances and remittances to majority population at an affordable cost is a major hurdle for the growth of financial sectors.

Financial inclusion can crate win-win



environment for both customer and financial institution in an economy. It enables customer to avail various kinds of financial products for productive purposes. It also helps customers in availing micro remittance facilities and micro credit at an affordable cost. The Government also can use the bank accounts of people for providing various social security services for the vulnerable section of society. Thus, financial inclusion with inclusive banking can be considered as pre-requisite to achieve inclusive growth which would further helps in achieving sustainable economic growth.

#### **Financial Inclusion Initiatives:**

1. Advised all banks to open Basic Saving Bank Deposit (BSBD) accounts with minimum common facilities such as no minimum balance, deposit and withdrawal of cash at bank branch and ATMs, receipt/ credit of money through electronic payment channels, facility of providing ATM card.
2. Relaxed and simplified KYC norms to facilitate easy opening of bank accounts, especially for small accounts with balances not exceeding ₹ 50,000 and aggregate credits in the accounts not exceeding ₹ one lakh a year. Further, banks are advised not to insist on introduction for opening bank accounts of customers. In addition, banks are allowed to use Aadhar Card as a proof of both identity and address.
3. Simplified Branch Authorization Policy, to address the issue of uneven spread bank branches, domestic SCBs are permitted to freely open branches in Tier 2 to Tier 6 centers with population of less than 1 lakh under general permission, subject to reporting.
4. Compulsory Requirement of Opening Branches in Un-banked Villages, banks are directed to allocate at least 25% of the total number of branches to be opened during the year in unbanked (Tier 5 and Tier 6) rural centers.
5. Opening of intermediate brick and mortar structure, for effective cash management, documentation, redressal of customer grievances and close supervision of BC operations, banks have been advised to open intermediate structures between the present base branch and BC locations.
6. Public and private sector banks had been advised to submit board approved three year Financial Inclusion Plan (FIP) starting from April 2010. These policies aim at keeping self-set targets in respect of rural brick and mortar branches opened, BCs employed, coverage of un-banked villages with population above 2000 and as well as below 2000, BSBD accounts opened, KCCs, GCCs issued and others. RBI has been monitoring these plans on a monthly basis.
7. Banks have been advised that their FIPs should be disaggregated and percolated down up to the branch level. This would ensure the involvement of all stakeholders in the financial inclusion efforts.

#### **Andhra Bank – The bank for focus study:**

Andhra Bank is one of the leading public sector banks in India. With its headquarters in Hyderabad, which is currently the shared capital city of Andhra Pradesh and Telangana, the bank has worked hard to be recognized for its pan India presence in the past decade, outgrowing the South Indian focus that it had retained since its inception. Andhra Bank was founded in 1923 by Dr.Bhogaraju Pattabhi Sitaramayya, an eminent freedom fighter and political leader from the West Godavari region of Andhra Pradesh. The bank obtained its registration on

20 November 1923 and within a few days commenced banking activities. Andhra Bank was nationalised in the second phase of bank nationalization in India in 1980.

### **Scope of the study:**

The Government of India formally articulated the phenomenon of inclusive growth as the priority of economic plan. The NITI Aayog (formerly known as Planning Commission) also focused its attention on the Financial Inclusive Growth. The financial inclusion encompasses the areas of banking, insurance, financial institutions and other players in the financial system which includes public, private and foreign financial actors and agencies that are related with public savings, investments and financial services etc., As the main focus of the government under the concept of financial inclusion is to do away with financial exclusion by increasing access of the population to basic financial services like savings accounts, credit facilities and also credit and debit cards. A number of inclusive initiatives have been put into action across the broad financial system of the country.

The significant organ of the Indian Financial System is the banking sector which became brisk, active and highly competent in the post-reform scenario with the entry of private and foreign banks. But the public sector banks continued to maintain their distinct identity due to their robust structure and strong fundamentals. Moreover, the public sector banks in India stand as actors of the pipeline for the execution and flow to the masses of the popular policies and philosophy of the government. With this in the backdrop, it is firmly contemplated and believes that a study of the inclusive banking initiatives, practices in particular and the financial inclusion is general of the public sector banks is rational in befitting. Therefore, the research study is confined to the inclusive banking initiatives and practices in evaluation of their efficacy in the case of public sector banks with a special reference to Andhra Bank, which is

widely recognized as banker to the government of Andhra Pradesh. Further the scope of the study is restricted to have in its fold the Visakhapatnam and Kakinada zones of Andhra Bank, in the state of Andhra Pradesh, which covers the four districts namely Srikakulam, Vizianagaram, Visakhapatnam and East Godavari.

Basically financial inclusion and inclusive banking cannot delivery banking services and credit to the disadvantaged and low income groups at an affordable cost to mitigate social and financial exclusion. The research study is designed to articulate the perception focus and reflection of the stakeholder of banking (Andhra Bank) on various aspect of inclusive banking initiatives and practices of the bank under study with regard to the practices of banking inclusion, savings, loans, insurance, payments remittance facilities, financial counseling /advisory services and capacity building services etc.,

### **Need for the study:**

The progress of financial exclusion in India is found to be higher as compared with many developed and some of the major emerging economies. The wide extent of financial exclusion in India is visible in the form of high population per bank branch and low proportion of the population have access to basic financial services like savings accounts, credit facilities and credit and debit cards. According to an estimate by the World Bank, the credit requirement of the poorer sections in India was placed at around ₹ 50,000 crore per annum in 2002. Against this requirement the credit outstanding of the poorer sections with the formal banking sector is stated to be ₹ 5,000 crore or 10 per cent of the total demand.

The RBI has observed that out of 6,00,000 habitations in the country, only about 6 per cent have a commercial bank branch. Also only about 55 per cent of the population across the country has bank

account (savings), and this ratio is much lower in the North-Eastern states. India has a significantly low level of financial penetration compared with OECD (Organisation for Economic Co-operation and Development) countries. Even though there are so many initiations have been taken by the Government and the RBI, the financial inclusion process is not up to the mark. Thus there is a need to study the inclusive policies, initiations and practices of the banks in India in general and of the public sector banks in particular.

#### **Research Gap:**

Research Gap means an uncovered area of the particular field where further research is required. It may be defined as a further possibility of research work in a particular area. It is identified from the review of the literature of the particular field and related field (area) in which the researcher worked. Financial inclusion is an important step towards inclusive growth. It helps in the overall economic development of the underprivileged population. In India effective financial inclusion is needed for the upliftment of the poor and disadvantaged people by providing them the modified financial products and services. This leads to inclusive growth encompassing the deprived and marginalized sections. Some studies are done on the financial inclusion by analysing selected banks and other work has been found on state-wise growth of financial inclusion. A few studies have been analysed the inclusive banking on Indian economic growth and found mixed results. With this backdrop, this research study is an attempt to find out the present scenario of financial inclusion in India and assessing the initiatives and practices that were taken by the PSBs in the economic growth of the country.

**Objectives of the study:** The main objectives of the research study are:

1. To outline the policies of the Reserve Bank of India and the Government of India with regard to Financial Inclusion.
2. To identify the challenges in promoting inclusive banking concept by the Andhra Bank.
3. To examine the efficacy of inclusive banking strategies of Public Sector Banks with specific reference to Andhra Bank.
4. To suggest a policy framework for proper implementations of inclusive banking strategies by the Public Sector Banks in general and Andhra Bank in particular.

#### **Hypothesis of the study:**

For the purpose of the present research study following hypothesis are tested:

- H<sub>1</sub> Inclusive banking despite the policy propagation and emphasis over the years could not progress much in number.
- H<sub>2</sub> On the part of the banking system and the banking personnel the inclusive banking is more pervasive in terms of target realization rather than objective realisation.
- H<sub>3</sub> Financial inclusion could be more achieved no doubt through inclusive banking practices but the basic underlying objective of promoting savings and income generative activities could not be hatched.

#### **Methodology of the study:**

The methodology adopted for the research study includes a detailed analysis of secondary data related to inclusive banking performances of Andhra Bank and a study of primary data on the views and opinions of a select sample group of Andhra Bank Customers. The survey of primary data is

made taking a sample of the customers on Random basis selected from the zones of Visakhapatnam and Kakinada covering four districts such as Srikakulam, Vizianagaram, Visakhapatnam and East Godavari in Andhra Pradesh State.

For an inquisitive study of the banking inclusive practices, policies and their efficacy, the sample of the customers is chosen from the stated districts under the said zones of the Andhra Bank. The sample of customers for

eliciting the perceptions and opinions on inclusive banking practices of the Andhra Bank is a convenience sampling on a random basis and consists of 1684 customers picked equally from all the four districts at the rate of 421 from each district. The structured schedule is canvassed by the researcher and his team of assistants personally to elicit the multidimensional customer perceptions on the inclusive banking practices of the PSB giant the Andhra Bank.

**Figure 1: Number of respondents participated in the survey**

Gender	No. Of Respondents				Total
	Srikakulam	Vizianagaram	Visakhapatnam	East Godavari	
Male	289 (29.92)	196 (20.29)	224 (23.19)	257 (26.60)	966 (100.00)
Female	132 (18.38)	225 (31.34)	197 (27.44)	164 (22.84)	718 (100.00)
<b>Total</b>	<b>421</b> <b>(25.00)</b>	<b>421</b> <b>(25.00)</b>	<b>421</b> (25.00)	<b>421</b> (25.00)	<b>1684</b> (100.00)

#### **Review of Literature:**

**Uddin et al. (2017)** investigated the determinants of financial inclusion in Bangladesh during the period 2005–2014. The study employed the generalised method of moments and the quintile regression approach. The study distinguished between the supply side and demand side determinants of financial inclusion. The study established size of a bank, efficiency, and the interest rates as supply side determinants, while literacy rate and age dependency ratio were demand factors.

**Zins and Weill (2017)** investigated the determinants of financial inclusion in Africa using the World Bank's Global Findex data base on 37 African countries. The study employed the profit estimation method and found that financial inclusion was determined by gender, age and educational levels with a

higher influence of education and income.

**Soumaré et al. (2017)** studied the factors determining financial inclusion in Central and West Africa. The study employed the Global Financial Inclusion database (Global Findex). The authors found that financial inclusions was driven by gender, education, age, income, residence area, employment status, marital status, household size and degree of trust in financial institutions. The results imply that financial inclusion is mostly affected by the individual attributes in the Central and West African countries. The study identified that there were some differences between Central Africa and West Africa. Gender was a positive significant determinant of financial inclusion in Central Africa while income was significant in West Africa.

**Sethy Susanta Kumar (2016)** in his

study has proposed a Financial Inclusion Index to measure the extent of financial inclusion across economies. Both supply side dimensions like access to savings, insurance, bank risk and demand side dimensions like banking penetration, availability of banking services and usage of banking system were used for development of index. It was observed that India is categorized on high Financial Inclusion on demand and low financial inclusion of supply side. It was recommended that GOI and RBI adopt adequate policy measures to improve supply side dimension of financial inclusion

**Olaniyi and Adeoye (2016)** also studied the factors affecting financial inclusion in Africa during the period 2005–2014. The study employed the dynamic panel data approach to establish the determinants of financial inclusion. The study found that financial inclusion was driven by per capita income, broad money as a percentage of GDP, literacy rate, internet access and presence of Islamic banking activities.

**Bharati D.B (2016)** observes that providing access to finance is a form of empowerment of the vulnerable groups which has a set of some issues and challenges that needs to be addressed. From the demand side, the reasons identified in the study for financial exclusion are low income, poverty and illiteracy and lack of awareness. From the supply side branch proximity, timings, cumbersome documentation and procedures, attitude of the bank staff and language are the reasons cited.

### **Customer Perceptions on Inclusive Banking Practices – An Analysis**

In the broad conceptual framework of inclusive growth originated during the eleventh five year plan focus in India, the Financial Inclusion has been emphasized significantly in view of the pervasive touch of the financial sector and system throughout the breath and length of the economy in the financial system of the country, the banking sector stands pivotal and predominant. Therefore, for realizing the objectives of the financial inclusion, an inevitable emphasis on the mechanism of inclusive banking need not to be reiterated. The Indian Banking system consists of the forerunning and front line public sector banking besides the private sector, foreign and cooperative banking. Because the financial inclusion is the prime concern and policy priority of the government, minimizing exclusion and maximizing inclusion is the task that rests on the shoulders of the Public Sector Banks (PSBs) mostly. The Andhra Bank is the doyen of Public Sector Banks in the country with a wide branch and customer ways in the country. The selection of Andhra Bank for a specific study of the Policies and Practice of financial inclusion in rural areas is basically with this rationale behind. For the sake of convenience and comprehensive empirical presentation, the study is focused on the Visakhapatnam and Kakinada zones of the Andhra Bank in the state of Andhra Pradesh.

**Table 1- Possession of Bank Account by the household**

Response	No.of households								Total
	Srikakulam		VZM		VSKP		East Godavari		
Yes	550	22.95	672	28.05	560	23.37	614	25.63	2396
	(62.79)		60.76		55.45		61.71		60.10
No	326	20.49	434	27.28	450	28.28	381	23.95	1591
	37.21		39.24		44.5		38.29		39.9
Total	876	21.97	1106	27.74	1010	25.33	995	24.96	3987
	100.0		100		100.0		100.0		

1. Figures in lower brackets indicate percentages to respective vertical totals.
2. Figures in side brackets indicate percentages to horizontal totals.

**Table 2 - CHI-SQUARE TEST**

Results	
Critical Value	7.814728
Chi-square test statistic	13.03253
p-Value	0.004567
Reject the null hypothesis	

The select Visakhapatnam and Kakinada zones covers four districts namely Srikakulam, Vijayanagaram, Visakhapatnam and East Godavari. For an inquisitive study of the banking inclusive practices, policies and their and efficacy, the sample of the customers are chosen from the stated districts under the said zones of the Andhra Bank. The sample of customers for eliciting the perceptions and opinions on inclusive banking practices of the Andhra Bank is a convenience sampling on random basis and consists of 1684 customers picked equally from all the four districts at the rate of 241 from each district. The structured schedule is canvassed by the researcher and his team of assistants personally to elicit the

multidimensional customer perceptions on the inclusive banking practices of the PSB giant the Andhra Bank.

#### **Reasons for not having bank account:**

Financial exclusion and banking exclusion is widely prevalent in country like India, which is traditional, rural based and poverty stricken. No doubt, since the economic reforms and the sailing of the economy for more than two decades in the globalised and privatized environment, it is a socio-economic expectation that the economy should experience a transformation in the direction of increasing financial inclusion and inclusive banking. It is evident from the fact that is observed from the analysis of the data in

table 1 that 60.10 per cent of the total households (3987) were touched for eliciting the information regarding the possession of bank account, positively asserted that they possess the bank account. Still it is disappointing for the policy makers to note that nearly 40 per cent (1591) of the households reported not possessing any bank account. The reasons reported for the observed phenomenon of not having the bank account are varied.

Table. 2 presents the elicited reasons for not having the bank accounts by the households. It can be seen from the table that 27.78 per cent of the households reported

that the basic reason for not having a bank account is that their earnings are adequate only to live hand to mouth. It is followed by the reason of absence of bank branch in their vicinity. It is reported by 22.25 per cent. 15.78 per cent of the households stated that they do not feel the need for the bank account and it is followed by 9.11 per cent reported the fear of communication as the reasons for that 8.93 per cent of the households reported that they tried to but refused by the bank to open the account and it is followed by 7.79 per cent who reflected that they lack of knowledge to operate the bank account.

**Table.2 Reasons for not having bank accounts**

S.No.	Reason	No.of Respondents	Percentage
1.	Earning adequate only hand to mouth	442	27.78
2.	Absence of bank branch in the vicinity	354	22.25
3.	Afraid of communication process	145	9.11
4.	Felt no need	251	15.78
5.	Tried but refused by the bank	142	8.93
6.	Fear of rejection by the bank	62	3.90
7.	Lack of knowledge to operate the bank account	124	7.79
8.	Banking is more time taking	24	1.51
9.	Indifference of the bankers accepting small amounts	47	2.95
<b>Total</b>		<b>1591</b>	<b>100.00</b>

The analysis clearly shows that among the reasons for banking exclusions, as reported by the majority of the households (442) include the earning of the household only adequate to live hand to mouth, absence of bank branches in the vicinity, feeling of no need, fear of communication with bank officials refused by the bank to open the account and lack of knowledge to operate the bank account.

**Occupational Profile of the respondents:** The occupational profile of the respondents

presented in table.3. It can be seen from the table that in the entire zones under review, a dominant proportion of 50.53 per cent of the respondents are farmers. It is also the case with respect to the constituent districts i.e., Srikakulam District (60.33%), Vijayanagaram District (47.03%), Visakhapatnam District (48.69%) and East Godavari District (46.08%). The other predominant occupational segment of the respondents is land labourers (20.06%) in the two zones followed by 22.57 per cent in Srikakulam District, 22.92 per cent in Vijayanagaram District, 25.89 per cent in

Visakhapatnam District and 22.57 per cent in East Godavari District. The other following occupational segments among the select respondents include students (10.63%), those in business (8.67 %) and employment (4.45 %). The analysis of the occupational composition of the sample of respondents in the select Andhra Bank zones consists of the formers and the labourers on land which unitedly constitute 75.59 per cent. The job

holders constitute only 4.45 per cent and the students stand with 10.63 per cent. There is a significant difference between the rows and non-significant among columns. The occupation of the respondents within the district is different. Farmers and land labourers are more number in the respondents. This occupational profile is more or less same in all four districts of two zones.

**Table 3 Occupational Profile of the respondents**

Occupation	No.of households								Total
	Srikakulam		VZM		VSKP		East Godavari		
Student	18	10.06	45	25.14	54	30.17	62	34.64	179
	4.28		10.69		12.83		14.73		10.63
Farmer	254	29.85	198	23.27	205	24.09	194	22.80	851
	60.33		47.03		48.69		46.08		50.53
Job	18	24.00	24	32.00	19	25.33	14	18.67	75
	4.28		5.70		4.51		3.33		4.45
Business	34	23.39	28	19.18	29	19.86	55	37.67	146
	8.08		6.65		6.89		13.1		8.67
Land labourer	95	22.51	123	29.15	109	25.83	95	22.51	422
	22.57		29.22		25.89		22.57		25.06
Other	2	18.18	3	27.27	5	45.45	1	9.09	11
	0.48		0.71		1.19		0.24		0.65
Total	421	25.00	421	25.00	421	25.00	421	25.00	1684
	100.0		100.0		100.0		100.0		

**Table -4 ANOVA: TWO-FACTOR WITHOUT REPLICATION**

Source of variation	SS	df	MS	F	p-value	F crit
Rows	122186.3	5	24437.27	81.36715	0.00	2.901295
Columns	0	3	0	0	1	3.287382
Error	4505	15	300.3333			
Total	126691.3	23				

Table Value: 2.90

Calculated Value: 81.36

Significant at 5% level

**Income level of the respondents:** The annual income level of the respondents is presented for the analysis in table.4. A look in to the table clearly shows that the respondents with the income level between ₹.50,000 to ₹. 1,00,000 constitute to a dominant segment followed by those with an annual income

level below ₹. 50,000. It is evident from the fact that 49.05 per cent of the total respondents are in the income between ₹. 50,000 to ₹. 1,00,000. In the individual district of the zones, the proportion of the respondents in this income level between ₹. 50,000 to ₹. 1,00,000 ranged between 35.87



per cent (East Godavari District) to 59.86 per cent (Srikakulam District ). Further those with income level below ₹. 50,000 constitute 37.83 per cent of the total respondents in the zones where as among the districts in the zones, the proportion of respondents under this annual income level ranged between 27.79 per cent

(Srikakulam District) to 47.74 per cent (East Godavari District). Thus, a majority of the respondents (86.88%) of the select zones of the Andhra Bank fall under the annual income below ₹. 1,00,000 and those with annual income level above ₹. 1,00,000 constitute 13.12 per cent.

**Table.4 Annual Income Level of the respondents**

Annual Income	No.of households								Total
	Srikakulam		VZM		VSKP		East Godavari		
Below ₹. 50,000	117	18.37	156	24.49	163	25.59	201	31.55	637
	27.79		37.05		38.72		47.74		37.83
₹. 50,000 to ₹. 1,00,000	252	30.51	213	25.79	210	25.42	151	18.28	826
	59.86		50.59		49.88		35.87		49.05
Above ₹. 50,000	52	23.53	52	23.53	48	21.72	69	31.22	221
	12.35		12.35		11.40		16.39		13.21
Total	421	25.00	421	25.00	421	25.00	421	25.00	1684
	100.0		100.0		100.0		100.0		100.0

**Type of bank account of the respondents:** In banking practices a variety of bank accounts are offered and operative for the customers. These include savings and current accounts besides the recurring and fixed deposit accounts in addition to loan accounts. To make clear, the incidence of the type of bank accounts held by the customers in the inclusive stream, an analysis of the type of bank accounts holds by the customers is presented in the table.5. As evident from the table at the zones level the savings accounts assume a greater proportion (29.33%) followed by the loan accounts (28.74 %) and the fixed deposit accounts (24.94%). Similar is the scenario among the constituent districts

of the two zones. Moreover the savings, loan and fixed deposit accounts put together assumed a share of 83.01 per cent at the zones level. And at the level of the constituent districts of the zones, the share of this ratio is 83.84 per cent, 88.12 per cent, 79.57 per cent and 80.52 per cent in Srikakulam, Vijayanagaram, Visakhapatnam and East Godavari Districts. There is a significant difference between the rows and non-significant among columns. Type of bank accounts is different in nature. Most of the accounts are loan accounts and savings accounts. This scenario is visible in all the four districts of the zones under the research study.

**Table. 5 Type of Bank Account held by the respondents**

Type of bank account	No.of households								Total
	Srikakulam		VZM		VSKP		East Godavari		
Savings A/c	116	23.48	126	25.51	138	27.94	114	23.08	494
	27.55		29.93		32.78		27.08		29.33
Current A/c	9	16.67	11	20.37	18	33.33	16	29.63	54
	2.14		2.61		4.28		3.80		3.21
Recurring Deposit A/c	42	23.60	26	14.61	54	30.34	56	31.46	178
	9.98		6.18		12.83		13.30		10.57
Fixed Deposit A/c	91	21.67	111	26.43	89	21.19	129	30.71	420
	21.62		26.37		21.14		30.64		24.94
Loan A/c	146	30.17	134	27.69	108	22.31	96	19.83	484
	34.68		31.83		25.65		22.80		
Any other	17	31.48	13	24.07	14	25.93	10	18.52	28.74
	4.04		3.09		3.33		2.38		
Total	421	25.00	421	25.00	421	25.00	421	25.00	1684
	100.0		100.0		100.0		100.0		100.0

**Table 6 ANOVA: TWO-FACTOR WITHOUT REPLICATION**

Source of variation	SS	df	MS	F	p-value	F crit
Rows	476845.5	5	95369.1	44.94377	0.00	2.901295
Columns	60.5	3	20.16667	0.09335	0.962556	3.287382
Error	3240.5	15	216.0333			
Total	480146.5	23				

Table Value: 2.91

Calculated Value: 441.45

Significant at 5% level

**Regularity in Account Operation of the respondents:** Financial Inclusion has become the watch word for the Government, RBI and also all they players in the Financial System especially the bankers, After all the main philosophy behind Financial Inclusion or Inclusive Banking practices is to spread. The banking habit is to the unbanked and also to sustain the habit of banking among the rural

unbanked segments of the society. For realizing this philosophy through Inclusive banking efforts, the regularity and frequency of operations of the bank account for the purpose of savings is important. The data analysed evidences that the majority of 54.99 per cent of the respondents reported not operating their bank account regularly for the

purpose of savings and the other end 45.01 per cent affirmed positively in this regard.

**Frequency of saving in the bank account of the respondents:** It is not just opening bank account but it inculcates the habit of savings, frequency of savings and sustaining the habit of savings that counts and contributes in realizing the prime objective of Inclusive Banking. In this direction to know the frequency of savings in the bank account by the customer is assessed through customer perception are analysed. It could be seen from the analysis that the total zones of Andhra Bank under review, the sizable proportion of 33.34 per cent of those opened the account reflected affirming that they could not save money. The similar trend could be observed in the case of all the four constituent district of the zones. It is evident from the fact that 35.15 per cent, 36.58 per cent, 28.50 per cent and 33.49 per cent of the customer respondents in the respective districts of Srikakulam, Vijayanagaram, Visakhapatnam and East Godavari reiterated saying that they could not save. 28.03 per cent of the customer respondents stated that they save money as and when surplus balance is in hand. A proportion of 26.60 per cent each in Srikakulam and Vijayanagaram Districts, 25.18 per cent in Visakhapatnam District and 33.73 per cent in East Godavari District also opined the same.

**Access to Insurance Policy:** Micro Insurance in an area of emphasis under the SHG phenomenon and Inclusive Philosophy. In this regard the reflections of the customer respondents, with respect to their access to insurance products by the bank, are elicited and analyzed. It is to the sense of one and all that the insurance products generally include the Life Insurance, Health Insurance, Accidental Insurance and Livestock Insurance. A bird's eye view of the table brings out the glaring observation that a majority of the customer respondents (71.67 %) reported not having any insurance. It is also the case with

the four constituent districts of the zones. It is evident from the fact that 71.97 per cent, 70.07 per cent, 74.11 per cent and 70.55 per cent in the respective districts of Srikakulam, Vijayanagaram, Visakhapatnam and East Godavari state having no access to any Insurance. But it could be noted that a fair proportion of 22.51 per cent of the respondents reported as having access to Life Insurance. And among the constituent districts, the proportion of respondents having access to life insurance ranged between 21.14 per cent (Srikakulam District) to 23.99 per cent (Vijayanagaram District). The other products of insurance assumed a very little access. There is a significant difference between the rows i.e., the respondents access to different insurance facilities is significantly different. The same response is observed in the constituent districts.

#### **Summary:**

The inclusive growth as a strategy of economic development received attention owing to a rising concern that the benefits of economic growth have not been equitably shared. Growth is inclusive when it creates economic opportunities along with ensuring equal access to them. Apart from addressing the issue of inequality, the inclusive growth may also make the poverty reduction efforts more effective by explicitly creating productive economic opportunities for the poor and vulnerable sections of the society. The inclusive growth by encompassing the hitherto excluded population can bring in several other benefits as well to the economy.

India has the highest number of households (145 million) excluded from banking. There is only one bank branch per 14,000 people. Of the 6 lakhs villages in India, rural branches of SCBs including RRBs number is 33,495. Only a little less than 20. Per cent of the population has any kind of life insurance and 9.6 per cent of the population has non-life insurance coverage. Just 18 per cent of

the population has non-life insurance coverage. Just 18.00 per cent had debit cards and less than 2 per cent had credit cards.

#### **Recommendations:**

1. It is observed that the newly entered public sector banks and private sector bank are enthusiastic to collect deposits but reluctant to advance loans. Hence, RBI should direct them to start their branches in any one of the unbanked villages instead of opening branches in district headquarters. They can make use of the services of BCs or use mobile banking in rural area where it is not possible to open bank branches.
2. For inclusive banking and for achieving the objectives of financial inclusion of rural poor and unreached sections of the population are the target market. It is observed that proper communication and awareness drive are widely absent in the banking efforts for inclusion. Therefore, awareness of banking concept in rural areas should be redefined for rural population. It can be visualized by using different communication methods like play lets, puppet shows, folk songs and short films etc., which will be appreciated by the rural folk. Further banks have to conduct awareness campus in rural areas to inculcate the habit of thrift among the poor. The same may be of useful in the areas where urban poor are residing.
3. In view of the observation that the business correspondents mechanism is not facilitating the access of the account even through the smart card by the account holder. It is suggested that the bank branches have to develop such facility that account holder can access his account from both bank branch as well as from BC. Transaction should be made possible from both BC and branch through same smart card, which is given to BC should be made accessible at any place have good network connectivity within the village. This will enable BCs to get internet connection anytime in day and transaction can be possible anytime without interruption.
4. The priority sector advances to total deposits of private sector banks is gradually declining and hence proper monitoring by RBI is required in directing the banks to use the locally mobilized deposits for local development in order to motivate the local people to come more under the umbrella of banking.
5. The public sector banks as lead bank should organize loan melas in rural areas to create awareness about the various deposits schemes, interest rates on deposits and loans. Banks should devise suitable schemes taking into account the needs of the area. Financial Literacy-cum-credit counselling centre has to play a lead role in credit counselling aspect. They have to create awareness about use of formal finance than taking loans from local money lenders at high rates.
6. Financial inclusion is the road which India needs to travel towards becoming a global player. An inclusive growth will act as a source of empowerment and allow people to participate more effectively in the economic and social process. Banks that have global ambitions must meet local aspirations.
7. It could be observed that, though technology is a great enabler, financial services to the poor could not be provided and the poor remain financial exclude in spite of Inclusive

Banking initiations. It is reported and personally observed that, though there is technology interface in Financial Inclusion efforts of banks, technology with a human touch and friendly technology interface are highly absent.

8. The banks should also consider giving no frills accounts to those interested by leaving the application forms at grocery stores (pachari kottu) general stores, pan shops, bigger shops and super markets. People should know it is available at these places by putting small boards and hoards exactly like how the mobile recharging is possible at small places also and it is known to people also as it is visible at the entrance of the shop.

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## **A STEP TOWARDS EXCELLENCE IN TEACHER EDUCATION THROUGH ICT: A COLLABORATIVE APPROACH**

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### **Abstract:**

The present era of globalization having high competition and dependency resulted in high quality disparity among the teacher education institutions along with others. The two urgent concerns arise: one is pace and the other being quality parameters. These two are major roadblock in achieving excellence in teacher education. Excellence in any activity cannot be achieved in isolation, but inter and intra collaborations among different organization may give the high impetus to the efforts. Information and communication technology (ICT) has great potential to such collaboration. ICTs are one of the major contemporary factors shaping the global economy and producing rapid changes in society. On the other side teaching is also becoming one of the most challenging professions in the present society where knowledge is expanding rapidly and modern technologies are demanding teachers to learn how to use these technologies in their teaching. ICT can provide more flexible and effective ways for professional development for teachers, improve pre- and in-service teacher training, and connect teachers to the global teacher community. ICT in teacher education can take many forms. It may be used as main content focus of teacher training, as part of teaching methods, as core technology for delivering teacher training and to facilitate professional development and networking, etc. There are many examples of ICT, particularly Internet and Web-based communication technologies, being used in various collaborations among different institutions engaged in teacher education. The present paper explores the ICT as collaborative learning tool that may be used in different types of institutions along with the nature and ramification of the collaboration towards excellence in teacher education.

**Key Words:** Excellence, Teacher Education, ICT, Collaborative Approach

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### **Introduction**

The concept of “excellence in teacher education” is an immensely significant concern for academicians and academia globally. It has been an accepted fact that there are a number of factors responsible for assuring excellence in teacher education both internal and external to an institution. The need to enhance the quality of higher

education is strongly felt when the students are seen struggling in the global workforce market, professions and technical fields operating with compromised professionalism and excellence resulting in creating obstacles to national growth and prosperity. A theoretical framework for the concept of excellence in Teacher Education through information and communication technologies (ICTs) by identifying the parameters which are indispensable contributors towards excellence

is essential. The Teacher Education policies and practices should be undertaken simultaneously in three areas viz. Physical (policies focusing on the infrastructure), Human Capital (policies towards faculty, administration and staff development), and Intellectual (policies for improving research, curriculum etc).

Teaching and learning tools are changing very fast. Teachers must learn to appreciate the availability of hardware and software, and learn to use it appropriately, as well as confront sometimes deep feelings of technophobia. Teachers have to familiarize themselves with the educational implications of fair and equitable use of the national education information system, including protecting intellectual property rights and preventing the distribution of unethical information, and must be able generally to support the needs and interests of new knowledge-based societies. Information Communication Technology (ICT) covers all the technologies used for the handling and communication of information and their use specifically in education. These include computers, audio visual systems, broadcast receiving systems and telecommunication systems, media such as compact discs, videodiscs and blue ray discs, microcomputer-based laboratories, the Internet, virtual learning centres, local and wide area networks (wired and wireless), instructional software, printed media, educational television, voice mail, e-mail, satellite communication, VCRs, cable TV, conventional and interactive radio.

### **COLLABORATIVE APPORACH**

The present era of globalization having high competition and dependency resulted in high quality disparity among the teacher education institutions along with others. The two urgent concerns arise: one is pace and the other being quality parameters. These two are major roadblock in achieving excellence in teacher education. Excellence in

any activity cannot be achieved in isolation, but inter and intra collaborations among different organization may give the high impetus to the efforts. In the era of specialization one can't be the master of all as if it is so, it will certainly be at cost of quality. Rather it will be more effective (with respect to cost as well as quality) to use or share others' expertise in their respective areas depending on our own requirement. For example, community work is an integral part of B.Ed. course (secondary teacher' training programme), But Institution of Teacher Education (ITE) can't be better in handling the community as efficiently and effectively as the social work department. In this case, if the expertise of social work department is utilizes either online or offline, would give better results. Secondly, in the present age it is felt that one should have the option to jump to another stream at higher level also, giving rise to interdisciplinary stream approach in the universities and institutions. This will give the better utilization of human work force. In this context, MHRD, Govt. of India about the establishment of innovative universities will exclusively serve the aforesaid purpose. Friend and Cook's (1992) definition of collaboration is intentionally general and takes this into account: "interpersonal collaboration is a style of direct interaction between at least two co-equal parties voluntarily engaged in shared decision making as they work toward a common goal." Collaboration would encourage sharing of knowledge, specialised resource and collaborative research among teacher educator, students from diverse sphere and policies makers across the country to work together for advancing human development in teacher education. It will catalyze knowledge sharing and knowledge transfer between stakeholders seamlessly-that too across the nation and globally. ICT has great potential to establish such collaboration. ICTs are one of the major contemporary factors shaping the global economy and producing

rapid changes in society. The potentials of ICT discussed above with reference to teacher education may contribute immensely.

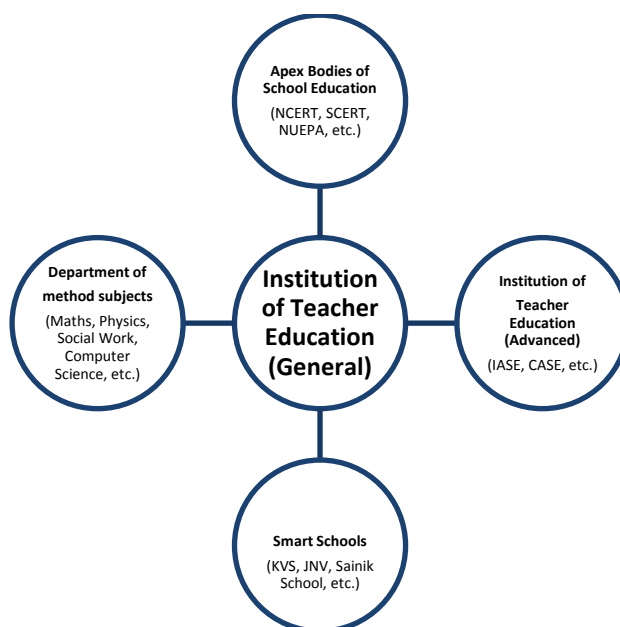
### Nature of Collaboration:

There is dense diversity with respect to quality and pace found across the country in Teacher Education. This diversity and in some word disparity is prevailed in term of Quality of Human Resource and Basic Infrastructure, Access to better field experiences , Decision making body and Apex bodies of school education. This disparity may minimized

through inter and intra collaboration between Institution of Teacher Education (ITE) and other concerned institutions/organizations. Model of such collaboration may be designed into four major categories:

1. **Interdisciplinary collaboration:** It is collaboration between ITE and the different department of method subjects, i.e., Departments of Mathematics, Physics, Social Work, Philosophy, History, etc. It updates pupil teacher and Teacher Educator with the latest trend of development in subject and demand of time directly.

Fig.1: Model of Collaboration



2. **Inter ITE's:** This is collaboration among the different ITE's. Some of ITEs have excellent human resources and latest pedagogical structure, they may be termed as Advantaged ITE. Most of the ITE's are deprived of these attributes due to several irremediable causes. Collaboration may bring them together to minimize the gap.
3. **Between ITE and Apex body of School Education:** There has been gap observed

between ITE and Policies making body like NCERT, SCERT, NUEPA, etc. The handful experts are exposed with the latest issues of education and process of the activities exercised at premises of these bodies. It result in requirement of fresh orientation to the rest of the stakeholders and make unsatisfactory responses and product.

4. **Between ITE and Smart School:** School which are providing quality education as per the quality dimensions should be



actual model schools for real field experiences for pupil teachers. Collaboration between such schools and ITE will orient the stakeholders of teacher education with the actual need of work culture, load, and style of functioning.

Such collaboration not only provides the knowledge of excellent education to the stakeholders but also it becomes the source of motivation to them. The ICT would be used to maintain the pace and contemporariness of the activities. It will provide the instantaneous sources of field experiences through the online connectivity. The nature of the collaboration discussed can be presented

### **Mode/Forms of Collaboration:**

Broadly speaking, collaboration may have two different modes or forms which are discussed below:

#### **1. Online:**

- Material/expertise is always online, one has to require to logon/to be online
  - Payment basis: Secured via username/Password, only authorized after paying the required amount and to only those material/expertise for which payment has been made (digital library of an institution, course material only for enrolled students, etc., e-journal subscribed by a particular individual)
  - Free of cost: two possibilities-
    - either user name/e-mail id and password required to login but of free of cost
    - can be directly accessed by login/surfing the material
- Material/expertise is not always online, either broadcasted (one way communication) at particular time/at particular media (Radio/T.V.) or sharing/ discussion/conferencing (two

way communication) through teleconferencing/ video conferencing/e-mail/e-chatting/e-phone using internet access on a multimedia system (computer with headphone/webcam)/a 3G enabled smart phones (mobiles with computing facilities)

2. **Offline:** stored form (stored in a very live and interactive manner) on any of the external storage devices of computer like CD, DVD, BD or Zip/pen drive or external removable USB HD (Pen drive and HD mostly used personal data storage, not come commercially)
  - Sometimes comes with other reading materials like computer book, dictionary, encyclopedia,
  - Can have a specific material (either in text/graphics/audio/video or in combination of two or more) on payment basis

### **Collaborative Activities:**

- **Meta University** is recently introduced with the collaborative features in India. It is based on the basic concept of collaboration between two universities. The main focus is to utilize optimum expertise available at all ends involved in it. For example, Jamia Millia Islamia (JMI), and University of Delhi (DU) introduced Master in Mathematics in Education through Meta university concept in 2012.
- **ERNET India-Vidya Vahini:** Special Vehicle for ICT Based Education in Schools (Pilot Project) initiated in 2003 (being implemented by ERNET India which owns countrywide Internet backbone for education & research purposes) with the objectives to enable the schools to form their own Intranet, Internet & facilitate information exchange and enable each one of students to interact and exchange of information with students from different parts of India

- **Education Satellite of India (Edusat):** The first Education Satellite of India (Edusat) launched in 2004 to meet the objectives- provide a sustainable distance education service in India using advanced space and ground based technology; support the school, college and higher level education and would also support non-formal education; and bring about a revolution in the field of education in the country in the coming years
- **Project Shiksha:** Empowering the Future (Microsoft) Aims to accelerate computer literacy for teachers and students across government schools with a comprehensive program that offers software solutions, comprehensive training for teachers and students, IT curriculum development, scholarships for teachers and students across India.
- **Ajim Premji Foundation:** An Experience of Computer Aided Learning in Rural Elementary Schools
- **Media Lab Asia:** Media Lab Asia was set up by Government of India as a not-for-profit organization under Section 25 of Companies Act with a vision of leveraging the information and communication technologies and other advanced technologies for the benefit of the common man.
- **Intel® Teach to the future:** Intel® Teach to the Future professional development promotes pedagogically-sound instructional design in technology-supported units.
- **Private Sector Initiatives:**
  - Microsoft, Intel, IBM have initiated programs of teachers training in various states.
  - Wipro, Educomp, Bhartiya Vidya have prepared educational content
  - NIIT and APTECH offer total solutions
- **National mission for education through ICT:** The Human Resource ministry under which all institutions of higher learning would be networked through broadband

connectivity has proposed a National Mission for Education through ICT. E-Content would be developed and made available through the medium of Edusat, Internet and cable TV networks.

- **Collaborative programmes with NGOs:**
  - **Intel® Education Initiative Overview – Karnataka:** The Intel® Teach Program is a professional development program that helps classroom teachers effectively integrate technology to enhance student learning.
  - **Computer Academies set up by Microsoft:** Microsoft in collaboration with DSERT has set up computer academies at Gulbarga, Dharwar and Bangalore for training of teachers in using computer skills for class room teaching.
  - **American India Foundation:** In collaboration with the American India Foundation, Digital Equalizer Programme has been implemented in 216 Government High Schools of 18 districts. This Programme envisages:
    - Capacity Building and Collaborative activities by developing Course Modules and Providing inputs for Technical and academic developments, students and Teachers
    - Training Programme for Teachers and activity programme for students
    - Material development for Teachers and students.
    - Documentation of all activities

#### **Issues in integrating ICT in teacher education**

The ICT revolution offers new intrinsic opportunities; it dramatically changes what can be learned and by whom as well as what can be produced and provided by whom. These potential changes, however, pose many new challenges for educational planners. These challenges can be divided into two

broad types as pointed out by (Haddad & Draxler, ed. 2002): those that pertain to equity and those that pertain to quality:

**Equity:** Although in many Western countries, the majority of households have PCs linked to the Internet, considerable differences remain along regional and class lines. Several studies document that boys are more active than girls in using the new technical tools. And though schools also are increasingly well equipped and connected, standards vary within countries with educational level and type. The same applies to teacher training and skills. This raises the broader question of equity: within countries as well as between countries, particularly between the industrialized and developing world. Hence, the pressing problem for educational planners is how to reach, within a reasonable time, the needs of the majority who are poor, uneducated, and live in rural areas: how to fund, implement, and maintain the educational part of ICT networks. Thus, the issue of equity pertaining to ICT has to be addressed along two dimensions:

- equitable access of students as consumers, where the poorer peoples and nations are put at a disadvantage; and
- equitable provision of content, where the poor are even worse off.

**Quality:** As ICT is rapidly becoming an integral part of the social environment and as our jobs are being transformed rapidly into tapping on keyboards and looking at screens, traditional literacy is no longer sufficient. Learning to work a PC and surfing the Internet is becoming crucial for functioning in the workplace, for effective citizenship, for entertainment, and for personal growth. With the rapid change in technology, training cannot be a one-shot affair; we have to be updated continuously to stay abreast of developments. Planning and designing educational systems so that they familiarize students with a technology that is being modified and evolving continuously is not just an intellectual challenge, it is also an

economic one. Educational planners can focus no longer just on how to secure implementation; they need to arrange for continuous experimentation and innovation to learn by doing in an ever-changing environment where even what is being learned and done is changing.

Certain other issues listed below may arise:

- How do we deal with the issue of a heavy use of English language in ICT and on the Internet that is creating a barrier for non-English speakers and how do we facilitate the use of local-language software wherever possible?
- While dealing with integration of ICT into teaching methods, how do we deal with multidimensional change in relation to technologies, curricula and pedagogies?
- How do we procure sufficient equipment for creating adequate opportunities for practice and skill-building?

The challenge to integrate ICTs into education is enormous, but so are the potential benefits. With technology, the sky is the limit, but with educational technologies, the sky is not the limit. The limit is human imagination and societal creativity.

### **Conclusion:**

To “tech” or not to “tech” education is not the question. The real question is how to harvest the power of technology to meet the challenges of the 21st century and make education relevant, responsive, and effective for anyone, anywhere, anytime. Technologies have great potential for knowledge dissemination, effective learning, and efficient education services. Yet, if the educational policies strategies are not right, and if the prerequisite conditions for using these technologies are not met concurrently, this potential will not be realized. Integrating

technologies into teacher education is a very sophisticated, multifaceted process, and, just like any other innovation, it should not be introduced without piloting its different components on a smaller scale. But, very important, appropriate and effective use of technologies involves competent, committed interventions by people.

The government must take the lead and proclaim it a national priority to use ICT in all educational institutions. It is much more a matter of making it simple to the main national agencies, stakeholders, and partners in the education service (including all the teacher education institutions, examination bodies, civil society, teacher associations, governors' organizations, and the local authorities) that they need to co-operate in realizing a strategy which is spelt out to all interested parties in a logical way. That is, every academic institution, school, and local community must be encouraged to develop, implement, and institutionalize ICT for education across the country. Envisaging a logically managed set of initiatives in parallel will achieve the desired long-term objectives.

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## **SIX 'S' AND WOMEN EMPOERMENT – AN ANALYSIS**

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### **INTRODUCTION**

Women empowerment is a major concern of our society. It is the prime need of the society. If any society likes to get full development, women should be given due honour in the societal set up. In the absence of this, no society can be a just society. The women definitely have made advances in different sectors of life but it is a reality that their inferior status compared to men still continues to be a major global phenomenon. A cursory glance would reveal the fact that there is a wide quantum of violence against the women throughout the world and in most of the cases. The real picture shows that majority of the girls are still deprived from getting equal educational opportunity in the family. The boys are almost always given more priority in this respect. It is therefore necessary that there should be more and more participation of the women in the political arena and it is of utmost importance that it should be ensured so that the women participate in politics and function as elected representatives in the true sense of the term. Adequate measures must be made which enables the women to equip so that they can lead autonomous lives and they must enjoy the freedom to act in all matters.

### **CONCEPT OF EMPOWERMENT**

So far as the term empowerment is concerned, it is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes".( World Bank (2007). The process of empowerment

generates the capacity to make effective choices which ultimately leads to desired actions and outcomes. When someone is empowered, they enjoy the freedom of choice and the ability for action. This freedom of choice and ability enables them to better influence the course of their lives and the decisions that affect them. It may further be said that empowerment is a process of internal change or power within, augmentation of capabilities, or power to do something, and collective mobilization of women (and men) or power with others, to the purpose of questioning and changing the subordination connected with gender that implies power over. (Linda Mayoux, 2006). Further, Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so (Kabeer, 2001). Empowerment also connotes authority. The power of choice and action by women is crucial for women empowerment and the overall development of society. The concept of Empowerment can further be defined as a "multi-dimensional social process that helps people to gain control over their own lives. It is a process that fosters power in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important" (Page and Czuba, 1999). In the same line, women's empowerment refers to "women's ability to make strategic life choices where that ability had been previously denied them" (Malhotra et al., 2009). Accordingly, empowerment is central to the processes of maintaining the benefits of women at individual, household, community and

broader levels (Malhotra et al., 2009). Hence, women's empowerment is all about allowing and equipping women to make life-determining choices across different issues in the country. It should be stated that "Empowerment" has been used to represent a wide range of concepts and to describe a proliferation of outcomes. The term has been used more often to advocate for certain types of policies and intervention strategies than to analyze them, as demonstrated by a number of documents from the United Nations (UNDAW 2001; UNICEF 1999). In order to achieve women empowerment, the following seven are most important factors. Without these, we cannot claim a proper women empowerment in the society. It should therefore be our prime duty and responsibility so that these seven conditions are fulfilled.

1. SIKSHA- EDUCATION
2. SASTHYA- HEALTH
3. SAMATA – SOCIAL EQUALITY/GENDER EQUALITY
4. SWA NIRVAR- SELF DEPENDENCE
5. SWA BISWAS- SELF RELIANCE
6. SWA SAMMAN- SELF RESPECT

### **1. SIKSHA- EDUCATION**

In the process of women empowerment, education is definitely one of the most important pillars. According to the Malala Fund, there are over 130 million girls worldwide who are not in school. They are devoid from the arena of education. In view of no education or very little education, the girls in most of the cases are compelled to get married and have to bear children comparatively at a young age. Due to economic problems they have to work in a low paying position. In most of the cases, they have to depend on their husbands or families. Even for a little expenditure they desire and always needs economic support. In the absence of education, their future remains within a limited zone. There is no doubt about it that **education** is a major key

to women's empowerment. With proper education, the women get a better access and opportunities in the society with regard to their job opportunities. When a woman can achieve this, it automatically leads to an increased income. When a woman can earn, it has a double benefit. They are less isolated at home with regard to financial decisions of the family. Again, with proper education it becomes possible on their part to live a better life, fulfill their dreams and at the same time they can pursue their own goals and values they cherish in their mind. Education in fact, brings a radical metamorphosis in the life style of women. If the women are educated, it can serve as a booster not only for the women but also for the countries' economy. In addition to these, proper education would stop the child marriage, early pregnancy can be averted and naturally child death and health complications can be minimized to a great extent. It should be our responsibility to remove the obstacles which stand on the way of education of the girls which is a major stumbling block for women empowerment. The major impediments are: the cost of school or college, or in other words, the school fees which is necessary for education, the difficulty for going to school due to distance or lack of transportation and most important is the security of the girls on their way to school who travel alone. The survey of the United Nations gives us a grim picture. As per the survey, it is found that as soon as the girls reach secondary school, their enrollment rates decline significantly. Throughout the world only 39% of the countries are in a position to provide equal proportions of boys and girls who are enrolled in secondary education. The most grim story lies in the fact that in the developing countries, 35% to 85% of girls are forced to stay home, have to leave the school in order to take care of their younger siblings and the house so that their brothers are able to get education. The post-secondary education is definitely a critical part of women's empowerment. The survey

of the United Nations gives us a grim picture. As per the survey, it is found that as soon as the girls reach secondary school, their enrollment rates decline significantly. Accordingly, it should be our prime duty to ensure this dimension.

There is no denying the fact that higher education from college or a university is an avenue which provides women with necessary knowledge and experience in order to participate in the societal activities, the government, business and also the civil society. When a woman is armed with more and better education, they can enjoy the opportunity of better access to health information and other beneficial services that are needed in their day to day life. We should also be concerned on other part of the process. In many cases, even if the women have access to proper education but there are several other factors which can make it difficult for them to take full advantage of the opportunities. In the society, the women and girls still have to carry the traditional and age old cultural burden. The burden and responsibility of being the primary homemakers and care taker. This is a whole time and unpaid service they have to render to the family. Even if a woman is working outside with a paid salary but in most of the cases they have to undertake the un paid "second shift". Therefore, to get rid of the situation and to be properly empowered, education is a must.

## **2. SASTHYA- HEALTH**

So far as the aspect of health is concerned, it is one of the most important factors for women empowerment. If the health condition is not good or proper, there can never be empowerment of women in the true sense of the term. Hence to attach sufficient importance to health is sine qua non in the process of women empowerment. In the process of determination of status of women in the society, health is a major factor. Several

researches on women's status have found that the contributions Indian women make to families often are overlooked, and instead they are viewed as economic burdens. (Velkoff and Adlakha, 1998). It is a fact that there are several factors which are responsible for the Indian women's relative lack of empowerment. They include the patriarchal nature of Indian society, constrained mobility, limited work opportunities, and low levels of social, political and economic participation (Hashemi, Schuler, and Riley 1996; Kantor 2003). It has been rightly been pointed out that lack of empowerment results in negative consequences, such as poor health, disparities in allocation of household resources, medical care and education, and increased burden of strenuous physical tasks. (Velkokk and Adlakha 1998). It has been rightly pointed out that gender disadvantage is the main determinant of the poor health status of many Indian women. If we make a survey of the literature, there are a variety of symptoms and syndromes among Indian women, particularly in the low-income rural and urban communities which contribute to women's negative health status. *Tenshun*, which is derived from the English word "tension" is a culturally defined health problem associated with high levels of poverty, low education, excessive household chores, husband's alcoholism, low empowerment, domestic violence and marital difficulties (Patel and Oomman 1999; Ramasubban and Rishyasringa 2001). A similar syndrome is *kamjori* or weakness which is also a negative factor for women empowerment. It is therefore clear that the improvement of women's health strengthens women's economic empowerment. Perhaps there can be no second opinion on the issue that good health is absolutely essential in the process of women empowerment. Hence, it should be our prime responsibility to attach great importance on the matters of health of the

women if we sincerely desire women empowerment.

### **3. SAMATA – SOCIAL EQUALITY/GENDER EQUALITY**

Whenever we speak of women empowerment, one prime aspect is definitely social equality and gender equality. (Dhar, 2014). The issue of women's empowerment and gender equality is at the top of agendas throughout the length and breadth of the world. It is so because gender inequality is widespread in the true sense of the term in all societies. In developing countries, gender disparity is highly rampant compared to the developed countries (Ahmed et al., 2001). It is also affirmed that gender disparity is prevalent across the cultures of the world. Therefore, it is the need of the hour that without equal inclusion of women in all spheres of life and all areas of development initiatives, the goals of sustainable development cannot be achieved. It is a hard reality that gender inequalities across economic, social and environmental dimensions remain widespread and persistent (UN Women, 2014).

The concept of gender equality, gender discrimination and women empowerment has become burning topics of discussion in and around the world. In fact, it is one of the major social problems and hence at the hot bowl. (Chakrabarty, 2018). The concept 'Gender Equality' means that it is a state of affairs where the women will be entitled to equal ease of access to resources and opportunities without any differentiation based on gender. Gender would not be a factor of discrimination in the social set up. They would get the opportunity of economic participation and a due share in the decision-making process of the society. To be precise, 'Gender Equality' means equality between men and women in all respects. All human beings, both men and women should be free to develop their personal abilities and make choices without any limitation to be set by the

society. In other words, gender equality takes into account the idea that the aspirations and needs of women and men should be considered, valued and favoured equally without any bias. Under no circumstances, the conferment of responsibilities and opportunities should be based on the idea whether they are born as male or female. It also means fairness of treatment for both women and men. The idea of 'Gender Equality' further postulates the idea that they should be considered and treated equally in terms of rights, benefits, obligations and opportunities in all spheres of life. There is no denying the fact that the identity of a nation begins with its citizens, whereas the identity of the citizens begins with their position in the society. A Society can be fully developed when there is a balance of equity between Male and Female because both works as wings of the society. Just like a bird cannot fly depending on its single wing, a society cannot bloom by continuously neglecting one segment of it, either male or female. (Chakrabarty and Ghosh, 2018). According to UNICEF, gender equality means that women and men, girls and boys, enjoy the same rights, resources, opportunities and protections. It is high time that the society and polity should take immediate steps to come out from this situation. We live in a situation where men misuse their dominant position to establish control over women and where the voices of women are discouraged. Further, we should come out to take adequate care of the situation where women do not enjoy equal right for education and when the good performance of women is unjustly ignored. We should keep in mind that gender discrimination has far reaching consequence on society. (Pal, Bharati, and Vasulu 2009). Therefore, it is our moral and ethical responsibility to look into this important domain and to make sincere attempt to usher into a system where there is no discrimination between a man and a woman. It is important to note that Gender



equality and women's empowerment is the third of eight MDGs. It is an intrinsic rather than an instrumental goal, explicitly valued as an end in itself rather than as an instrument for achieving other goals (Kabeer, 2001). It should be remembered that providing to women and girls equal access to education, health care and representation in political and economic decision-making processes would definitely be congenial for development and benefit of the society and humanity. It is pertinent to note that gender equality is a human right. Like the men in the society, the women are also entitled to live with dignity and with complete freedom from want and fear. It should also be said that gender equality is a precondition for advancement, development and an important factor for reducing poverty of women. There is no denying the fact that the empowered women contribute to the health and productivity of whole family in particular and the community in general. The most important aspect of this is that it contributes a lot for the improvement and prospects for the next generation. In spite of several programmes undertaken on specific country basis and the world, the aspect of women empowerment as a mechanism to reduce poverty, gender equality remains an unfulfilled promise throughout the world. It is known that for more than 30 years, the UNFPA has advocated for women and girls and supporting initiatives that improve women's health and expand their choices in life. But in spite of all these, there has not been much change in the social set up.

It is also necessary to refer to the idea of feminism. The idea of 'feminism' is the belief that men and women should have equal rights and opportunities. It is the advocacy of women's rights on the ground of the equality of the sexes. It is pertinent to refer to a statement of Hillary Clinton who once said, "women's rights are human rights, and human rights are women's rights. It should always be kept in mind that every

human being has rights and among them the gender equality will always be one of those rights. The problem of gender equality or so to say that of gender inequality is a global problem which greatly affects men and women throughout the world. The unfortunate part is that no country has been successful in truly attaining gender equality. It is urgent need of the hour that there should be sincere attempts to minimise gender gap as far as possible. In any democratic society, gender equality is considered to be an important moral principle and that should be followed by all members of society. As we stand in the society today, the subordination of indigenous and minority women, ethnic cleansing, and the struggle for reproductive rights are some of the most pressing issues facing women worldwide. (Agosin (Ed) 2001). We should all come forward to eradicate these evils from the society. It is therefore clear that social equality and gender equality is a most important prerequisite for women empowerment. It is a reality that the women suffer from social inequality and gender inequality. It is therefore our prime responsibility to make an arrangement for social and gender equality. In this connection it should be stated that the principles of gender equity are enshrined in India's Constitution which has granted equality to women and has also empowered the state to adopt measures of 'positive discrimination' in favour of women. The National Commission of Women was set up through an enactment in 1990 to ensure the rights and legal entitlement of women. Further, the 73rd & 74<sup>th</sup> Constitutional Amendments provided reservations for women in ULBs/PRIIs,

#### **4. SWA NIRVAR- SELF DEPENDENCE**

Self dependence is a major factor of women empowerment. If women are not self dependent, women empowerment would be a distant dream. In order to be self dependent, economic empowerment is the prime pre-requisite for achieving the targets

of women empowerment. The path towards women's economic empowerment may be described as a process which helps to have control over the factors which affect their lives. In the process of gaining control over the financial resources, it is necessary that there should be economic activity on the part of the women. In this regard, the savings serve as a reliable and a sustainable way in order to cushion against economic shocks. It further paves the way for the women to effectively plan their own future. So far as economic empowerment is concerned, it provides a variety of benefits. It includes: better-paying returns, wealth and skill building. It also helps in the process of making conscious individuals, who are politically active, economically productive and independent and can take intelligent decisions in all the matters that generally affect them.

#### **5. SWA BISWAS- SELF RELIANCE**

Self reliance is one of the most important factors for attaining women empowerment. The Atmanirbharata (Hindi word for "self-reliance") program, as the name suggests, is an effort at equipping women to be independent and self-reliant through various inputs and training programs. Atmanirbharata focuses on improving the lives of women through various initiatives for their empowerment. Now the million dollar question comes as how to gain self-reliance. To gain self-reliance, there are many supporting programs under Antmanirbharata. They include, vocational training and income generating activities, Self-help groups, awareness and feeding programs. Through these activities, women are trained and supported in order to create an identity of their own in the society. It should be stated that Women Empowerment for Self-Reliant program may be achieved through group approach. It is well-nigh impossible to deny the fact that women have to face many social obstacles. In addition to this, they have very

little access in the financial institutions. But it is a fact that the women can make effective contribution in the society and country as well. In this regard, the system of LOAN should be introduced because in most of the cases, the women lack financial sources and without financial sources, self-reliance is not possible, the government should make sufficient arrangements so that the women can get easy and soft loan so that they can build their own economic career and economic self-dependence. To be more precise, the loan program helps them to come out from the bondage of the society and helps them to live in the society with dignity. If arrangement of loan is there, the beneficiaries will become economically empowered; they will be free from exploitation and it would usher in the path of self-reliant process. It would definitely bring a radical metamorphosis in the societal structure.

#### **6. SWA SAMMAN- SELF RESPECT**

On the part of any individual, self-respect is one of the most important dimensions of life. Self-esteem and self-respect is very important for all, especially the women. It is so because since time immemorial the women have been forced to live under the control and rule of the patriarchal mindset of Indian society. It has been either father, brother, father-in-law or that of the husband. It is hardly possible to deny the fact that all women have to face dominance and subjugation in their lives by the male members of the family. Therefore, the importance of self-esteem cannot be under-rated in any situation. Proper and due self-respect is sine qua non for real women empowerment. It is to be noted further that self-esteem is absolutely essential because it helps to determine the personal identity. It helps to focus on what someone wants and what someone deserves. It helps to know true self and gives the courage to move on if things don't fall in place. It is therefore the need of the hour to arrange for a comprehensive and

holistic platform so that they can act as a catalyst for women empowerment and self-esteem. It is therefore necessary to arrange the career and community platform so that the women can be engaged with flexible working hours, enhance their entrepreneurial skills and enabling them to earn money while working from home. It would help to rebuild their life, stimulate confidence and self-esteem with innovation, competency, dignity and proper informed choices.

## **CONCLUSION**

At the end we may say that women empowerment is the need of the hour. All of us in the society should attach due and proper importance to this 'prime' aspect. In achieving true and real women empowerment the above stated six principles must be taken up as top agenda of the society. The policy makers and the decision makers should play a positive role in this regard. The government should take adequate measures in this regard and only then there can be real women empowerment.

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## **PROBLEMS OF VEGETABLE FARMERS OF JHARKHAND: A CASE STUDY OF PATAMADA BLOCK OF PURVI SINGHBHUM DISTRICT OF JHARKHAND**

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### **Abstract**

Jharkhand is known worldwide for its mineral wealth. India's largest iron and steel companies are located in this state. But now this state has also become famous in the whole country for the production of vegetables. Jharkhand is self-dependent in terms of vegetable production. The demand for vegetables produced here is now in the whole country. Ranchi district of Jharkhand has progressed a lot in the area of vegetable production. But the other districts of Jharkhand are also not far behind.

The Patamada block of East Singhbhum is making new records in the field of production of green vegetables today. Patamada is a block with less than one lakh population. Most of the people here are tribal and Sedan(non-tribal local community). Farmers here now grow four crops a year and enhancing their income. These farmers used to cultivate rice earlier but now they produce different types of vegetables.

In this research article, an attempt has been made to understand the agricultural issues related to the vegetable farmers of Patamada. It has also been tried to see what kind of problems the farmers are facing due to the lock down, and what will be the long-term solution to their problems.

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### **INTRODUCTION**

About 3.2% of the gross cropped area of Jharkhand is under vegetable crops.<sup>1</sup> The major vegetable crops grown in the state of Jharkhand are- potato, tomato, okra, peas, cauliflower, cabbage, green-capsicum, french bean, pumpkin, cucumber, etc. Almost all types of vegetable crops are grown in Jharkhand. Ranchi district of Jharkhand is famous all over the country for tomato production.<sup>2</sup> Vegetable is cultivated in most of the districts of the state. The farmers of the state now give priority to green vegetable crops over paddy.

Jharkhand is an industry oriented state. This state is famous all over the world

for its mineral wealth. But people of this state are still very poor because they have not got the direct benefit of industrial development. But since agriculture has gained importance in this state, there has been a positive change in the lives of tribal and local residents of Jharkhand.

In this research paper, problems of vegetable producing farmers of Patmada block of East Singhbhum district of Jharkhand have been discussed. This study highlights the problems and challenges of the above mentioned farmers. Lockdown is going on in all Jharkhand after the threat of Korna virus.

The problems of the above farmers have increased even more during this crisis.

The data and information used in this research report are based on primary information-mostly survey and interview. In the process of collecting information, discussions have been held with farmers, vegetable vendors and other concerned people of Patamada block. Information has also been taken from the reports published in local newspapers, reports of government departments and research reports published earlier.

**BRIEF PROFILE OF PATAMADA BLOCK OF JHARKHAND-** Patamada is a small rural block (CD) in the Purbi Singhbhum district of Jharkhand. Total area of Patamda is 220 km<sup>2</sup>. Patamda Block of Purbi Singhbhum district has total population of 82,876 as per the Census 2011. Out of which 41,751 are males while 41,125 are females. In 2011 there were

total 17,042 families residing in Patamda Block. The Average Sex Ratio of Patamda Block is 985. The average literacy rate in urban area is 59.4% and the sex ratio of Patamda Block is 985. The population of Children of age 0-6 years in Patamda Block is 12245 which is 15% of the total population. There are 6269 male children and 5976 female children between the ages 0-6 years. Most of the villages in Patamda are very small and far-flung. Bauridih is the smallest village with population of 35 of which 19 are males while 16 are females and Bara Bangurda is the largest village with total 762 families residing. As per the Population Census 2011 data, ST and SC population is over 50% of the total population. Almost 30% of the population of the block is comprised of Mahato, Bengali and Odiya community. People speak, odia, Bangla and local tribal languages. Hindi is a common language for many of them.

**Table 1: Demographic profile of Patamda Block of East Singhbhum district of Jharkhand**

Category	Total	Male	Female
Scheduled Caste	4,847	2,426	2,421
Scheduled Tribe	33,101	16,445	16,656

**VEGETABLE PRODUCTION IN PATAMADA-**

According to a report of NABARD (Yr-2016-17) agricultural production of the East Singhbhum district was characterized by mono-cropping practices with only 12.35 % of the net sown area was irrigated. As much as 62% of the agricultural land holding belonged to small and marginal farmers which restricted mechanization of farm operations in Patamda Block.<sup>3</sup> As a result , agriculture prospects largely failed to offer sustainable means of livelihood for farmers of Patamada.

In the year 2014-15, 36640 new

KCC(Kisaan Credit cards were issued to the farmers in East Singhbhum district. At block level government motivated farmers for vegetable production. Tata Steel also did some ground level work for the training of the farmers. Vegetables had a good market in Jamshedpur and other surrounding area. More over and farmers could take up 3-4 crops in a year. So, vegetable production was a good opportunity for the farmers of the area. Now this strategy seems to be effective because in 5 years of time vegetable farming has improved the socio-economic condition of

hundreds of farmers of the Patamada Block. Today green vegetable of Patamda is exported to UAE and many other gulf countries. Farmers, now grow three to four crops every year. Now the entire Patamada region has become so famous for vegetable farming that entrepreneurs are setting up farm houses in this area.

Being quite progressive, apart from supplying vegetables to the canteens, the farmers have been regularly sending vegetables to Orissa, West Bengal and Delhi. The farmers group uses the latest technologies like drip irrigation and hybrid seeds for growing vegetables by which their production is maximum. These farmers mainly grow tomatoes and other seasonal vegetables like cauliflower, cabbage, beans, bottle gourd, cucumber etc.<sup>4</sup> Now production of non-Indian vegetables like, French beans, capsicum, broccoli, etc. has also started in this area.

There are approximately 1000 vegetable growers in Patamada block. And almost 20% of the population is benefited from the vegetable farming. Patamada Block is about 47 kilometer away from Jamshedpur. Recently a new bridge has been built on Kharkhai Rivers. It has reduced the distance between Patamada and some areas Jamshdpur. ***But, the problems of these farmers are also many. Some of these problems are immediate and others are institutional and infrastructure related.***

**THE CORONA EFFECT-** Now these days, The corona epidemic is giving rise to another type of disaster for those small vegetable farmers of Patamada who take loans for vegetable cultivation. The demand for green vegetables in the market has suddenly reduced after the lockdown. Half of vegetables that farmers are producing is failed to reach the market due to lockdown.

The condition is so bad that vegetables are getting spoiled in the fields. Due to the lockdown farmers are not able to send their vegetable to Odissa and Bengal. It is becoming

difficult for both traders and retailers to get their investment back.

#### **CASE STUDY OF A GOURD GROWER OF PATAMADA- FARMER JAGABANDHU SAHIS -**

The vegetable farmers of Patamada block are very upset due to the lockdown. 80 kg gourd sold for only 60 rupees in Beltand market of Patmada.<sup>9</sup> Dividing it into kilograms costs only 75 paise.

But the sad thing is that this gourd is selling 10 to 15 /kg in Jamshedpur market. In this way, farmers are incurring all losses. Farmer Jagabandhu Sahis, resident of Pawanpur, who arrived with a bottle gourd at the Daily Market in Beltand, Patmada, waited for customers from morning to noon on Wednesday. When no one was ready to buy even 1 rupee/ kg, he requested a merchant and sold 80 kg of gourd for 60 rupees at the rate of 75 paise. 9

This situation is caused by lock down. In the lock down, vegetables are not able to go to markets outside Jamshedpur. And at present, due to the high influx in the local market, prices are not getting enough. Everyday dozens of farmers come but instead of happiness on the face, return with despair.

Farmer Jagabandhu says that by spending around Rs 6 thousand, he has cultivated gourd in one bigha. It has barely earned 1500 rupees in 3-4 consignments. The cost of irrigation is additional from the pond one day a week. He told that the distance from Pawanpur to Beltand is about 10 km. Petrol cost of 30 rupees in transit - is also additional. He told that more than the gourd, its stalk with leaves is being sold.

When lockdown was first announced in the country, large number of rickshaw pullers, auto rickshaw drivers, unorganized sector laborers got jobless. Many of them become retail vegetable seller to earn bread and butter.

But, due to lack of customers, their accumulated capital also sank. After the announcement of second phase of lockdown customer has become extra wary. Now he is spending his every penny very cautiously. People have now started curtailing their expenses in view of the uncertainty of the future.

There are 200(App.) small restaurants, hotels, fast food shops in Jamshedpur and its adjoining areas. Now all are closed due to lockdown. So, demand for capsicum, French beans, carrot, onion, potato, tomato, etc., has drastically come down.

5-7% of the total vegetable production is used by these foodies. The effect of their closure is visible on the vegetable demand. One side vegetables are getting wasted in field and on the other side the vegetable is missing from the public's plate. There is a need to strike a balance between production and demand for the benefit of farmers. Now it is important that before increasing the production of vegetables in Patmada block, proper supply chain should be developed, cold storage facilities should be improved and markets outside Jamshedpur should also be explored.

Due to lockdown vegetable are dumped in villages. Cities have been fully sealed due to the lockdown. Vegetable carrying vehicles are under intense scrutiny. More than two people are not being allowed in a vehicle. Vehicles have to be parked outside vegetable Mandi. Due to all these obstacles both farmers and traders are very worried. But the way the outbreak of Corona is creating terror across the country, restrictions could be more stringent in future.

**OTHER PROBLEMS OF VEGETABLE FARMERS OF PATAMADA BLOCK**-There are three distinct problems for the vegetable farmers in the district. First, irrigation, second, marketing and third, lack of storage and food processing facilities. There lies a lack of cold storage facilities and food processing units in this area. Tomato, cucumber, guard and other vegetables are overproduced during the season and destroyed in the field. Seeds are so expensive that farmers take loans to buy good quality seeds. A farmer pays 3000 rupees per Kg of fortified vegetable seeds and gets only 300 rupees for 1 quintal of Tomato.

Distribution system and middle men are big obstacle. This problem is so serious that many small farmers not only cultivate vegetables but also sell these vegetables by

taking these to the city. The problem becomes more serious when prices of vegetables come down. Due to over production, prices come down and Intermediaries and whole-sellers reduce their purchase. There has been a demand for increasing the facility for storage and processing of vegetables in the region for a long time, but so far no significant progress has been made in this direction.

In Jamshedpur, couple of entrepreneurs has started selling vegetables online. But delivery of vegetables remained a very difficult task. Apart from this, the risk of Covid-19 infection is also very high. So, customers are reluctant to order vegetable and foodies items online. There is news that a pizza delivery boy in Delhi has been found Corona positive and 80 people who came in contact with him have been quarantined. Therefore, the option of online supply also does not seem to be much fruitful for the vegetable industry of Jamshedpur at least till the lockdown period continues.

Jharkhand experiences very hot summer. Production of vegetables comes down in summer. But farmers of Patamada use modern irrigation technology to maintain their production even during the summer. With the help of new irrigation technology, water is directly transported to the roots of plants with the help of a very thin tube. Due to this new technology, water is not wasted. This technology is known as drip Irrigation with emitters.<sup>6</sup>

At Patamada, very advanced level farming is practiced with government support. On an average, a farmer cultivating 3 acres makes an annual income of Rs 2 lakh. The state government regularly sends farmers to Israel and other developed countries to learn new agriculture technologies.<sup>5</sup> These farmers, after returning back give training to local farmers. Now farmers of this block are setting new records of per hectare production of tomato, lady finger, pumpkin, sweet gourd, cauliflower, cabbage, carrot, reddish etc. Now vegetables are ready in the field. But, farmers are losing hope due to lack of cold storage in the area. If the government had established couple of cold storages and food processing units in the area then tomatoes, papaya green chilies etc., could



have processed and preserved. Today, by selling five rupees a kg of tomatoes in the market, farmers are trying hard to get some part of their investment back somehow. Distressed vegetable farmers across Jharkhand are forced to dump their produce due to the steep fall in wholesale prices, apparently due to bumper crop in the season.<sup>7</sup>

During a review meeting in the year 2017, District Deputy Commissioner of East Singhbhum, instructed the Zonal Officers to submit a report to acquire a land within a radius of two kilometers around the urban, semi-urban, NH, state highway for cold storage. Zonal officials of many blocks selected the land and sent the report. In Bamni, Patmada, a proposal was sent for cold storage. Farmers allege that the authorities are not deliberately implementing this to benefit private cold storage owners.

As far as the export of the vegetables of this East Singhbhum is concerned, in the year 2016, the Parsudih Agricultural Produce Market Committee administration had penned a proposal to export the vegetables grown in Singhbhum. Under this, there was a plan to export top quality vegetables including Ladies finger, Tomato, Spinach, Chulai Saag, Cauliflower, Cabbage, Brinjal, Zinka, Nenuva to many countries including Dubai (UAE). Five thousand export boxes were ordered for this.

Yudhishtira Mahato,<sup>9</sup> a farmer who supplies marigold flowers to Jamshedpur as well as Purulia and Barabazar in Bengal, has a very difficult time now. He produces 150 to 170 kg of flowers on an acre of land and plucks it weekly.

Before the lockdown flowers were sold for 60-70 rupees per kg. In the marigold season, he earned one to one and a half lakh rupees only from flowers. He left the cultivation of paddy and started cultivating flowers. But in this lock down, Yudhishtira Mahato may see a sharp decline in his profit. The demand for his flowers increases a lot during the festive and wedding season. But everything is locked due to lockdown

Lalit Mohan Mandal, a resident of Potka in East Singhbhum district, does not use chemical fertilizers in the fields. He uses organic fertilizers only. Every season he cultivates ladies

finger on seven bigha land in a big way. Organic farming of ladies finger, costs a little more than other farming. The way the prices of vegetables have fallen in the lock down, Lalit Mohan Mandal may also face problem managing his cost of production.

## **CONCLUSION AND RECOMMENDATIONS**

Vegetable farming in Patamada is prone to many problems, so farmers do not get good return from their vegetable crop. This year Covid-19 threat and resulted nation-wide lockdown has enhanced the pain of these farmers.

The government should provide proper packaging training to the farmers so that the life of green vegetables can be extended. When, the sustainability of vegetables increases, farmers gets more time to sell their products.

The processing industry requires good quality of vegetables. At Patamada, varieties of vegetables are mainly produced for the local market, so there is not much focus on quality. To solve this issue, production of high-yielding varieties, and advanced varieties of vegetables specially, tomato, potato and green chilies are required. The government should encourage seed companies and facilitate them to develop locally adapted varieties.

Vegetable cultivation in Patamada block is mostly through rain. Irregular and deficient rainfall/monsoon also adversely affect the production and productivity of vegetables. The government has built several check dams and ponds for irrigation and fishery purposes. Regular management of these ponds and check dams should be undertaken. The farmers here are seeking permission for irrigation from the Swarnarekha River. Can it be done?

Marketing of green vegetables is a serious problem. Farmers used to sell their produce to local traders only in weekly markets. Farmers in this area do not know much about processing units, export facilities and storage facilities. That's why vegetables get spoiled in the pick season. Many traders in weekly markets also spoke of the need for primary processing units such as sorting, grading and packaging facilities. Therefore, it is

recommended to install primary and secondary processing units, export facilities and storage facilities to get better prices in peak season or glutten condition. It will also help to a large extent in reducing losses in the vegetable value chain.

It is very important to raise awareness about the grading and standardization of vegetables. A large number of vegetables do not do grading by selling it to farmers. As a result, they get a lower price for their vegetables. The government should spread awareness among farmers about post harvesting management of vegetables after harvesting and establish integrated pack houses in the rural haat / weekly market so that the farmer gets better value of his produce.

Most of the vegetable farmers in Patmada block are marginal and the rest are small. Since small and marginal farmers do not have sufficient yield, they cannot sell it directly to big wholesalers or organized retail chains. Big traders buy only good quality vegetables in large quantities. In the market, traders and other market intermediaries have their own strong unions or unions whereas farmers do not have such associations to protect their interests. Thus, practices prevalent in trade circles are generally biased against farmers, resulting in lower price offers at the time of sale, higher marketing fees and inconveniences to farmers. Therefore, the state government should promote the formation of farmer producer groups that can trade together. Traders are managing the markets weekly as per their convenience. Farmers are cheated by some of them. Therefore it is recommended that the state government should regularize the weakly markets.

Prices may go upwards or downwards. These prices are usually set by agents and traders. Sometimes, the price the farmers receive is not in accordance with the cost of production. Therefore, it is recommended that the government fix the minimum selling price of vegetables so that farmers get at least the equivalent price of production cost. The government should spread awareness among farmers and traders about the benefits of online

trading through the e-NAM platform. Also, the sale of their produce should be ensured.

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# **CITIZEN JOURNALISM RAISES HOPE AMID CORONA VIRUS THREATS IN INDIA**

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With increasing proliferation of Covid-19, main stream media has become completely dependent on government sources for news. In such a situation, citizen journalism has come up as a big preference to the news industry. The article presented here, explains the increasing importance, challenges and future of citizen journalism in the present time in India.

Till yesterday, we had considered social media as an enemy of peace and social harmony, today the same social media is coming out as a great help to fight COVID-19. Millions of social media users are sharing Covid-19 related news and latest updates to create aware all across the country. They are countering fake news, hate speeches, and blocking misleading information. It is indeed a new kind of democratic citizen journalism is growing amid the threat of Covid-19 threat.

**Key words: Covid-19, citizen journalism, Social Media, creating awareness, addressing local problems, reporting against corrupt traders, benchmarking democratic journalism**

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## **Journalistic crisis in India**

Even before the Covid-19 crisis, mainstream journalism in India was going through credibility crisis. Term 'Godi Media' introduced in 2015-16 to target pro-government media houses and TV channels. As a result, Indian Main stream media got divided into two groups- Pro and anti- Modi government media. The term Godi is has close resemblance to the term 'Modi'. Narendra Modi is the prime Minister of India.

It is said that Godi Indian media overlooks relevant issues and unnecessarily encourage trivial debates on unimportant issues. Hence, the gap between main stream media and grass root level issues had never been so wide before.

However, there are people who assertion that the term 'Godi media' is equally application to both pro as well as anti-government main stream media. It is alleged that all the main stream media houses in India have found rich and sound laps for sitting. Hence, the fairness of the biggest newspapers

and other main stream media channels has been put in the dock. It is being said that in this crisis period, citizen journalism has emerged as an expectation in this crisis of uncertainty. Citizen journalists on social media are democratizing journalism and are also challenging the monopoly of big media houses.

## **ROLE OF SOCIAL MEDIA IN NEWS WORLD**

Now these days, entire world is facing the challenge of Covid-19 virus. Till April 12 2020 over 1 lakh people have lost their lives. India is among the countries where threat of Covid-19 is very high. Acknowledging the seriousness of this viral disease, Indian government took some very strong steps to control the spread of Covid-19. A nationwide lockdown has been imposed by the government on 21<sup>st</sup> March 2020. The lockdown adversely affected the functioning of news media. Collection of news has become very difficult now. In this trouble

time millions of social media citizen journalists are active now in India.

Till yesterday, we had considered social media as an enemy of peace and social harmony, today the same social media is coming out as a great help to fight Covid-19. Millions of social media users are sharing Covid-19 related news and latest updates to create aware all across the country. They are countering fake news, hate speech and blocking misleading information. It is indeed a new kind of citizen journalism is growing amid the threat of Covid-19 threat.

According to Jay Rosen, citizen journalists are "the people formerly known as the audience, who were on the receiving end of a media system that ran one way, in a broadcasting pattern, with high entry fees and a few firms competing to speak very loudly while the rest of the population listened in isolation from one another— and who today are not in a situation like that at all. The people formerly known as the audience are simply the public made realer, less fictional, more able, and less predictable."<sup>5</sup>

Citizen journalism is an active involvement of the public or citizens in communicating information at the grassroot level. It is different from the concept of professional journalism. Citizen journalism in India plays a very critical role in imparting information. India is a diverse nation, surrounded by complex issues and these issues can be about anything- infrastructure problems, crime, water and electricity availability etc. and most of these issues exist at a local level.

### **IS JOURNALISM BEING DEMOCRATIZED IN INDIA?**

In the countries like India, social media is eyeing every person, every house, every street, every locality and every village. Today, social media is not only responsible for creating public awareness about the 'dangers and prevention' of Covid-19 in every nook and

corner of India, but also helpful in identifying the infected people.

Covid-19 related information is scrutinized, and shared at large scale and great speed and covers the entire nation within couple of hours. Important and relevant news and information spread too quickly apropos social media. This information is not mostly sourced through any formal news channel. The life span and spread of any news depends on its importance, significance and truthfulness. Societal generated news is adding new value to the democratic journalism.

**Democratic journalism** is a term describing a relatively new phenomenon where news stories are ranked by a vote among the stories' readers.<sup>9</sup>

This phenomenon has been brought about largely due to the creation of social networking sites such as Digg and Newsvine. The effect of democratic journalism is that it promotes news based on the popular opinion of the majority, or the "wisdom of the crowd". This differs from more traditional approaches, such as the one commonly used in the newspaper industry, where an editor would decide whether to print a particular news story. The social news website is an internet website which presents stories posted by the user. Users usually comment online on news posts and these comments can also be ranked in popularity. Since their emergence with the birth of Web 2.0, social news sites have been used to link a variety of information, including news, humor, support, and discussion.

On Reddit<sup>10</sup> and Digg, the articles with the most votes from the community of users make it to the front page. Many social news websites also have an online comment system, where users discuss the issues raised in an article. Some of these sites have also implemented their own voting system for comments, so that the most popular comments are displayed first. Some social news websites also have a social networking function, in which users can set user profiles

and follow other users' online activity on the website.

Some authors look at democratic journalism as taking in rights to free speech, assembly, human rights, the rule of law and other mechanisms to check abuses. It also takes in civic consciousness and social solidarity. Journalism then has a clear link with democracy, and is shaped accordingly. This would also have different meanings in First, Second and Third World nations. The democratic role of journalism should transcend excessive commercialism, sensationalism, and manipulation by media elites.

On 23<sup>rd</sup> March 2020 Government of India announced a nationwide lockdown. Due to this announcement, a country of 130 crore people came to a sudden halt. This lockdown was for 21 days. Panicked People ran towards grocery stores. This announcement was an opportunity for some greedy business people. Incidents of black marketing and hoarding began in almost all parts of the

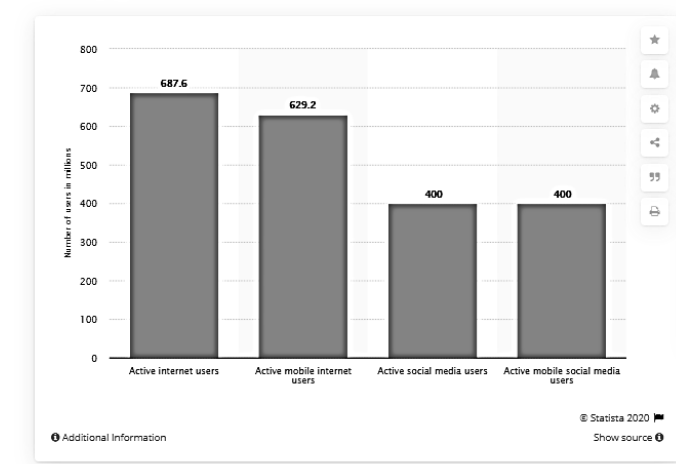
country. A section of traders wanted to take financial advantage of the fear of the people.

But it was not the India of 1980s. Millions of Citizen Journalists came forward to teach these profiteers a lesson. They started posting pictures and videos of unscrupulous shopkeepers on social media. After this, the police also became active against unscrupulous traders and shopkeepers. Police raids were conducted in many medical shops in Jharkhand. Licenses of shopkeepers selling sanitizers and masks at higher prices were canceled. In Jamshedpur, a company manufacturing fake sanitizers was busted. Citizen Journalists active on social media has done amazing work in all these proceedings.

The introduction of the government's Digital India initiative hand in hand with the increasing internet penetration over the recent years resulted in the country's digital population amounting to approximately 688 million active users as of January 2020.<sup>6</sup> The traffic in the world's second largest internet market at this stage was largely dominated by mobile internet users.

Figure 2: Digital population across India as of January 2019

Digital population across India as of January 2019  
(in millions)



The common man is now identifying unscrupulous, profiteers and anti-social elements-without risking too much. This work was once the responsibility of the police and

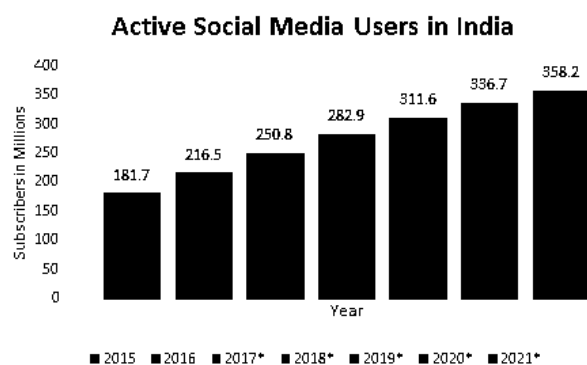
the main stream media. Now the common man is doing this work. Journalism has entered a new phase in India. People who are selling overpriced goods are being criticized

on social media. The government is also taking action against them. Photos and videos of those, not following the lockdown (Corona Virus threat) are going viral on social media.

It is a matter of satisfaction that the people of India are also differentiating between 'fake' and 'true news'. Those who are wrong are being condemned on social media.

The sudden spread of Corona -19 epidemic shocked the Indian newspaper industry. According to an estimate, after the outbreak of Corona, the physical distribution of most of the newspapers in India has decreased by average 60%. Due to countrywide lockdown print Newspapers are not able to reach customers. In this crisis, social media is developing as an alternative source of local news.

Figure 2: Active Social media users in India



Source: <https://www.statista.com/statistics/278407/number-of-social-network-users-in-india/>

**But everything is not good:** Small digital channels that have grown in millions break any news within 10 minutes on the social media. Many of this news are unedited, based on rumors and come from unknown social media sources. The reader is also not aware and educated enough to verify the credibility of the news and he shares them unconsciously. Large sections of internet users in India are yet to mature. The news on this side is an immoral and criminal form of storytelling. Those who are involved in this type of unethical news are neither professional journalists nor citizen journalists. The government is helpless in front of them. Black reporting has become a challenge for journalism. In such a situation, economical e-editions of reliable newspapers may protect the readers from falling prey to fake news

channels . Good and reliable e-newspapers can be a reliable source and platform for the millions of citizen journalists in India.

The emergency caused by Corona virus in India has made the gap of class division more clear. As mentioned earlier, in the wake of Corona government of India ordered a 21-day nationwide lockdown in first phase. After this announcement, lakhs of migrants left cities like Delhi and Kolkata and marched towards their villages. Thousands of migrants in Delhi, including whole families, packed their pots, pans and blankets into rucksacks, some balancing children on their shoulders as they walked along interstate highways. Some to walked hundreds of miles.<sup>8</sup>

It is being said that local news channels created panic among migrants in

Delhi. The manner in which the poor laborers were intimidated through online news channels and some reputed online newspapers and encouraged to leave Delhi as soon as possible after the government announcement of 21 day nationwide lockdown, need for citizen journalism is felt. It is alleged that a big online news- paper created an irresponsible fear of 'starvation' and 'Corona' in the minds of the immigrants of Delhi through their news reports. Terrible scenes occurred on the roads connecting Delhi to Uttar Pradesh, Rajasthan and Bihar. The New York Times wrote - "This is the largest migration since the partition of 1947 in India, facing the dangers of Corona." <sup>8</sup>

#### **MIGRATION, SOCIAL MEDIA AND LOCKDOWN**

As soon as this unprecedented situation started to take on, news on social media that brought attention to the government and administration started being circulated on social media. The advantage of this was that the administration got into action very fast. This problem was solved in just three days. In this, social media played a very positive role. Due to social media, the government was forced to act quickly, and pressurized mainstream newspapers to broadcast the facts.

#### **CITIZEN JOURNALISM CURBS THE ARBITRARINESS OF MAINSTREAM MEDIA**

In this entire episode, apart from the main stream media of India, journalistic integrity of at least two major online newspapers of Delhi was questioned. Today many reputed media houses in India have become undeclared mouthpieces of political parties. Now the goal of these newspapers is to provide political advantage to the political parties they get patronage. Newspapers can face the challenge of social media only on the basis of

honest journalism. You fight the false news on social media on the basis of honest journalism. Do not become blind devotees while fighting the battle of ideology.

Mainstream journalism in India lies in the handful of people at the top who decide what will be served to the reader. Communication needs to democratize nature. India is one of the largest democracies in the world, citizen or participatory journalism will benefit the country in every possible way. It is for the common people, and the mainstream will also pressurized to redefine journalism. If a sensible citizen of India is determined then citizen journalism country can become one of the most powerful tools. Every Indian has the right to bring the news to the world that touches his life. Today millions of unknown people are active on social media, who are countering fake news; hate speeches etc., through their ethical citizen journalism. It is said that snake bite is treated only by snake venom. Therefore, if problems are arising due to social media, then the solution of these problems will also have to be found here. And, citizen journalism can be more revolutionary than anything else. In the coming times, it will decide how to tell the news in the traditional mainstream media.

Citizen journalism also has some very big challenges. They remain at risk of life from communal forces, administration, government and anti-social elements. In the past, citizen journalists have also been murdered in India, Bangladesh and many other countries. Blind supporters of political parties also commit deadly attacks on them. Their security is the biggest problem. RTI activist's human right activists and social activists widely use social media to create, communicate and assimilate information. They are important part of citizen journalism. But, the number of paid citizen journalists is also increasing rapidly in India. Many times, paid supporters of political parties mislead the common man, under the disguise of citizen journalist. During the election, these people become active on

social media and mislead the voters on the basis of caste, religion, community etc. The country needs to beware of such pseudo-citizen journalists. An immature and unedited report often does not fulfill the basic criteria of democratic journalism, and create problems maintaining social harmony and national integrity. Media integrity and

journalistic values are often overlooked in participative kind of journalism. But, it is hoped that as the propagation of education in India increases, the citizen journalists will also get more sense of responsibility towards, people society, country and humanity as a whole.

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## **NTFPS INCOME, EVOLVING INSTITUTIONS, INTERVENTIONS AND LIVELIHOOD POTENTIAL -A STUDY IN JHARKHAND**

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### **Abstract**

NTFPs are important source of livelihoods in the forest areas of Jharkhand which is home to a number of tribal communities. They provide supplementary income and consumption to the forest HHs. A large number of NTFPs are used as fuel, food, Medicines and for miscellaneous other purposes. Many of them are sold for cash as and when required. Few like Lac, Tamarind, Mahua, Chironji and forest based oilseeds and medicinal plants have the potential to lift them out of poverty and economic hardship. Yet, why have the economic opportunities of NTFPs not been tapped? The share of HHs from sale of NTFPs depends upon the efficiency of the market channel and their ability to integrate with the processing and marketing of the produce foraged by them. Traditionally they have been selling largely unprocessed items to traders. But change is the essence of progress. With better education and technology at one hand and support from government and Non-Government Organisation the marketing channels of NTFPs can be improved for the betterment of all. The policies and institutions relating to livelihoods and management of natural resources are evolving and encouraging people's participation. The people in the forest areas need the means to connect with these changes to take advantage of the opportunity or remain in the primordial exploitative system.

KEY WORDS- NTFPs, HHs, Interventions, Policies, Institutions, Marketing, Income

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### **INTRODUCTION**

Non Timber Forest Produce (NTFPs), also known earlier as Minor Forest Produce (MFPs) are a very complex set of items with a lot of geographical variations and they have been defined variously using quite diverse parameters.

A definition by FAO (1993)<sup>1</sup> incorporates the element of sustainability by stating that NTFP's are "goods for commercial, industrial or subsistence use derived from forests and their biomass, which can be sustainably extracted from a forest

ecosystem in quantities and ways that do not downgrade the plant communities' basic reproductive functions."

The Forest Rights ACT 2006 (FRA)<sup>2</sup> defines NTFP/MFP in more exact terms for Indian conditions—"minor forest produce includes all non-timber forest produce of plant origin including bamboo, brush wood, stumps, cane, tussar, cocoons, honey, wax lac, tendu or kendu leaves, medicinal plants and herbs, roots, tubers, and the like," [Clause 2(1) of the Act]. This is the way NTFP/MFP have been considered in this study.

The potential of NTFPs as a source of Livelihood and the need for its sustainability has been recognized in many International and National studies (World Bank 2005<sup>3</sup>, AMBROSE-OJI, B.,2003<sup>4</sup>, Appaswamy (1993)<sup>5</sup>,Solomon (2016)<sup>6</sup>.[E]ven “in the most remote areas, NTFPs may play an important role in meeting subsistence needs as one of the scarce sources of cash income and as a safety net in periods during which food becomes scarce.” (Mirjam et al, 2003). <sup>7</sup>

## REVIEW OF LITERATURE

According to Harris (1989) as in (Saxena2003)<sup>8</sup>, “markets can perform both functions, allocative and exploitative. To the extent markets facilitate commodity production, and integrate producing regions with consuming regions, they help the producers in obtaining the best possible price. But markets may also play a retrogressive role by coercing producers to sell at a low price through collusion, interlocked contracts, fraud, credit and withholding of information.”

In most countries recent policies of forest management, rural development and marketing of forest produce have been more focused on increasing livelihoods potential of NTFPs for the forest HHs. The shift has been from resource extraction by state control to livelihood concerns and participatory management. However, devolution is a slow process as it involves change in deeply entrenched values, traditions and institutions. International organisations have also emphasised need for more peoples’ participation in the forest sector. Agenda 21, the document of UN earth summit in 1992, categorically mentions in its section three that any programme of managing resources sustainably and working with anti poverty strategy must recognize and strengthen the role of women, youth, indigenous people and local communities. It must incorporate a democratic participation process in association with improved governance.

An FAO<sup>9</sup> paper on importance of NTFPs upholds the need for devolution much more strongly. It states that- “The communication between forest communities and forest management departments has been very poor so far. The current plight of forest-dependent communities has evolved over a long period of time, as has the well-documented failure of state-managed systems. Now, the deforestation crises that many Asian countries face can be effectively addressed only by fair and balanced government partnerships with local communities. Power and its rewards must be shared with forest-dependent communities, and community and national interests must be balanced to promote the common good.”

Policy changes, among other factors have contributed to evolution of institutions working in forest areas. Bowles (2004) <sup>10</sup> has discussed at length the evolution of individual preferences, the structures of markets and other institutions. He suggests that “A complementary configuration of market, states and community governance may be the best hope for mobilizing the heterogeneous and versatile capacities and motives of people.... better harness the potential of expanding knowledge to the objective of human betterment...”

Even according to UNDP (2015)<sup>11</sup>, achieving sustainable Development Goals (SDGs) requires the partnership of governments, private sector, civil society and citizens alike to make sure we leave a better planet for future generations. Out of the seventeen SDGs, the following are directly connected to the betterment of the lives of the people living in the forest areas of developing countries like India-

- SDG1 -End poverty in all its forms everywhere
- SDG13 -Take urgent action to combat climate change and its impacts
- SDG15 -Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage

forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

- SDG16 -Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

The NTFPs production is very area specific and product specific. The requirement to find the correct configuration of market, states and the community governance for each specific case is a very complex one. Commercial extraction and marketing of NTFPs leaves many undesirable effects on the stakeholders as well as the environment which necessitate interventions by government and other agencies

Initially, the NTFPs with high potential of revenue were nationalized and their trade was controlled by state agencies. It resulted in profound impact on the social, economic and political relations in the forest areas.

"Implementation of state co-management initiatives in South Asia has often been followed by improved ecological conditions of the forests. The research is inconclusive, however, with regard to the precise causal linkages between eco management and ecological conditions. Most of the studies reviewed nonetheless suggest that participation and benefit sharing with local forest communities has resulted in more careful management with a subsequent increase in forest cover and increasing biodiversity. The socio-economic effects are less predictable, with many co-management initiatives neglecting the interests of large portions of forest communities". (Neumann et al., 2000)<sup>12</sup>. Writers have emphasized on importance of research on rural livelihoods, forest and biodiversity, Mirjam et. Al. (2003)<sup>13</sup> The situations in forest economy and NTFPs marketing in UDCs is similar, it is characterized by underdeveloped in imperfect markets where the Primary

suppliers/ Forest HHs generally sell unprocessed produce to traders there by getting small returns to their labor. Unregulated market, lack of certification and branding, poor market information, lack of alternative income and employment opportunities, inefficient local government agencies or some of the reasons cited by various writers for the Underutilized potential of NTFPs specially for the forest HHs.

"With a fast-growing population, degraded forests, and high commercial demands (agro-industry, mining, encroachment, land grabbing for investment and illegal logging), utilization of forest products may not be sustainable...Processing raw NTFPs into marketable items (value-adding) can help increase economic benefits for local communities, however, new skills, tools and management skills may be required. Concentrating on skills rather than costly tools (for handicrafts) is preferable." (Mulcahy et al. 2014 )<sup>14</sup>

Another study by Gauli et al (2011)<sup>15</sup> based in Nepal "stresses the importance of an enterprise-oriented NTFP marketing approach, especially in remote areas where alternative employment opportunities are limited". But this will require a verity of intervention in the form of training institutional building, Cultural unlearning, Market linkages, infrastructure and financial building etc. Measures should be taken to "Encourage the communities to develop small working groups to aid communication and transfer skills" (Mulcahy et al. 2014)<sup>16</sup>

Lac, Mahua, Tamarind, chironji and karanj, selected for this study represent a set of NTFPs which have increasing income potential for HHs with suitable interventions. In India, which is the largest Lac producer, the state of Jharkhand holds the first position (GoI, IINRG, 2016)<sup>17</sup>. According to the official website of JHAMCOFED, "Tamarind Production is about 2 lakh MT. At a minimum price of Rs. 6 per. Kilo it will give 120 cores to the tribal communities. Small processing units

like deseeding of tamarind, tamarind paste will give jobs to the local people, SHGs can run these small processing unit but there is no focus on these issues" (GoJ, JHAMCOED, 2020)<sup>18</sup>.

Chironji obtained from Buchanania Lanza tree has multiple uses. It is used as a dry fruit and its oil has medicinal value (Rajput et al 2018)<sup>19</sup>. Chironji, tamarind and lac have international markets, hence the challenges faced by the stakeholders are of different magnitude.

Mahua is another important Forest Produce of Jharkhand being widely collected and sold by a large number of HHs. It is largely used for making Alcohol and also has Pharmaceutical uses (Pinakin, et. al. 2018).<sup>20</sup> Its use can be promoted by diversification of mahua products other than alcohol. Mahua flower collection is a time and labour consuming activity. Its collection takes place in the months of March-April, which is virtually the period of unemployment for all the farmers and agricultural laborers in the region. Tamarind, Kusum, Karanj and Chironji are also collected for durations of one to two months between February to June.

#### **NTFP REGULATION AND DEREGULATION**

The NTFP harvesting and marketing has so far been subject to varying degrees of government regulation to meet multiple requirements of ecological and industrial concern. A number of State Forest Departments earn major share of their income from these NTFPs/MFPs, particularly after green felling was banned in early 1990s.

Most of the valuable NTFPs were chosen for commercialization and marketed by state agencies or leased out to private traders or industries at pre-negotiated prices. The harmful effects of the system of private contractors for harvesting forest produce has been well documented in several reports and studies.

Sarkar<sup>21</sup> comments that "in selling national species of high economic value like kendu, though state marketing corporations or licensed traders or societies are working under the state forest department, the forest fringe communities are simply collectors who are pure price takers in a monopsony market rather than sharers of revenue as specified in the JFM agreement". The role of poor forest communities in marketing of NTFPs has remained rather passive.

#### **SOME IMPORTANT REGULATIONS CONCERNING NTFPS IN JHARKHAND**

After formation of the State of Jharkhand several regulations prevalent in context of forest in Bihar were adopted without any change. **Jharkhand Kendu Leaf (Control of Trade) Act 1972** initiated the nationalization of NTFPs. It brought about total control of trade in Kendu leaves within the state. It became important source of revenue for the state and continues to be so in Jharkhand now. The objective of providing some security of livelihood and checking exploitation of the tribals was achieved to some extent, though World Bank study asserts that the collectors receive only a minimum wage for their labour even in the regulated regime, with no incentive for better income for better quality (World Bank, 2005)<sup>22</sup>.

The Bihar timber and other Forest Produce Transit Rules, 1973 was another important legislation which was replaced by The Jharkhand Timber and Other Forest Produce Transit Rules 2004 by notification of the GoJ, MoFE dated 21.6.2004 (Mishra, 2006)<sup>23</sup>. It made written permit issued by competent Forest Officer mandatory for import and export of Katha and other specified NTFPs. It also laid down rules for transportation of forest produce and the written documents required for the same.

Bihar State Forest Development Corporation was created in 1975 basically to look after the management and marketing of commercially viable forest produce by the FD.

The sal seed trade was nationalized in 1977 and its trade managed by the corporation. Trade of fruits and seeds of Karanj, Mahua, and Kusum (in 1978) and that of Harra, Palas, Aonla and Baher (in 1980) was entrusted to the corporation by subsequent ordinances. In 1987, the corporation was given the responsibility of carrying out the collection and marketing of Kendu leaves. By the notification no.1357 dated 23.3.02, the Memorandum and Articles of Association applicable to the Bihar Forest Corporation was amended to form the Jharkhand State Forest Development Corporation Limited (Mishra, 2006)<sup>24</sup>.

Further regulation followed in the form of The Jharkhand Forest Produce (Regulation of Trade) Act, 1984<sup>25</sup> which allowed more than one agent for all or any specified forest produce. For this purpose it acknowledged greater role for Gram Panchayat, Large Area Multi Purpose societies (LAMPS), PACS, the State Forest Development Co-operation Ltd, State Tribal Co-operative Development Corporation and other such corporations specified for trade in forest produce. At the same time it restricted the purchase and transport of specified NTFPs in the hands of persons or agent authorised by the government. License was made mandatory for retail sale of these products. There was a provision of an advisory committee comprising of representatives of traders, primary collectors, SC and ST, local communities and the government. It was also supposed to assist the government in fixing procurement prices for NTFPs. The list of NTFPs to be managed by the state was increased to include fruits and seeds of Maula, Kamla, Chironji, Kacheria, Flowers of Mahua, Gums and Resins of Karaya, Katila, Dhaura, Sal resin, Salai resin, Sabai grass, lac, Tasar, Mahulan & Sal leaves, Khair, bamboo and medicinal & Fibre yielding plants.

The regulation of NTFPs regime initiated in the 1970's was gradually reversed since the 90's. The Joint Forest Management

resolution passed for Bihar in 1990, provisioned sharing of incomes from forest with the village committees in return for services rendered by them. The Panchayat (Extension to Scheduled Areas) Act of 1996 gives ownership rights over natural resources to the Panchayats. It does provide stronger legal claims and decision making rights to local communities in respect to their resources. The FRA (2006) further strengthens and legitimises the individual and community rights over forest produce. At present only tendu leaves are being procured and marketed by the JSFDC as all other NTFPs have been deregulated since 2007. The market of NTFPs is generally free in the state. Jharkhand State Co-operative Lac Marketing and Procurement Federation Ltd. (JASCOLAMPF) is the only apex commodity co-operative body in India specifically meant for Lac promotion established in the year 1963 by the State Government, for the overall development of lac industry. It is a registered body under the Jharkhand State Cooperative Societies Act, 1935. It procures agricultural produce and NTFPs through primary cooperative societies working at the village level. Jharkhand State Livelihoods Promotion Society (JSLPS), under the aegis of Rural Development Department, Govt. of Jharkhand, is working towards improving livelihood skills of people in the state. They have also conducted researches, provided training, technical and financial assistance to people to enhance their ability to secure income and employment from NTFPs produced in the region.

The policy of Minimum Support Price (MSP) is also being practiced for major NTFPs since 2013-14. The Government (MoTA)<sup>26</sup> has revised the Minimum Support Price of 23 items of Minor Forest Produce items and has introduced MSP for 17 new MFP items. The 23 items whose MSP has been revised include those Minor Forest Produce items which have been covered under the scheme since its inception in the year 2013-14.

Table 1- MSP for Some NTFPs

MFP Item	MSP Rates as on 21.11.2017 (Rs./Kg.)	MSP Recommended (Rs./Kg.) for FY 2018-19
Tamarind (with seeds) <i>Tamarindus indica</i>	18	31
Tamarind (Deseeded)	40	54
Karanj seeds <i>Pongamia pinnata</i> Sal seed <i>Shorea robusta</i> 12, 20	18	19
Mahua seed <i>Madhuca longifolia</i>	20	25
Sal leaves <i>Shorea robusta</i>	24	30
Chironji pods with seeds <i>Buchanania lanzan</i>	93	109
Rangeeni Lac	130	130
Kusumi Lac	167	203

Source: PIB, GoI, MoTA, 27 DEC 2018

## OBJECTIVES OF THE STUDY

This study evaluates the production of NTFPs which have potential to generate sufficient income to the primary suppliers in the study area. The primary focus of the study will be on effect of intervention in the form of institutions to enhance this potential and suggest changes to make them more efficient. The study of prices in different market of NTFPs will help to formulate initiatives aimed at correcting the market distortion by including the primary suppliers of forest produce into the main stream market. It will also help to suggest policies and programs enhancing the marketing skills of the primary supplier.

## RESEARCH METHODOLOGY

The study is chiefly based on primary data collected through questionnaires, while triangulation by interviews, observations and documents was taken up. The study was carried out in Khunti and Ranchi district which

are important centers for NTFPs production and marketing of the state. These two districts also form part of The 'Transformation of Aspirational Districts' Programme (NITI AYOGE)<sup>27</sup> aims to expeditiously improve the socio-economic status of 117 districts from across 28 states. Ranchi District Ranks 106 and hence is amongst the least improved districts for the period. Khunti holds rank 108 for least improved districts in financial inclusion.

The area lies at the tri junction of the three agro climatic zone into which the state geographical area is divided and it is rich in plant diversity (Western Plateau, Central and North Eastern plateau, South Eastern Plateau). The study sites and sample sizes were selected in consultation with experts at the Inception workshop and Interviews with Officials and Scientist at District Forest Office, IINRG, IFP, JSLPS and field staff working with NGOs. A sample of 139 households ( HHs) was selected from Ranchi and Khunti district of Jharkhand from 18 villages, 60 Traders (Big, Medium and Small) operating in 12 market.

The period of the study was between July 2019 to March 2020. For the purpose of the study five NTFPs namely Lac, Tamarind, Karanj, Chironji and Mahua have been selected due to their importance in contribution to cash income of HHs. The selection of sample households was done by multi stage purposive sampling. Selection of district and block was based on forest cover in the area. The data is collected from the primary suppliers/ collectors of NTFPs, middle-men, industrial units that process the produce, wholesalers and retailers. The choice of research area is through purposive sampling, as Ranchi and khunti are important centers for NTFPs marketing. The choice of respondents is on the basis of stratified random sampling. Relevant data and information were collected from respondents through structured questionnaire, group discussions and interviews. The interviewees include traders, concerned government

officials, civil society functionaries, traders and primary suppliers. Secondary data has been accessed from various published sources.

### **ANALYSIS and FINDINGS AND**

The landholding size is very small in the villages with about two thirds of the farmers falling in the category of marginal farmers. Here agriculture can only provide sustenance for six to seven months, for rest of the year people have to look for other sources of income. People usually migrate to work in nearby urban centers. All of them were using NTFPs for subsistence. Also, a large number of HHs were engaged in sale of NTFPs. In general, all the communities used the forest for subsistence fuel wood, food, medicine, fodder and building material. All villages were interacting with forests of variable quality which impacted their NTFPs collection.

**Table: 2- Number and Percentage of Sample HHs collecting selected NTFPs**

<b>NTFP</b>	<b>No of HHs engaged in Collection</b>	<b>Percentage of total sample (%)</b>
<b>Lac</b>	<b>66</b>	<b>47</b>
<b>Tamarind</b>	<b>81</b>	<b>58</b>
<b>Karanj</b>	<b>68</b>	<b>49</b>
<b>Chironji</b>	<b>56</b>	<b>40</b>
<b>Mahua</b>	<b>59</b>	<b>42</b>

Source of Data: - Primary Data Collected for ICSSR-IMPRESS project

Collection of NTFPs is a very common practice in the region. All sample HHs collect a number of NTFPs depending upon the forest resource accessible to them. Out of 140 sample HHs, 66 (47%) are engaged in Lac collection. The highest percentage of HHs (58%) reported selling tamarind. While Karanj, Chironji and Mahua were reported to be sold by 49%, 40 % and 42% of the HHs respectively.

Average collection of lac varied from 11.27 quintals to 0.08 quintal per HH for the sample villages. Six of the villages reported no production for the last couple of years. The

villages which reported lac production, were also the villages where some institutional intervention existed.

The incomes from NTFPs showed a lot of inter village variation. Highest average income per HH from the sale of these five NTFPs for the year 2019-2020, was Rs 2,86,025 and the lowest being Rs 9,332. Lac is the highest income generating NTFP. As revealed by Lac producers and scientist of IINRG, there has been a decline in Lac production due to environmental reasons. The survival of Lac insect has been affected by pollution,

deforestation, global warming and pest infestation. Jharkhand is still the largest Lac producer despite the difficulties mentioned above. Earlier it was found naturally and could self-inoculation. It was then purely an NTFP. But now besides inoculation, protection of crop by proper and timely spraying of insecticides is becoming essential. Most of the HHs who have been traditional suppliers of lac still do not comprehend the need to take crop protection measures.

Out of 18 sample villages, in 10 of them varying measures of intervention by Government and NGOs was observed. This table clearly shows the beneficial impact of agencies interventions. Village Mangubandh reported largest production and income from Lac. The village has large number of Lac host trees and it lies in the hinterland for markets like Rampur, Tunju and Bayangdih. Training was given by IINRG to all villagers. Government welfare programmes like Indira Aawas, electricity connectivity were seen in the village.

Closeness to urban centres Ranchi and Namkum has impacted the socio economic structure of the village, the progressive farmers in the village are educated and the progressive farmers in the village have taken up lac production in a professional way, they even take trees on rent. For lac production. Their income is higher due to their choice of producing brood lac for supply to NGOs, traders and forest department. However, they still remain primary supplier of sticklac with no value addition. The impact of this success is that Lac cultivation has become the main occupation for a number of the HHs in the village.

Another striking data is for the village which has not been able to produce for the last eight years. In the year 2012-13 the village had a high average production of around 40 quintals per HH. They have no training and hence no knowledge of insecticides that have to be used for crop protection. They still practice and depend on the traditional

method of Lac production and are completely unaware of the best practices. Such villages where awareness about new method of crop protection has not reached are adversely affected. After the lac production has dwindled, the traders have stopped coming to their village. As a consequence the income from sale of other less profitable NTFPs and agricultural produce which was also bought by the same traders coming to the villages has declined. This has forced some villagers to migrate to nearby cities for employment and income. Although all these items are included in the list for Minimum Support Price (MSP), the HHs sell mostly to traders at the market price. Although during the peak season the supply increases in the market, some of the new produce is stocked up by the collectors to be sold later. They visit the market with small amount of the stored produce to get the benefit of higher price. They also willingly go to more distant marketers to get the benefit of higher price there. Thus they are guided by opportunities of more income.

Visits to the Haats revealed that most of the traders in NTFPs are non-tribal while primary suppliers or collectors are tribal. The exchange between the traders and the collectors is purely business like. There is no exchange of greetings as they go about the business. In spite of the long associations, the mutual trust has not been built. The primary collectors take their produce to the traders present in the market and sell it to the one who offers the highest price. The smaller traders offer slightly lower price. The collectors respond to better prices by choosing the market and time which is more profitable, provided they can afford to do so. They maintain purity and quality of the produce at the time of sale. It is a caucus of traders who buy the NTFPs and agricultural produce from the villagers. The same set of traders buy in a number of weekly or bi-weekly markets in the region, purchasing whatever is available according to the season. The market starts early in the morning when



the villagers arrive with their produce in small bags. The traders come to the market with empty sacks and weighing machines. By the end of the afternoon their bags are full of different kinds of agricultural and NTFPs bought from the HHs. The role of institutions in the procurement, processing, marketing research can be profound. However, people in the region are not very aware of the institutions that may enable them to earn more from their forest produce. The villages that are adopted by the enabling institutions show a higher return to the collectors. The impact of IINRG in reviving lac production is commendable as it faces extinction without institutional intervention.

Prices of NTFPs vary with time and place due to various reasons. First of all, due to the seasonality of their supply, their prices gradually peak upto the beginning of next collection season. It is also due to the seasonality of their demand. For example Chironjii demand peaks not only before the arrival of new produce but also in times of festivals as Holi, id and Ganesh Chaturthi.

Nearness to processing centers, size of produce in the village, number of middle men involved, Government Policies and international trade and demand conditions are also seen to have their effect on price variation of NTFPS. The recession in world economy or disruption of cordial relations with neighbouring countries depresses the price of lac, chironjii and tamarind.

The decline in exports as well as unpredictable nature of international demand, competition from foreign countries and substitutes have created very volatile situation. In such a situation the MSP policy is not very effective. The price of brood lac which is used as the basis for fixing Lac MSP does not remain stable. The MSP for Mahua is below the market price for end season as well as peak season. This is due to steady demand for the produce in the alcohol making industry. Tamarind was sold in the market at prices which were Rs 5-6 below the MSP.

Karanj price showed a lot of variation from market to market the deviation being about Rs 10 both above and below the MSP.

Unlike Mahua, Tamarind and Karanj, the markets of Chironjii and Lac are very volatile. Both these produce have shown price fluctuation which encourage speculation. The price of lac is determined by its demand as well as its supply. The supply side is dependent on climate, availability of brood lac and crop protection measures. The climate change and global warming have affected its production in the region (Director IINRG). This has also created a shortage of brood lac in the region. Costly brood lac, pest infestation lack of plant protection methods have wiped out lac production in many villages. The production of Chironjii is affected by the degradation of forest. Its production also seems to alternate between year of good production followed by a not so good one.

Forest Department has the knowledge of the field, but it is not structured to be of help to the primary suppliers of NTFPs. They have set up a processing plant for Chironjii in Simdega, the neighbouring district of this study area. But the modality of its operations and management are yet to be worked out. There is shortage of staff considering the magnitude of work.

The price spread from the primary supplier to the user industry or consumer seems very small except for Chironjii. Still the traders earn more than the HHs due to the larger handling of the produce. They are also able to reduce risk and stay in the business due to their dealings in a large variety of produce which often also includes agricultural produce. The big traders and wholesalers may gain due to speculation, as prices have the tendency to peak suddenly. In such a situation they also earn profit by selling their old stock.

Although NTFPs make a significant contribution to the income of the HHs in these forest areas, there is absence of regulated market. The few regulated markets that exist are located in cities, very far from

rural areas. Mal practices in the Haats prevent the HHs from getting their due and give no incentive for quality.

## **DISCUSSIONS**

The traders play an essential role. They are there to fill a gap. If they earn for the labour of their services, it is justified. The profiteering due to speculation or hoarding or adulteration exists due to market imperfections. The tribal HHs are also becoming more aware. Some of them are working as commission agents and are performing useful service in the naxal infested areas. They are able to bring higher price to the suppliers.

MSP policy is not very effective. Market price fluctuations persist on a seasonal basis and due to other factors as well. When price rises above MSP, market is a better option. When price falls below MSP, government agencies (JHAMCOFED, LAMPS) are not able to purchase on a large scale. The risk of loss due to storage and unsold stock makes them unprofitable. Hence return on capital is not profitable. The process of procurement is very complicated; therefore traders have scope for business. The delay in payment is the discouraging factor which compels the primary suppliers to sell to the traders.

The villages with some connect with the institutions active in the region, showed better adoption of best practices in varying degree. They had considerably higher income due to better technology adoption and marketing decisions in lac production. The interventions for processing of NTFPs are in their initial stages. Financial assistance and inputs have been provided to producer cooperatives but their market linkages were found to be weak. SHGs were common though not always actively engaged in NTFPs production and sale. Their existence is encouraging and can be tapped for enhancing income from processing and marketing of NTFPs found in the region.

The Government agencies as LAMPF and JHAMCOFED are designated to purchase the NTFPs at MSP, however, the primary collectors prefer to sell to traders. The market price is often higher than the MSP. Besides, the problem of deferred payment discourages the HHs who needs cash urgently. They prefer to take whatever price is prevailing in the market, rather than wait and get a higher return.

“The persistence of Pareto-inferior outcomes is a puzzle of immense intellectual challenge and practical importance.” (Bowles, 2004)<sup>28</sup> It was once thought that government intervention could readily attenuate the most serious coordination failures”. But now there is skepticism because these institutions and policies are themselves “products of evolution as well as design and are themselves subject to the same kinds of coordination failure..” (Bowles, 2004)<sup>29</sup>.

## **CONCLUSION AND RECOMMEDATIONS**

NTFPs are a very important part of the forest economy. This sector needs to be aggressively and proactively supported like agriculture and any other industry. It should be the focus of poverty eradication, environmental protection, human resource development, MSME and trade related policies in the forested rural areas. The procurement, processing and marketing of NTFPs needs to be taken to a new level with the help of multi-pronged intervention by government and non-government institutions. Bowles (2004)<sup>30</sup>, in his historical analysis of reversal of per capita status of nations, concludes that ‘broader access to land, entrepreneurial opportunities and human capital stimulated growth’.

The issues related to NTFP and livelihoods may be categorized into three heads- the ecological, social and institutional. **Ecological Concerns-** The priority should be on restoration of forest. Instead of focusing on timber and exotic plants the focus should

be on restoring the biodiversity of the region. Plantations can be more successful and less expensive on individually owned lands where they can be left to the care of owners.

The Panchayat samities and village volunteer groups should be actively involved in the process of forest protection and regeneration. In consultation with the village committee, areas for pastures may be designated in such a way to promote natural regeneration of forests. The forest department can be of great help in funding the distribution of useful tree species saplings among the villagers.

### **SOCIAL CONCERNS**

Education and training programs should be strengthened. The forest dwellers are very hard working. They walk for miles to collect NTFPs from the forests, process them manually and then take them to the market for sale. This brings out their aptitude for entrepreneurship. However lack of education and information about the market and connection beyond the village market keeps them in a disadvantageous situation. The government can include awareness about NTFPs in the school curriculum. The vocational training and skill development programmes for the youth in the areas should focus on development of NTFPs processing and marketing. Development of small and efficient machines may be taken up by technical institutes in the state.

### **INSTITUTIONAL AND POLICY PROPOSITIONS**

Several policy changes have been gradually changing the structure of institutions working in the forest areas. But information about their beneficial measures and schemes have not become very widespread. The HHs live in poverty because of the asymmetric information. Awareness about the progressive steps can be spread through panchayat raj

institutions, progressive farmers and success stories producer's cooperatives.

The marketing of NTFPs needs government intervention to ensure a more fair chance for the HHs. These should include quality control, standard weights and measures, facilities of storage, MSP implementation. Creating smaller regulated markets especially for regions where NTFP collection is sizable will maintain good standard in the market. These regulated markets can be linked to government initiatives like e- NAM.

Government should have a flexible MSP policy. The MSP may be allowed to vary within a band to ward off speculative tendencies and to make procurement of NTFPs more feasible for the Agencies.

In these poor districts, rich in resources, the people of the soil have remained outside the capitalist institutions that engage in processing and marketing of NTFPs. Now with new institutions and more of institutional synergies the state can become a hub for processed NTFPs. Make in India, MSME related policies, skill India are some programmes with which initially motivated producers groups can be benefitted. They will then serve as role models for others to follow spontaneously.

Hence instead of creating capital heavy institutions to market and NTFPs, government should invest in infrastructure, education, training, research and its dissemination. The processing units should be kept small to have more equitable distribution of profit. Saksham model as suggested by Dr Alok Ratnam Chaturvedi, Professor, Purdue University, USA, can be one of the methods of having a mobile processing unit. The small sized processing units for NTFPs can be mounted on vehicles instead of being fixed at a factory work shop. The same unit can be used by several producer groups in a planned manner. It can be privately or jointly owned by some producer groups. Mobility of the unit

can encourage the HHs to process and get the value benefit of selling after value addition.

The NTFPs trade cannot be left to free market, nor the government institution. The role of the government as regulator and provider of infrastructure, and human resource developer is a comprehensive one. The market to serve the link between the far flung producers and the users. The bargaining power of the

As such there is the need to examine the means of enhancing livelihood generation on a case-by-case basis. In other words, there is no adoption of a universal strategy, but rather it is allowed to be an open-ended one whose characteristics are defined by the particular context under consideration given the individual item in review. It is time to rethink the forest related interventions when as pointed out by Edmunds et al<sup>31</sup> “ users themselves have promoted more democratic, devolved forest management by mobilizing on their own or, more often, in alliance with other civil society groups and progressive government officials. The three core principles of the Transformation of Aspirational Districts programme - Convergence (of Central & State Schemes), Collaboration (among citizens and functionaries of Central & State Governments including district teams), and Competition among districts are driven primarily by the States, this initiative focuses on the strengths of each district, and prioritizes the attainable outcomes for immediate improvement(Gol, NITI AYOGE, 2018)32. The focus for such districts as Ranch and Khunti should be NTFPs and the forest HHs.

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## **AWARENESS AND IMPLEMENTATION OF RIGHT OF CHILDREN TO FREE AND COMPULSORY EDUCATION ACT, 2009 IN JHARKHAND: A CASE STUDY OF EAST SINGHBHUM**

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### **Introduction**

Education has a major contribution to nation. Education is the only medium through which desirable changes can be brought in the society. Like the basic needs i.e. food, clothing and shelter, education has also become a basic need of human life. The progress of society depends much upon the development of individual. To ensure production of good and productive citizen, priority should be given to the educational development. Human as a resource is developed by Education. In this present era, the role of education is not merely to impart knowledge but to develop desirable habits, interests, awareness and skills which help the individual to lead to full and worthwhile life. In this context it becomes a challenge to impart education to the young ones who are the future of this nation. A vast and populous country like India needs very strategic movement to educate its future, not only in terms of quantity but definitely in terms of quality also. Education is no education if it is devoid of quality. The elementary school years are important phase in child's education because it is the foundation for his /her learning. It is also the time when the children are most inquisitive — what do they ask and how their questions are answered is very crucial for their development in future. During these formative years, education should build their confidence and desire to learn and expose them to different aspects of learning, in academic and non-academic areas, so that the children will have a well-rounded primary education. It is very essential that every

section of the society is able to access quality education. Elementary education underpins the success of society. Every year of elementary education increases a person's productivity and reduces their dependence on social resources. The goal of education is to develop the urge in children to learn, realize their full potential and participate meaningfully in society. In spite of increasing enrolment rates, learning achievement of many children far less than what is desired. This low learning achievement can be attributed to a combination of factors that include inadequate learning environments, inappropriate teaching method, frequently unmotivated teachers and health issues of the learners etc. Therefore enhancing the quality of education must be based on developing educational system that is integrated and responsive to the multiple obstacles to children's learning. Quality education redresses gender and other inequalities, children's health and nutrition, issues of parental and community involvement and the management of the education system itself. The benefits and impact of quality education also make invaluable contribution to all areas of human development, improving the status of women and helping to achieve and eventually eradicate poverty. Along with quality of education, equality of education is also essential. Equality of education means, equality in educational and related resources, equality of respect and recognition, equality of power, equality of love, care and solidarity, equality of access, equality of opportunity, and equality of outcomes. By combination of both i.e. quality education and equality of

education school can transform into truly egalitarian institution. So the Universalization of education is essential. Universalization of education encompasses, universal access, universal of enrolment, universal of retention, universal achievement. Despite a major improvement in literacy rates during the 1990s, the number of children who are not in school remains high. Gender disparities in education persist: far more girls than boys fail to complete primary school. The literacy rate jumped from 52 per cent in 1991 to 65 per cent in 2001. The absolute number of non-literates dropped for the first time and gross enrolment in Government-run primary schools increased from over 19 million in the 1950s to 114 million by 2001. Ninety million females in India are non-literate But 20 per cent of children aged 6to14 are still not in school and millions of women remain non-literate despite the spurt in female literacy in the 1990s.

The historical Indian perspectives also support the importance of education in human life. During the Vedic age the aim of education was character formation, spiritual development and attainment of salvation. Education was not compulsory or universal and was confined to the brahmans, kshatriya and vaishya only and lower castes were denied education during Vedic period. In contrast, during the Buddhist period, effort was towards providing universal education, but initially women were discriminated and denied education by denying access to mutts. During the Medieval period, religious education was imparted to the children; consequently all the sections of the society were not benefitted by such type of education. Portuguese, Dutch, French, Danish and British Christian Missionaries also aimed at to impart religious education to the lower section of the society by providing them free books and food. Education was not a priority for the British but a tool to establish their rule. Thus during the British rule, the objective of education was to train people for

clerical jobs to help Britishers to rule India. During the national movement, the importance of education was rediscovered by Indians. The king of Baroda, Sayajirao Gaekwad, made the first attempt by making primary education free and compulsory in his state in 1906. Rabindra Nath Tagore advocated by using the right of the children to elementary education in his letter to the International League for the Rational Education of Children in 1908. Gopal Krishna Gokhale presented a bill in the Central Legislative Council in 1911 for the provisions of free and compulsory primary education for the children of age 6-10 years. The bill was not accepted by the British Government but it was evidence of the increasing realisation about the importance of compulsory primary education. In 1913 a new policy was presented by the then government, which was named as Education policy 1913. The policy contained the provisions of compulsory primary education but the government showed the inability for providing free primary education immediately due to administrative and financial issues. In 1937, Mahatma Gandhi presented the National Education Scheme for the expansion of primary education in Wardha Education Conference. It was implemented in the most of the provinces by the Provincial Government but due to the Second World War, the progress of implementation slowed down. After the Second World War, the Sargent Commission prepared an education plan for the next 40 years. There were the provisions for making free and compulsory primary education for children of age 6-14 years. On 15th August, 1947 India obtained freedom from British rule. After independence, India has faced a lot of challenges related to education, poverty, unemployment, population and so on. Education was identified as a key factor for success and therefore various committees and commissions appointed to focus on the development of education. The need was

realised for giving the equal opportunities to the disadvantaged children so that they can contribute in the development of the society. First attempt was made in the Constitution of India for making education free and compulsory for all the children of aged 14 years in Article 45: "The state shall endeavour to provide within a period of ten years from the commencement of the Constitution, for free and compulsory education for all the children until they complete the age of 14 years." On December 2002, 86th amendment of the Constitution of India inserted article 21 A, which made free and compulsory education for all the children in the age group of 6 to 14 years a fundamental right with the state was made liable to provide free and compulsory primary education. The Central Advisory Board of Education committee drafted the bill 'Right to Education' and presented it to the Ministry of Human Resource Development. Subsequently, the Right of Children to Free and Compulsory Education Bill was passed in Parliament on August 2009 and was duly notified in 2010. The Right of Children to Free and Compulsory Education Act 2009 provides free and compulsory elementary education to all the children aged 6 to 14 years. The RTE Act 2009 guarantees the 'access, equity, equality and quality of elementary education to all children. The RTE Act 2009 specified certain rules and regulations for the implementation of the access, equity, equality and quality of education for all the children. For economically and socially disadvantaged children, RTE Act, 2009 provides free and compulsory education with no capitation fee at the time of admission, free textbooks, free uniform, no screening procedure for admission, zero rejection for admission, no discrimination, mid-day meal and scholarships in government schools. The disadvantaged children comprise, which is specified in RTE Act, 2009, Schedule Caste, Schedule Tribe, Below Poverty Line children. Section 12 (1) (c) of RTE Act provides 25% reservation to the

weaker section and the disadvantaged children in government aided schools and private unaided schools. These schools are bound to provide free and compulsory elementary education to the weaker section and disadvantaged children under 25% reservation category. All children should be benefitted through the RTE Act, 2009 so the need was realised for the inclusion of the children with disabilities. The Right of Children to Free and Compulsory Education (Amendment) Act, 2012 was passed by the government and it was published in the Gazette of India in 9th June, 2012 and came into force from August 1, 2012. The Amendment specifies the free and compulsory education for the disadvantaged children those who have disabilities. The Amendment Act has made the provisions for the inclusion of the children with disability in the general classroom in accordance with the Persons with Disabilities (Equal Opportunities, Protection of Right and Full Participation) Act, 1995 and the National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999. Right of Children to Free and Compulsory Education Act, 2009 along with the subsequent amendments mark as a historic moment in the field of elementary education. It serves as a building block to ensure the child for the right of free and compulsory education. The present study will analyse the implementation of RTE Act 2009 and RTE Act (Amendment), 2012, with regards to the educational status of the disadvantaged children in Jamshedpur by focusing on the provisions of the access, equity, equality and quality of education. Rationale of the study Change is the go of the world. It is a never-ending process. Why and how change occurs? Change is ever going; change may be incremental or revolutionary. Change occurs due to the human needs motivation to improve the situation and to overcome the hurdles. Education has proven to a very important instrument for change.



Children are the foundation of the society and therefore to ensure a strong foundation the focus should be on ensuring the all round development of children. Education is the basis of all the development - human, social, cultural, and national development, hence, education plays an important role in the growth and development of the society and nation. Education develops human beings and human beings in turn contribute to the social, cultural and national development. The quality of education is important surrogate parameters to evaluate the progress of a nation. This is the reason why the need of education is felt very intricately. Identifying this need, the Constitution of India made a provision of universalisation of education for those who fall in the age group of 6-14 years. Child is the father of man, so the foundation should be made strong. Strong foundation is predicated by availability of quality and universally accessible education for all children without any discrimination. RTE Act 2009 seeks to provide universal compulsory access to quality education while ensuring equity and equality in elementary education for all children between the age of 6 to 14 years. Various research studies have examined the implementation and compliance status of RTE Act 2009. Bajpai (2014) found that development of elementary education is highly affected by the progress and implementation of RTE Act, 2009. Study of Chandrappa, (2014) revealed that the awareness among the people regarding RTE Act 2009 was very low. Das (2014) found that more than half of the objectives are not achieved due to some problems like lack of proper finance, communication facility, lack of proper management, leadership etc. Kumar ((2014) found that there is a significant difference in awareness of the RTE Act, 2009 between male and female teachers. Female teachers are more aware than male teachers regarding the implementation of the RTE Act, 2009. Lal (2014) found that in rural areas male teachers are aware of RTE Act rather than

female teachers and in urban area female teachers are aware of the RTE Act rather than male teachers. Gadam (2013) reveal that there is significant impact of teachers working experience on their awareness of the responsibility under the RTE'Act, 2009. Gandhi and Yadav (2013) found that there is significant difference in awareness of male and female primary school teachers working in government school towards the Right to Education Act,2009 and there is no significant difference in awareness of teachers working in government and private school towards the Right to Education Act, 2009. Niranjana Radhaya and Jha (2013) reported that no senior person from central or state authority has ever come to monitor the implementation of the RTE Act, 2009 in the schools after the implementation of the Act. Pandey (2013) noticed that RTE Act 2009 is a unique document as far provisions and norms are concerned. It can bring drastic changes in the state of elementary education in our country but poor implementation, slackness o the part of different Governments and their concerned departments as well as dissatisfaction of section of our society are hampering proper progress on the implementation of RTE Act, 2009. Kumar (2011) reported that the headmasters, teachers, students, parents and SMC members must be aware of the RTE Act, 2009 and utilize their experience and efficiency for transforming the concrete school building into school of knowledge. These above studies on RTE Act, 2009 reveals that attempt have been made by researchers in different states to examine the status of awareness and implementation of different provisions of the said Act. A long time has passed since the advent of RTE Act and by this time it can be assumed that the much cherished RTE Act has started bearing fruits. In this context the Government of Jharkhand has also prepared model rules for implementing Right of Children to Free and Compulsory Education Act, 2009 in the State of Jharkhand. This study is thus intended to

examine the level of awareness and implementation of RTE Act 2009 in the State of Jharkhand. This study will explore the level of awareness about RTE Act and to what extent to which different provisions of the Act has been implemented in a Tribal dominated demography of Jharkhand and so the study bears rationality and relevancy.

### **Jharkhand**

The government of **Jharkhand** ensures that compulsory and free **primary education** is made available to children up to 14 years. Statistical data has proved that around 95% of children between ages 6 and 11 are studying in **primary schools** in the state. Jharkhand has a total of 21386 (approx) schools which includes primary, secondary and higher secondary schools. Apart from permanent teachers, there are more than 67000 Para teachers are working in the primary schools of Jharkhand.

### **School dropouts in Jharkhand**

In **Jharkhand**, 36.64 per cent students **dropped out** in 2016-17, the last year for which data is available, which is over 12 per cent more than the previous year. The Union Human Resources Development Ministry has been boasting about making significant changes in the **school** education sector.

There has been ample improvement in the quality, efficiency, and equity of education in Jharkhand in last one decade. Role of para teachers/contractual teachers is very important in taking primary education to the remote villages of Jharkhand.

But the quality of a large percentage of para teachers is under question. The teacher has been identified as the single most important factor influencing the quality of education by the Indian Education Commission and the National Policy on Education. A peculiar situation is prevailing in Jharkhand's primary schools where we have

two sets of teachers appointed as 'regular' and 'para-teachers' working in the same school and performing the same duties, but are governed by different service conditions. This situation raises questions such as 'Can India aspire to quality education and school effectiveness in such a situation?', **Para-Teachers**-The policy of appointing para-teachers came in response to the challenge of providing universal access to primary education in Jharkhand.

It has the following aspects:-

- 1) There are a sizeable number of small size habitations in remote and tribal areas in Jharkhand which are widely scattered and the children of these habitations do not have access to primary school within a radius of one kilometer. Therefore, local teachers from the communities are appointed, on a comparatively lower salary.
- 2) Secondly, para- teachers are also posted in regular schools to ensure a minimum of two teachers in every school. There are a sizeable number of single-teacher schools in most of the states.
- 3) Thirdly, to resolve the adverse pupil-teacher ratio (PTR) or in other words to overcome the teacher shortage, para-teachers are appointed in regular schools.

There are many vacant posts of teachers in Jharkhand, partly because of the retirement of teachers and partly due to the increase in enrolment. The state government found it difficult to fill up the vacancies with teachers in regular pay scales due to paucity of funds. In order to meet the rising demand for teachers they resorted to the appointment of teachers often termed as 'para teacher' on contract basis, on specified terms and conditions. At present 65000 para teachers are working in the state in primary and upper primary section. The Right to Education Act,

2009 mandates free and compulsory education for all children from 6 to 14 years. In India, at least 35 million children of this age group do not attend school. For a country where youth constitute 34 percent of the total population by 2020 it is a serious concern. The lack of quality primary education is a major obstacle in the development of the nation.

Dropout rate is particularly high in Jharkhand. Only 30 out of 100 students finish primary education in Jharkhand. Among the most vulnerable areas, East Singhbhum is a rural economy with tribal background with an agricultural economy. Over 50 percent population of the district is rural and dependent on agriculture and forest. A child in this district is more likely to engage in child labor after supporting their family or getting married at an early age. Like East Singhbhum, other backward districts of Jharkhand also expose children to threats to their health, safety and economic access.

To discover the root cause of the high dropout rate in East Singhbhum, I personally visited many schools and interviewed school authorities. I also collected data which revealed that a high percentage of dropout students in the district may be at risk of engaging in exploitative child labor. My survey data has been collected from the community, suggests that a high prevalence of child labor may be a possible reason for the high dropout rate to support their poor families: our baseline studies suggested that 40% children in tribal areas are under the risk of child labour. The children working mainly in this sector are engaged in high-risk industries such as bidi making, agricultural labor and factories. Another reason for the high dropout rate is that many children migrate with their families to neighboring states like Bengal, Bihar and Odisha seasonally, to work in agricultural areas during the sowing and harvesting seasons. Thus, they face extended gaps in their education per year which make it difficult for them to study and resume at age-

appropriate grade levels, and they fall behind their peers in school. Many children engaged in vegetable cultivation in Patamada area. The Jharkhand recognized that bringing children back to school would be an effective way to reduce the percentage of children who engage in high-risk hazardous labor.

To reduce the percentage of school dropouts, headmasters and teachers, school management committee (SMC) members, panchayat representatives and Anganwadi (daycare) activists have been organizing community programs to keep the child in school. According to the District education officer of the district, government directed school officials and women volunteers from the NGOs to begin the process of identifying school dropouts and raising awareness among parents about the importance of sending their children to school regularly. A list of children who are out of school and circulated it among school principals who resolved to ensure that children would be admitted back to school from the beginning of the next academic year. Volunteers also ask parents to take a written promise that they will send their children to school.

To reduce the embarrassment that children who have dropped out feel that while re-enrolling at a lower level than their peers, female volunteers from the community started remedial sessions for these children as interim support. This is helping building their confidence as they connect with peers facing similar challenges on a daily basis.

East Singhbhum is one of the twenty-four districts of Jharkhand state, India. More than 50% of the district is covered by dense forests and mountains. East Singhbhum district has a leading position in respect of mining and other industrial activities in Jharkhand state. Jamshedpur, a leading industrial city of India, is the district headquarter of East Singhbhum. In 2006 the Ministry of Panchayati Raj named East Singhbhum one of the country's 250 most backward districts (out of a total of 640). It is

one of the 21 districts in Jharkhand currently receiving funds from the Backward Regions Grant Fund Programme (BRGF). East Singhbhum district consists of 11 Blocks. A large number of tribes and rural population lives in this district. Rural population of East Singhbhum speaks Santhali, Bangla and Odia. At the time of the 2011 Census of India, 34.42% of the population in the district spoke Bengali, 25.69% Hindi, 15.92% Santali, 7.28% Urdu, 7.96% Ho, 2.80% Mundari, 1.86% Punjabi, 1.28% Maithili and 0.97% Telugu as their first language.

In 2011 only 25% of the total population of the district was Hindi speaking, 75 percent population used to speak regional languages. Hindi speaking people lived mainly in urban areas like Jamshedpur. A decade ago most of the primary level government schools were sparsely located in rural areas. Teachers were mainly Hindi speaking.

So, communication with local students was a big challenge. In the rural areas of East Singhbhum, apart from Santhali and Bangla, Odia was also an important rural language. So, government worked seriously on this problem, and, appointed Para teachers at local level. Para teachers were contractual teachers. But teaching quality of Para teachers was not very satisfactory. They were given salary/compensation almost one fourth of the permanent teachers. Low salary and unsatisfactory service conditions were the matter of contention among Para teachers. Even today, this matter is yet to be solved. Para teachers regularly go on strike. They demand for equal salary and permanent job. But government is reluctant to accept the demand of 67000 odd Para teacher in the state. Conflict between Para teachers and government has drastically affected the quality of teaching in East Singhbhum district and the entire state.

I observed that quality of education is however improved after 2009 as teacher student ratio increased in most of the schools.

Government appointed large number of teachers in rural areas of East Singhbhum in last 10 years. Between 2009 -2019 Jharkhand public service commission organized many competitive exams for the recruitment of principals and teachers (primary, middle and high school teachers).

Infrastructure facilities in rural areas of East Singhbhum district have been significantly improved in one decade. Remote villages are now directly connected to urban areas through roads and bridges. Water electricity facilities and mobile phone connectivity also improved in rural areas, so teachers could stay in villages. Earlier, teachers used to live in cities and could travel 70- 100 kilometers every day to attend school. Distance was a very big barrier. According to the local villagers, now teacher attendance in schools is much better than past.

### **Conclusion:**

There has been a lot of improvement in the level of primary education in the East Singhbhum districts. The student-teacher ratio in rural areas is now satisfactory. Now teacher attendance in rural schools is also better than before. The system of benches, tables, toilets, etc. in schools is also better now. But dropout rate is still very high. Due to family poverty, children become involved in economic activities at an early age. Due to the convenience of mid-day meals, children now come to school more than before. Due to the appointment of local teachers, the linguistic problem has also reduced. But the strike of the Para teachers is showing bad effect. Now the next challenge is to increase the quality of education so that these government schools can also compete with English medium private schools. Now apart from the 'right to education for all' focus should be on 'everyone should have the right to quality education'.

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## **A STUDY OF FACTORS INFLUENCING ONLINE SHOPPING BEHAVIOR: A REVIEW WITH SPECIAL REFERENCE TO RURAL CONSUMERS**

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### **Abstract**

**The paper presented here aims to** explain the opportunities for E-commerce marketers lying in the Indian rural market, comparative study of rural and urban online buying behavior and to discuss the challenges underlying in the rural online marketing in India . The Secondary sources of data have been used to conduct the research. Secondary data sources were online articles, journals and research papers. The data collected was tabulated and presented in the form of tables & graphs to assess whether any difference exists between online shopping behaviour of rural and urban respondents. For reviewing impact, increase in scope, efficiency, Internet usage, effectiveness of increasing business and social bonds, types of social bonds and their strength, and knowledge sharing as broad categories for measuring the impact along the three dimensions: Social, Knowledge and Economic condition. The study has the scope of determining the essential consumer behaviour aspects. The inferences from the study shall commemorate as best practices across industries pertaining to the understanding of Consumer Behaviour aspects.

**Keywords: Digital India, Internet users, E-commerce, Online Shopping, Rural and urban customers.**

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Internet is increasing the span of commerce and trade in India and has included both urban and rural areas whose credit could be assigned to the ambitious Digital India program and the internet penetration into deep rural India due to access of mobile phones and increased telecommunication networks. India's internet users are about to reach to 627 million by the end of 2019 and of that 97% of internet users access through mobile phones.<sup>1,2</sup> . Urban India has witnessed a growth of 7% in terms of internet users, whilst rural India witnessed a whopping 35% growth since 2015. The internet penetration in rural India has reached to 25% as of December 2018 as compared to 9% in 2015.<sup>2</sup> This has caught the attention of E-commerce companies and they have started their focus on rural and semi-urban patches as well. Besides these facts there are several other factors for the boost of online shopping in

rural and semi-urban areas. Some of the highlighted factors which have bridged the gap between rural and urban customers are; enhanced bandwidth, more economic data plans and increased awareness due to government initiatives.

### **ONLINE RETAILING**

online retailing or electronic retailing which is also known as e-tailing is the process of sale of goods and services through the internet. It is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. Mobile commerce (or m-commerce) describes purchasing from an online retailer's mobile

optimized online site or through customized app.

Despite the phenomenal growth of the Internet over the past few years, the vast potential of conducting business over the Internet remains largely untapped. Perceived risk and lack of trust is the main cited reason for consumers not purchasing online. Developing trust in online shopping environment is especially challenging, because of the lack of direct contacts with the physical stores, salespeople, and physical products in the digital world. In this paper we will do comparative study amongst rural and urban online buying behavior and a comparative study among various demographic groups about different types of risks involved in online shopping as perceived by the consumers. This is a big challenge for the marketers to counter these perceived risks and also an opportunity to develop customer trust in online buying.

The e-commerce industry is adequately equipped to mitigate all these problems and in future rural online retail could be the next big opportunity in Indian e-commerce space, while it certainly will entail challenges, winners among e-commerce players will need to focus on the need of rural customers and focus on winning their trust. The challenges faced by the rural customers are unique. Despite the growing needs of the rural customers, they still face challenges while buying their desired products and services. The top challenges faced by rural consumers based on EY secondary research are:

- Forced travel to the nearest town to reach the local markets where they can buy the products of their choice. On an average, the nearest town is located 15 to 20 km from the village. There is limited choice of offerings on products available at the local brick and mortar stores.
- There is a potential of 718 million net users in rural India. Rural internet penetration has grown from 9% from 2015 to 25% in 2018. Internet penetration

in rural India in 2015 was 9% and in 2018 it was 25%. Bihar and Jharkhand combined has highest internet growth 35% (urban & rural).<sup>3</sup>

It is interesting to know that these days internet is widely used in semi urban and rural areas where in the users access the internet every day for their amusement and communication needs and simultaneously get indulged in online shopping.

India is a land of diversity and about 70% of the Indian population lives in villages. These villages contribute in the economic development of the nation through the production of food grains, vegetables, fruits, etc. Export of these agricultural commodities result in the generation of capital and earnings of foreign exchange. There are 600,000 villages in India. 25% of all villages account for 65% of the total rural population. So we can contact 65% of total rural population by simply contacting 1,50,000 villages, which shows the huge potential of this market. The National Sample Survey Organisation (NSSO) defines 'rural'<sup>4</sup> as follows:

- An area with a population density of up to 400 per square kilometer,
- Villages with clear surveyed boundaries but no municipal board,
- A minimum of 75% of male working population involved in agriculture and allied activities.

RBI defines rural areas as those areas with a population of less than 49,000 (tier -3 to tier-6 cities). With the advent of the internet, India has seen a kind of revolution in the online shopping market as many Indians are moving online – purchasing everything from apparel to furniture to dog food to electronics to what not. The massive e-commerce boon has changed the way urban Indians shop and is slowly but steadily changing the shopping landscape of rural India too. Rural markets are

becoming a combat zone for e-commerce companies. It is important for both newcomers and established players to understand the shift and plan their marketing strategy accordingly.

### ONLINE SHOPPING

Online Shopping implies the use of digital technologies for the purchase of goods or services. The digital technologies used are an addition to the traditional retailing methods and are known as e-tailing, digital, web or online marketing. Online marketing is defined as “the art and science of selling products and/or services over digital networks, such as internet and cellular phone networks” It involves the art of using right mix of the strategies to attract the consumers and the science of evaluating the success of the strategies used.

**Consumer Behaviour**-Belch and Belch (2007)<sup>5</sup>, characterized that consumer behaviour as an activity or process in which people engage when in search for purchasing, selecting, evaluating using along with disposing the services or products for satisfying their desires and needs. Consumer behaviour can be examined both in terms of sectors of population and also individuals. One of the models of consumer behaviour is black box model or stimulus response. The model treats the consumer as a problem solver and a thinker who reacts to a range of internal and external factors at the time of making purchase decision. The black box model includes the interaction of the consumer characteristics, stimuli, consumer responses and decision process. It is related to the black box theory of behaviorism where the focus is on the relation between the responses of the consumer and the stimuli.

**Fig. 1: Black Box Consumer Behaviour Model**

Environmental Factors		Buyer's Black Box		Response of Buyer
Marketing Factors	Environmental Factors	Characteristics of Buyer	Buying Decision Process	
Price Product Promotion Place	Political Economic Technological Cultural Natural Demographic	Motivation Attitudes Personality Perceptions Knowledge Lifestyle	Information search Recognizing Problem Evaluating Alternative Purchase decision Post-purchase behaviour	Brand choice Product choice Dealer choice Purchase Amount Purchase timing

(Source: Kotler *et al*, 2004)

R.Sureshkumar (2017)<sup>6</sup>, this paper discusses the rural people behaviour towards online shopping, it also discusses why they prefer online shopping and why not. In recent years, rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. Rural Markets are defined as those segments of overall market of any economy, which are

distinct from the other types of markets like stock market, commodity markets or Labour economics. Online shopping or shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, online storefront and virtual store. The purpose of this study is to



analyse the impact of consumer perceptions in regards to online shopping. Fenin Samuel. S and K.A Janardhanan(2016), in their paper “Online shopping – a strategy need for rural customer” studied the online buying behavior of rural customers in Tamilnadu. From their study they clarify that low price offered by the online companies plays the most positively influencing factors. Purchasing through online saves time and energy. 24\*7 availability and large number of brands is also important factor for buying online. Some of the discouraging factors that they came up with are that rural customers cannot examine the products physically before they place any order. The details provide in the shopping portals are also not sufficient for them to purchase through online. Hardikkumar V desai and Marolia Jamshid R(2012), in their paper “E-commerce and the Rural sector” have emphasized on rural sector of Gandevi Taluka, near Navsari district. It includes villages like Salej, Gadat, Amalsad, Sonwadi, Icchapor, Khakhwada and Ancheli. The researchers were keen to know whether E-commerce has reached the rural sector. Pathan (2019)<sup>7</sup> in her study, “Rural consumer behavior towards online shopping” discusses the rural people behavior towards online shopping. The study was conducted on a convenience sample of respondents from variety of fields and age groups from rural areas of Vadodara district. A sample of 100 respondents were taken in to consideration from the rural areas of Karjan, Padra, Waghodia and Sewasi. The study reveals the encouraging and discouraging influencing factors of rural consumers of Vadodara district in the direction of buying online. From the study it is clear that greater selection of products plays the most positively influencing factor. Low price offered by online companies motivates the rural customers to buy online. They are also satisfied with the discounts and offers they get on various online sites. The study recommends that rural consumers need to be educated in aspects like usage of product, gathering information

about product, consumer law, consumer rights etc.

Mir (2014)<sup>8</sup> in his paper titled “Anticipation Of E-Retailing In Rural India And Rural Consumers’ Attitude Towards E-Retailing” did a study with objectives to identify the rural consumers attitude towards e-Retailing in India and to determine the challenges in the way of e-Retailing in rural India. Both the primary and secondary methods of data collection were used. The primary data was collected through a structured questionnaire. Secondary data was collected from News Papers, Books, Journals, Magazines, Research papers and Websites. Samples were collected from rural consumers of age group 18-45 years in Haryana, Uttar Pradesh, West Bengal, Karnataka and Jammu and Kashmir to know their opinion about e-Retailing. The total sample size of respondents was 200.  $X^2$  and Z test was used to analyse the collected primary and secondary data to draw inferences related to rural consumers’ responses and their overall opinion on e-Retailing. The study revealed that in rural India due to less e-literacy rate, unavailability of internet access and unavailability of product delivery to their areas consumers think traditional shopping is very convenient to them than online shopping. Absence of touch-feel-try experience in online buying is also a big challenge. With the fast spread of modernisation, revolution of online shopping is inevitable in rural India but if the e-retailers, investors, rural consumers and local Governments will not step ahead it may take very long time to happen.

Kumar and Nagendra<sup>9</sup> in their study titled “An analysis of the rise of e-commerce in India” whose purpose of research is to understand how E-Commerce as a sector boomed and brought a change in the preferences of the consumer thus touching each of their lives. The selected sample was a group of 56 random individuals. Primary data was collected with the help of a

questionnaire. Secondary data sources are online articles, journals and research papers. As per the regression analysis, R value is 0.978 which states that is a strong correlation between purchase of consumers and reliability of e-commerce. Purchase of consumers and reliability of E-Commerce is highly correlated and P value/level of significance is 2.56902E-39 which supports the alternative hypothesis hence Null Hypothesis which states that "Consumers will not prefer to buy from e-commerce websites because it is not reliable" is rejected and alternative hypothesis is which states that "Consumers will prefer to buy from e-commerce websites in the future because it is reliable" is accepted. The quality of the products and services has generated dependence among the consumers and the credit goes to the internet and logistics for establishing reliability. Success of all companies is not guaranteed as the competition is only expected to get extensive and companies will have to adopt unique strategies for survival.

Desai and Jamshid (2012)<sup>10</sup> in their paper titled "Ecommerce and the rural sector" the researchers conducted a survey in the rural sector by the opinion poll method and found out that yet much has to be done by the dot-com companies to take advantage of these untapped opportunities by reaching the villages of India. This study also focuses on the experience of using E-commerce and the problems faced in the rural area. The survey was conducted in the Gandevi Taluka by questionnaire method. The sample size of 150 respondents has been selected. Primary data has been used and information is gathered by a detailed questionnaire to know about the preferences of people residing in villages. Out of the 150 respondents, 98 were aware of the concept of E-commerce. And of these 98, only 26 take the benefit of this. Though the public at large is aware of the concept of E-commerce and also about its advantages, they are reluctant to use this facility. The main

reasons found for not going for E-commerce were; *the lack of "touch and feel"* factor, the fear of carrying the financial transactions over internet the lack of trust, lack of proper courier services in villages the lack of support of credit card facility. The following suggestions would help to improve the services of the E-commerce; Knowledge to the consumer, transparency of the pricing policy, widen the scope and the area of operations, Clarify about the various payment options.

#### **PERCEIVED RISK:**

Perceived risk has two components: uncertainty (the likelihood of unfavourable outcomes) and consequences (the importance of a loss) (Bauer 1960). – (Michel Laroche, 2004). <sup>11</sup> The notion of perceived risk was originally introduced by Bauer as a psychological, subjective construct to explicate phenomena's such as information seeking and brand loyalty (Bauer, 1967). Perceived risk is defined as "the nature and amount of uncertainty or consequences experienced by the consumer in contemplating a particular purchase decision" (Rich, 1964).

#### **PERCEIVED RISK & CONSUMER BUYING PROCESS**

Usually, perceived risk is conceptualized as a typical influence that is addressed during the early stages of the consumer buying process (e.g., (Rich, 1964); (Staelin, 1994). <sup>15</sup> The consumer buying process is often described as a five-stage linear process (R. D. Blackwell, 2001): stage one -- need recognition, stage two -information search, stage three -- alternatives evaluation, stage four – purchase decision, and stage five -- post-purchase behaviour. In the need recognition stage, consumers first realise perceive risk when they recognize the need for a product or service. In the presence of uncomfortable levels of perceived risk, consumers apply risk

reduction strategies during the second and third stages, such as reliance on personal recommendations (Cunningham, 1967); seeking additional information about a product or service (Rich, 1964); a preference for national/reputed brands and the security of warranties (Bettman, 1973); (Rich, 1964); (Staelin, 1994). It is usually assumed that these practices are sufficient for mitigating risk, and risk is seldom studied beyond the information search stage. (Cunningham, S. M. (1967).)<sup>14</sup> Although the impact of perceived risk on the consumer buying process for services is less studied than for products, the effect of perceived risk is believed to have a greater effect on the consumer for services (Murray & Schlacter, 1990). Services are generally intangible, non-standardized, generally sold without guarantees, and often need to be experienced/consumed before they can be assessed (A. Parasuraman, 1985). Consumers find themselves trying to evaluate virtually indistinguishable service alternatives and providers. These characteristics make services more difficult to evaluate than goods. As a result, service purchasers rely less on brand loyalty and more heavily upon personal information sources and recommendations during the pre-purchase interval. (Dr. Lawrence F. Cunningham, 2004).

#### **VARIOUS TYPES OF PERCEIVED RISKS**

**(i) Financial risk-** Financial risk pertains to the loss of money in the case of a poor product/service choice (Linda C. Ueltschy, 2004).<sup>12</sup>

**(ii) Product performance risk-** Product performance risk is defined as the loss incurred when a product or brand does not perform as expected. (Linda C. Ueltschy, 2004).<sup>12</sup>

**(iii) Physical risk-** Physical risk relates to the safety and health of the individual (Linda C. Ueltschy, 2004).<sup>12</sup>

**(iv) Psychological risk-** Psychological risk reflects an individual's disappointment in him/her in case of a poor product/service choice. (Linda C. Ueltschy, 2004).<sup>12</sup>

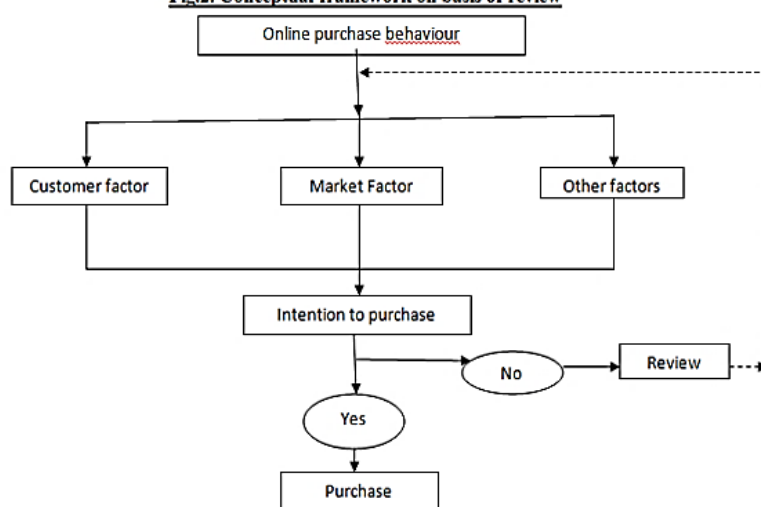
Psychological risk is the potential loss of self-image or self-concept as the result of the item purchase. (Michel Laroche, 2004).<sup>13</sup>

**(v) Social risk-** Social risk reflects the disappointment in the individual by his friends in case of a poor product/service choice. (Linda C. Ueltschy, 2004). Michel Laroche, 2004 defined social risk as the potential loss of esteem, respect, and/or friendship offered to the consumer by other individuals.

#### **PRIVACY RISK**

Privacy is related to the personal identity of the buyer, the contact details of him or her, the credit/debit card number & its password, the mail id & its passwords, the product or services he or she buys or consumes etc. The privacy risk is the risk associated to disclosure of the information of above mentioned items. (Fatma A. Mohamed, 2011).<sup>11</sup>

In the marketing field, trust is defined as psychological state comprising intention to accept vulnerability based on one's positive expectation of the intentions or behaviours of another party- Deshmukh, 2000, or willingness to rely on an exchange partner- Ganesan, 1994. Trust has been conceptualized as a set of beliefs about an Internet vendor in electronic commerce research (Bhattacharjee, 2002). According to Bhattacharjee, 2002, the trust is known to have following three key dimensions: trustee's ability, benevolence, and integrity. According to Patricia Beatty, 2011, too trust is having three elements, benevolence, competence & integrity. 'Competence' in the study done by Patricia Beatty, 2011 & 'ability' in the study done by Bhattacharjee, 2002, are same. So it has been shown that the trust is a multidimensional construct whose underlying dimension includes reliability/credibility, emotional comfort, quality and benevolence (Venkatesh Shankar, 2002). From the above studies it is found that the trust plays very important role while shopping online.

**Fig.2. Conceptual framework on basis of review**

1.2. (A conceptual framework of online shopping behavior)

The model considers consumer experience based on three key factors for intention to purchase, which are customer, market and other factors. Usually the Consumer behaviour models concentrate on actions pertaining to purchase or no purchase, however the marketers targeting the consumers intention building to purchase has emerged as a very influencing factor for consumer purchase decision process and leads to satisfaction for prospective customers. The internet is increasingly playing a pervasive factor in India's commerce, and its influence is bound to expand both urban and rural consumers affecting their online rural shopping behavior. India's internet users to reach 627 million in 2019 on account of fast internet growth in rural areas as revealed by market research agency Kantar IMRB. 97% of users use mobile phones to access internet. Of the total internet users 42% are women. In urban India, the internet usage grew by 7 %. While the rural India witnessed a digital revolution where the internet usage grew to 35%. The internet penetration in rural India has increased from 9% in 2015 to 25% in 2018 which has boosted the online rural shopping. The following reasons have bridged the digital gap between urban and rural India and made a positive impact in online rural shopping.

- Increased bandwidth.
- Cheap data plans
- Increased awareness because of government plans.

The 200 million rural folks who have same aspirations as their urban counterparts have become a viable market to be reckoned with. They have caught the eye of large Indian e-retailers and startups who are working their way towards the Rubans by targeting rural areas. Rubans – same aspirations, different platforms. It is interesting to know that nowadays internet is widely used in small towns and villages where in the users are accessing the internet daily to meet their entertainment and communication needs at the same time indulging in online rural shopping.

#### **E-RETAILERS ARE REACHING OUT TO THE RURAL POPULATION**

- The eCommerce biggies like Snapdeal, Myntra, Jabong, Voonik, Amazon, Shopclues, Flipcart are earning good revenues from villages.

- India Buys is an assisted e-commerce startup which allow people in villages to buy products online.
- Due to the eCommerce boom and rise in rural internet users many startups are successfully operating in the rural market.
- With cash on delivery options the future of the eCommerce sector lies in the rural India.
- India Buys is
- an assisted eCommerce startup which allows people in villages to buy products online.
- Wallet and payment apps like IPay are empowering rural people with eCommerce technology and processes, besides offering cash payment and fulfillment option to e-merchants.
- Moreover, the customization and distribution centers have made the process of delivery much flexible.

#### **THE GOVERNMENT HAS A BIG ROLE TO PLAY**

- The 'Startup India' initiative by the Government of India has made it easier for new startups to establish themselves and it is bound to have a larger impact on the rural market.
- Also, many eCommerce companies have tie-ups with the Indian government to offer services in rural areas.
- E-commerce operations are now covered under the Consumer Protection Act, 1986.
- Government's efforts of granting internet access at community service centers (CSC's) are bringing villages online.
- Under BharatNet the government has set up over 43,000 Wi-Fi hotspots in rural areas under WiFi Choupal Scheme.
- These WIFI hotspots are in 7,183 gram panchayats in 12 states and the union territories Bihar, Chandigarh,

Chhattisgarh, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, Odisha, Puducherry, Uttar Pradesh, Uttarakhand

#### **Conclusion**

Rural users are seeking for the similar things on the internet as their urban counterpart, and this swing is likely to enhance online purchases from rural area. So, it would be right to say that anything that is selling in the urban market will sell in the rural market also. Rural markets are becoming a combat zone for e-commerce companies. It is important for both newcomers and established players to understand the shift and plan their marketing strategy accordingly.

- Rural customers behave differently than their urban counterparts. The value proposition for rural customers are different from urban customers owing to a variety of reasons such as disposable income levels, aspirations, needs, education, social set-up, geography and so on.
- The rural customers are aspirational due to exposure to television (TV) advertisements and they want to buy the brands that are displayed as TV ads. However the rural customers are also price conscious, with low disposable income. Therefore, it becomes essential to have the right balanced mix of branded products and unstructured products, basis the market and the type of customer being targeted.

The consumer behavior and market dynamics of rural sectors are not homogenous across the country. Hence, there is a need for localized geographic specific marketing to reach the rural customers. The E-commerce companies have grabbed the opportunities of the demand thus created and are taking every possible action to counter the challenges of rural areas like; timely delivery, distribution

complexity, safety of products etc. A study of challenges and opportunities in online shopping of Palamu district could be implied to the similar semi-urban and rural areas which could be presented altogether after a comparative analysis across the demographic profile of customers. This study was done at an early stage of Internet operation and online shopping in the rural areas. At this stage adaptability was not very high and quality of service may not have been sufficient enough. As the online shopping in this area is in nascent stage and respondents are facing new features and challenges every time they do the shopping online. As this study focused only on Internet users, additional work is supposed to be done to make it applicable to a general population.

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