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## **Editorial**

In order to realize its sovereignty, nature challenges humans time and again in every century. Human being considers himself synonymous with nature suddenly falls on his knees. Wherever you are, in any corner of the world, you are unarmed in front of the challenge of nature. This has been happening since millions of years.

So far 60 thousand people have died due to Covid-19 in India. The death toll in the cities is more alarming than in the villages. Many cities of India have become a mound of death.

I do not remember when was the last time such a large number of people died? Actually our generation did not expect such aggressions like Covid-19. We used to think that the attack would be from the water or from space. But for some other reason, someone else did the orgy of death.

Millions of people in India are dying of starvation. For the last one decade, I was constantly thinking that this country was walking on the edge of the sword. We are giving children carelessly. We justify every crime in the name of religion, caste and community. Do you think that any government can meet the livelihood and health needs of 135 crore people of India. Is it possible in a semi-developed country in a country like India? We think in pieces. We only think about ourselves and sometimes even not about our family members. Corona crisis has brought to us this shameful and naked truth that we do not want to touch even our closest relative, if he is died because of Corona.

During the riots, I have seen a wall of hatred and jealousy even among those look modest and cool, otherwise. We expect leaders to provide education, health and other humanitarian services. They cannot do this. You cannot blame them because you have elected them and sent them to Parliament and Assembly. I have always been looking for national leaders with a mature brain. But I found only clever, sly, illustrious, greedy and thugs. The political leadership in the country will succeed when it does a big job on economic issues. When governments are unable to find a solution to the problem of the public, then they start praising emotional slogans. This has been happening for the last thousand years.

In the time of crisis can we help each other? This is not the time for community enmity and political deceit.

**Editor**

**Date : 20-8-2020**

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# AGRICULTURAL MARKETING INFRASTRUCTURE AND FOOD SECURITY OUTREACH IMPLICATIONS IN JHARKHAND

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## Abstract

Food security as well as poverty alleviation are the two major challenges before the state government of Jharkhand. The growth rate of agriculture was around 4.4%, during the 2019-20<sup>1</sup>. Although the growth figure of agriculture seems good but its contribution was declining continuously from the effective year, 2011-12, its contribution in GSVA (Gross State Value Added) was around 16.05%, which has reduced to 14.49% in 2019-20. The initial growth of agriculture has been saturated and now demands further development in the AMI (Agriculture Marketing Infrastructure) to promote the value addition and increase the employment opportunities in agriculture in the rural and urban area. The increased employment opportunities will help the households to increase their food security for longer term.

**Keywords:** Agriculture marketing infrastructure, food security, GSVA, poverty alleviation, employment

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## Introduction

Jharkhand is one of the 28<sup>th</sup> state of India. The state shares its border with Bihar to the north, Uttar Pradesh to the northwest, Chhattisgarh to the west, Odisha to the south and Bengal to the East. In terms of area, it is 15<sup>th</sup> largest state by area, and 14<sup>th</sup> in term of population. As per the Census 2011, its population was 3.29 crore and expected to grow up to 4.09 crore by 2021. Ranchi, Dhanbad, Giridih, Purbi Singhbhum, Bokaro, Palamau, Hazaribagh, Paschimi Singhbhum, Deoghar, and Garhwa are highly populated district of the Jharkhand. As per the census, 2011, the literacy rate in Jharkhand is recorded as 67.6%, where the male literacy rate is 76.84% and the female literacy rate is 55.42%. The rate of urbanization in Jharkhand is very slow, recorded as 32.97% decennial growth.

## Review of Literature

1. Bara Sweta (2018) in paper "Agriculture Marketing Infrastructure

With Reference to e-NAM And Rural Haats/Mandi In Jharkhand" studied the agricultural marketing infrastructure among ten district of Jharkhand. It is found that all the sample district are lacking AMI (Agriculture Marketing Infrastructure). The available infrastructure are administrative building, shops and godowns only. It is suggested that the infrastructure should be developed as soon as possible to provide better remuneration to the producers and supply better quality produce to the consumers.

2. Shankar, Tara, Singh K. and Dwiwedi, S (2017) in paper "An Analysis on Problems of Vegetables Marketing in Farmers' Market of Jharkhand: A Case Study in Ranchi District" attempted to study the problems related to vegetable marketing in farmers'

market. Results show that there is an inverse relation between Farm size and problems of marketing vegetable in the market. It is observed that, higher the farm size, less problem related to marketing of the vegetable to the farmer's market. The paper also observed that, lack of AMI(Agriculture Marketing Infrastructure) facilities as cold storage, inadequate post-harvest facilities have a moderate level influence in the marketing of vegetable to the farmers' market. It is suggested that there should be focus to enhance the agriculture marketing infrastructure to provide better opportunities to the farmers.

3. Soren, I (2019) in the paper "Unleashing Rural Economic Potential by Developing Agricultural Marketing" elucidate that the lack of agriculture marketing infrastructure or low focus to develop the AMI in the potential areas is the major cause of economic backwardness of rural areas. It suggested that, there is a pressing need to improve the agriculture-marketing infrastructure in the rural Jharkhand to improve the earning capacity of the farmers.
4. Bissa, G and Vyas, V(2014) in the paper "Study of Infrastructural Status in Agricultural Marketing" examined the efficiency of marketing of agriculture produces in India. It is found that poor market linkages and appalling/abysmal marketing infrastructure are the major factor in the efficiency of the marketing of agri-produce in this country. It is suggested that development of marketing infrastructure and promotion of better market linkage will help the farmers to get a good share in the consumers' rupee.
5. Appleton, et al.(2003) in the paper "Reducing Child Malnutrition: How

Far Does Income Growth Take Us?" elucidate that large number of poor and malnourished people live in rural part, where agriculture is the main source of income. It suggested that enhancing earning from agriculture can help these people to come out of poverty and undernutrition trap. The improved income of these people will ensure their access to quality food round the clock.

### **Objectives:**

- To study the agricultural market infrastructure scenario in Jharkhand.
- To study the food security challenges and implications in Jharkhand.

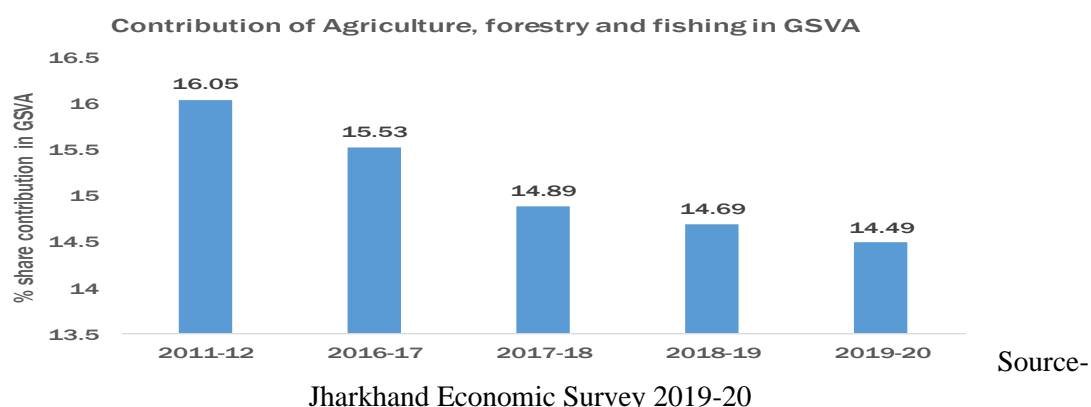
### **Research Methodology:**

In order to study the agricultural market infrastructure and food security challenges and implications in Jharkhand, secondary database (Research journals, Magazines, Newspapers, Research and development websites, Economic survey report and financial budgets, epitome, Central Government, state government and state agricultural marketing and food security reports) was collected, tabulated and analysed by simple tabular analysis.

### **Economy**

The economy of Jharkhand is predominantly agrarian. The state receive major share of revenue from the services/tertiary Services/Tertiary 46.66%, Secondary 29.51% and primary 23.83%. The agriculture and allied sector has major contribution of around 60.80% in the primary sector, and its overall contribution in the GSVA was around 14.49% in 2019-20. Around 46.75% of working force in Jharkhand is engaged in the agriculture and allied sector<sup>2</sup>. The contribution of agriculture and allied sector in the state economy is around 14.49% in 2019-20. Its contribution is continuously decreasing in the state economy (Graph-1).



**Fig 1 Contribution of Agriculture, forestry and fishing sector**

The cultivable area is around 3.8 million hectare, and its 67% area i.e 2.56 million hectare land is net sown area. The irrigation facility is not available to all sown area, only 12% of the cropped area is under irrigation. The total cultivable land in the state is around 52%, which is low as compared with 55% of the country. The state suffers from several critical gaps in agriculture sector, such as lack of extension service, post-harvest facilities, scarcity of the procession sector to provide more value to the farmers for their produce, and scarcity of AMI(Agricultural Marketing

Infrastructure), which are the major factors for its declining contribution in the GSVA(Gross State Value Added).

The average operational holding in Jharkhand is as follows- 0.38 ha(marginal), 1.36ha(small), 2.72ha(semi-medium),5.64 ha(medium), and 15.33 ha(large)<sup>3</sup>. A large number of farmers in Jharkhand are marginal (69.98%), small (14.94%) and semi-medium (9.89%) based on operational land holdings. Further, medium (4.48%) and large (0.71%) farmers are low in the proportion as compared to others.

**Table-3 Average size of operational holding for All Social Groups in Jharkhand**

Agriculture Census Report	Marginal	Small	Semi-Medium	Medium	Large	All Size Group
2010-11	0.41	1.38	2.74	5.63	15.35	5.10
2015-16	0.38	1.36	2.72	5.64	15.33	1.10

Source-Agriculture Census 2015-16

The contribution of the agriculture, forestry and fishing sector to the GSVA in year 2019-20 was around 14.5%(at constant price)<sup>4</sup>. However, this sector continuous to support more than 70 % population of the state in different way and help to get employment opportunities to around 46.75% of working population in direct way.

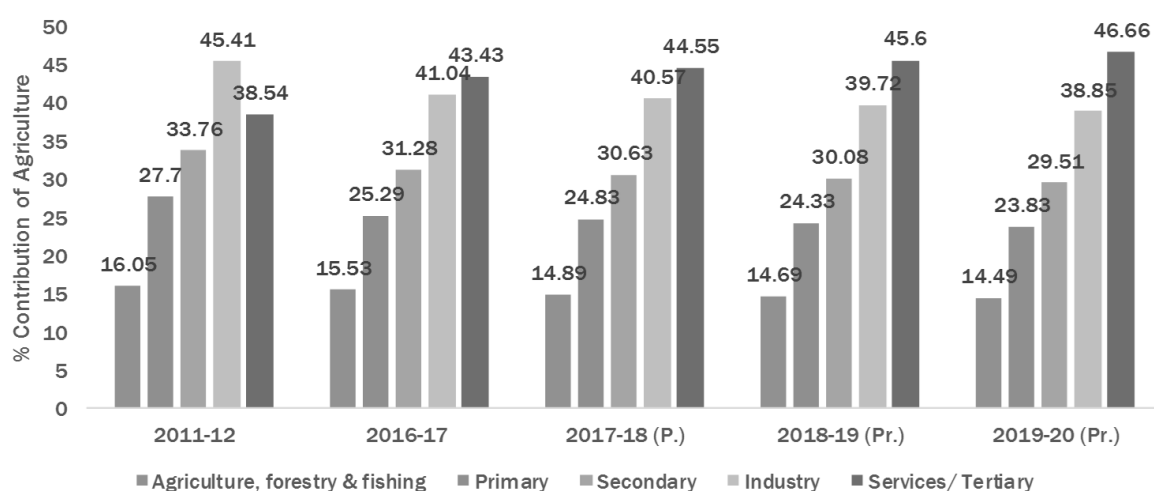
An analysis of the sectoral contribution of the GSDP reveals that the contribution of the agriculture sector over a period of time is shrinking in comparison to non-agriculture sector(Table 2).

**Table 2 Share of the major sectors in the GSVA of the state in comparison to Agriculture**

Item	2011-12	2016-17	2017-18 (P.)	2018-19 (Pr.)	2019-20 (Pr.)
Agriculture, forestry & fishing	16.05	15.53	14.89	14.69	14.49
Mining and quarrying	11.65	9.76	9.94	9.64	9.3
Primary	27.70	25.29	24.83	24.33	23.83
Secondary	33.76	31.28	30.63	30.08	29.51
Industry	45.41	41.04	40.57	39.72	38.85
Services/ Tertiary	38.54	43.43	44.55	45.60	46.66
GSVA	100.00	100.00	100.00	100.00	100.00

Source-Jharkhand Economic Survey 2019-20

**Graph 2- Share of the major sectors in the GSVA of the state in comparison to Agriculture**



Source-Jharkhand Economic Survey 2019-20

The gap between the growth of agriculture and non-agriculture sector widened over the years primarily due to steady growth in the tertiary sector. Further, the slow growth of the agriculture is attributed to several factor such as- lack of extension service, post-harvest facilities, scarcity of the procession sector to provide more value to the farmers for their produce, and scarcity of AMI(Agricultural Marketing Infrastructure). These factors are obstructing the growth of the agriculture and allied sector to a new height.

To arrest the declining growth of agricultural sector, emphasis has been prioritized for making optimum and efficient use of available resources to enhance the production and productivity of the crops including the horticultural crops by harnessing the best in

frontiertechologies through enhanced extension services, improved farm mechanization and assured irrigation facilities to the farmers. Further, the use of quality certified seeds of HYV, popularizing the integrated Nutrient and Pest Management with the special use of bio-fertilizer and bio-pesticides, organic farming, development of marketing and marketing infrastructure to maximize the sector's contribution to the GSDP are other strategies adopted by the state government.

### Agriculture

Food security as well as poverty alleviation are the two major challenges before the State Government. In view of the per capita

declining trend of operational land holding versus demand for more production of agricultural produce, the focus of the agriculture department is to increase productivity of crops and cropping intensity to meet the future requirement. The present productivity of Rice (2132 Kg/Ha), Wheat (1909 Kg/Ha), Maize (1717 Kg/Ha), and crop intensity (114%) is far below the national level, which the government is trying to bring at national level in the near future to reduce the dependency on other state for different agri-produce. Jharkhand received 196.93 thousand tonnes of Wheat, and 1542.58 thousand tonnes of rice from central pool under NFSA in June 2018 to feed its 57.19 lakh ration cardholders in the state.<sup>5</sup>

Although the state produced around 4.69 lakh tonnes of wheat and 28.85 lakh tonnes of rice in 2018, but it was not sufficient to feed the present population of the state and have to depend on the central government for extra grant of food grain. This shows a stark difference in the demand and supply of the food grain in the state, and force the state government to take some concrete steps to improve the food production in the state. Moreover, the state always depends on the central government to feed its population round the year, so there is strong need to improve the agriculture in the state.

The agriculture department has prioritized all round development of agriculture in the State to increase the production of agricultural produce and make state self-dependent in several commodities. Presently, the state procure large amount of food grain from central govern under NFSA to feed its 66% of its present population<sup>6</sup> (As per Census 2011, the population estimation in 2019 is around 3.93 crore). The agriculture department has formulated district specific plan depending on Agro climatic conditions, growth potential and specific requirement of the district. More emphasis on farm mechanization, irrigation, availability of quality input in time, integrated nutrient management, integrated pest management, organic farming, development of marketing and market infrastructure, agriculture credit, and crop insurance has been given to attain the objective.

## **Agriculture production**

The agriculture production in State is showing a dismal performance for the last few years. There is a declining trend in the agriculture production in the state. In the last two years, state is witnessing a reduction in the agriculture production. The Rabi and Kharif production has declined in the years 2018-19 in comparison of 2017-18. The key crops as paddy and wheat are showing decline in the production and cropped area in the consecutive year. In 2017-18, the production of paddy was 5109 thousand tonnes and sown in 1735 thousand hectare, which reduced to 2991 thousand tonnes and 1338 thousand hectare in 2018-19. The similar trend was being observed in the wheat, whose cropping area reduced by 25% and production had declined around 36% in 2018-19 in comparison to 2017-18. However, there is a slight shift in the production of horticulture and other remunerative crops by farmers, but due to lack of AMI (Agriculture Marketing Infrastructure), government support to market these produces to the other state and countries, there is no significant improvement in this sector. There is drastic decline of cultivation of cereals from 1999 to 2012-13, around 1.61 to 1.75% per year decline in the gross cropped area of cereals is being observed.

Jharkhand produces about 5.17 mMT of horticulture produce from an area of 0.42 and accounts for 1.9% of total horticulture production of the country. The major share of horticulture production is from vegetables (82.1%). This state is surplus in vegetable production and lacks in the fruits production. The state produces around 40 lakh metric tonnes of vegetable and 10.17 lakh metric tonnes of fruits. It supplies around 10 lakh metric tonnes of vegetable to other states and procure fruits around 2.5 to 3.0 lakh metric tonnes from different states and other countries. Further, owing to lack of processing facilities only raw fruits and vegetable are sold to the nearby state.

Moreover, the performance of the allied sector is showing some relief to the government. The performance of the fishery sector is quite good and showing immense opportunities for the growth of agriculture sector. The fish production has been increased around 9.71%

in 2018-19 in comparison to 2017-18. The production of fish increased around 115% in the state during the last eight years, its production has increased from mere 96.6 metric ton in 2012-13 to 208 thousand ton during 2018-19.

### **Agriculture infrastructure to support the post harvesting and stop distress selling**

Around 59% of Agricultural households to rural households are directly dependent on the agriculture, and their monthly income is around Rs. 4721/- (per agricultural households), while 57.8% of Agricultural households to rural households are directly dependent on the agriculture in the country and their monthly income is around Rs. 6426/-.<sup>7</sup>

The stark difference in the income to the agricultural households is due to several factors as lack of extension service, post harvest facilities to store and process it, lack of government support to promote their produce in the better place as done by other leading states as Maharashtra, Karnataka, lack of organized market etc.

In Jharkhand, there are 190 wholesale markets, and geographical area served by each market is around 420 Km<sup>2</sup>, while there is requirement of other 56 regulated market to provide better market opportunities to the farmers.<sup>8</sup> Further, the state has 3.68 LMT storage capacity, which is generally used to store the rice and wheat for distribution purpose. Additionally, upcoming 58 cold storage projects are expected to add the 2.36 LMT storage capacity in near future. The state has only one WDRA linked warehouse in Jharkhand, which shows a complete negligence of the farmers' interest in the state to store its produce and receive pledge facility by the bank. The pledge facility helps the farmers to avoid the distress selling of their agri-produce due to shortage of liquidity.

The Fruits and vegetable cultivation in the state is growing at a CAGR of 9.23% and 4.29% (2009-10 to 2014-15)<sup>9</sup>, which need to be supported by the market access, processing and storage facilities to boost the farmers income. Presently, less than 1% of the fruits and vegetable grown in Jharkhand are processed for commercial purpose, this is a serious concern for the state. As per the

Ministry of Food Processing Industries, Government of India, there are 228 fruits and vegetable processing unit, which are not sufficient to process the large amount of fruits and vegetable of the state as the production is growing in the state. There is immediate requirement to develop more number of fruits and vegetable processing units in the state.

Moreover to boost the horticulture production in the state, government should provide insurance support to the farmers. Presently, less than 10% of the farmers in the state are covered under the insurance scheme. The government should adopt innovative measures to bring large number of farmers in the insurance scheme.

### **Importance of Agriculture infrastructure to boost the farmers' income**

The agriculture-marketing infrastructure helps the farmers in multiple way to boost his income. First of all, it helps the farmers to store the produce at better place, to avoid the spoilage of the produce. It helps to get the loan against the produce to meet the basic needs of the household and saves them from distress selling of their produce. Further, it provides the multiple opportunities to sale the produce through digital platform at best possible price. But unfortunately, the AMI infrastructure is not available in sufficient amount in the state, which is forcing the farmers to either leave the farming or move to other crops which has more demands in local market. When the farmers moves to cater the local demand of markets, get only marginal price of his produce. Due to this reason, there is prevalence of subsistence agriculture in this state, whereas others state as Maharashtra, Karnataka have good network of AMI, and there is prevalence of commercial farming.

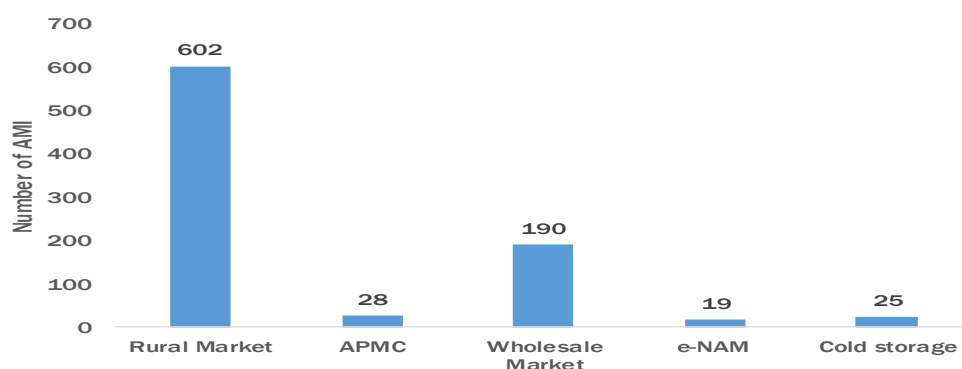
Moreover, there are around 602 rural market, 28 APMC market and 190 wholesale market, which are filled with the intermediaries, who exploit the farmers and provide only meagre share in the consumer price of the produce.

There is requirement of more than 6,26,000 tonnes of cold storage facility in Jharkhand to support the growth of horticulture in the state, whereas the present available capacity is only 80652 tonnes only<sup>10</sup>. There is a clear difference of 5,45,348 tonnes of cold storage

capacity in the state. The Jharkhand government initiative to set up one small cold storage of 30 tonnes capacity each in every

block to prevent the degradation of fruits and vegetable is expected to solve the problem to a large extent.

**.Graph 3 - Number of Agriculture Marketing Infrastructure in Jharkhand**



Source-Jharkhand Economic Survey 2019-20, Horticulture Statistic at Glance 2018, e-NAM website, Agmarknet, Status of Agricultural Marketing Reforms

### **Food insecurity in Jharkhand**

Food security is a serious concern for the state, and state is distributing wheat, rice and sugar at subsidized rate to its 57.19 lakh ration card holders (2.63 crore people) round the year to ensure their food security. This measure is not sufficient to prevent the malnutrition among people, since the human body needs different type of nutrients to maintain a healthy body. The basic average nutritional requirement of calories is 2000 for women and 2500 calories for men, 56 grams of protein by man and 46 gram by woman and 44 to 78 gram of fat is required to maintain a healthy body.

The latest 68<sup>th</sup> round NSS survey report also reveals the variation in average per capita nutrient consumption across the rural and urban areas of the major states including Jharkhand. Rural and urban Jharkhand has low proportion of nutritional intake as compares to the national level. Due to less purchasing power among the several people in Jharkhand, they are not able to take the proper amount of nutrition on daily basis. In the last few years there are more cases of death due to malnutrition in the state, which is a serious concern. As per the National Family Health Survey data underweight children found in the in rural Jharkhand are 14% higher than national average. Further, owing to the nutritional deficiency, there are more than 20 death in the last three years (2017- 2019).<sup>11</sup> All these deaths happened in the rural part of

Jharkhand, where no other option to earn livelihood is available except agriculture. The value addition in the agriculture and allied activities can help eliminate the malnutrition problem and death in the near future. The focused approach of the government to improve the value addition in the agriculture and allied produce will help them to earn a good income and in turn will help them to purchase nutrient-dense food products, other than rice, wheat and sugar.

### **Agricultural Market**

A production deficit by itself does not imply food insecurity but involved additional costs and efforts of getting supplies from elsewhere. Deficit production and relatively long distances from surplus regions lead to relatively high prices. The agricultural products have to flow from a long distance before they reach the market. Due to long distance, there are post-harvest losses, increase in transportation cost and increase in margins. The agricultural marketing environment in Jharkhand has predominance of rural markets, which have a periodicity of weekly, or bi-weekly. The Jharkhand state has 190 Wholesale Market, 602 Rural Markets, 28 principal regulated market (APMC), 173 regulated submarket yard.<sup>12</sup> Presently, only 19 markets in Jharkhand are electronically linked to the e-NAM (National Agriculture Market) portal. Which shows a less opportunities to the

farmers to sale their produce at best price to the desired buyers.

Agriculture marketing in the state is largely unorganized and predominantly in the hands of intermediaries such as retail traders, wholesalers, the pre harvest contractors and others. There is lack of a final link with the agriculture surpluses generated in different production clusters, more particularly, horticulture produce marketing is virtually unorganized and in the hands of private intermediary who exploit the producers especially in absence of market information and competition.

The market infrastructure in the State is inadequate to handle the produce. Market infrastructure is important for the performance of various marketing functions, expansion of the size of the markets and transfer of appropriate price signals to improve marketing efficiency. It has been observed that inadequacy of marketing infrastructure in Jharkhand has been an impediment to the flow of marketable surplus to main markets. The markets should be geared up by improving market infrastructure including good marketing practices and improving marketing legal environment to maintain the price and increase the access to market so that food is affordable and accessible. The markets have to be efficient in operations, management and supply chains. This is necessary to minimize the losses and at the same time ensures that products reach markets are safe and hygienic.

### **Conclusion**

Agriculture in Jharkhand has yet to experience modernization of Agriculture and Agricultural market in real sense. Although productivity of crops is increasing slowly, still there is lot of scope to increase productivity in food grains, cereals, and horticulture crops. The state is surplus in vegetables production. The marketing infrastructure, marketing arrangement and supply chain needs to be leveraged to facilitate the flow of surplus products to other states and countries. The marketing infrastructure needs to be improved in a way that greater access to markets and inter market linkages are created. The efforts in increasing agricultural productivity, diversification needs to synergized by

development of agricultural markets and marketing. This will lead to greater flow of products to market, efficient distribution of surplus products, better price realization and increase in arrivals which are so much necessary to ensure food security.

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# THE ABILITIES AMONGST DISABILITIES: EVIDENCES FROM ADAPTIVE SPORTS

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## Abstract

Sports have been recognized as an enabler of achieving the targets of Sustainable Development Goals by United Nations. Adaptive Sports with their physical, psychological, social and economical dimensions can play an important role towards inclusion of Divyang and their empowerment process. This article is developed on the basis of primary and secondary data to highlight the abilities hidden behind disabilities of adaptive sports performers in India. Adaptive sports have been found out as a strong platform to improve the social status of Divyang. It has been found that Indian Para- athletes are shining high but poor sports policy formation and implementation at state level makes them financially weak.

Key Words: Adaptive Sports, Divyang and Para-athletes

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## INTRODUCTION

The Rajiv Gandhi Khel Ratna Award 2019 will always be a historic milestone for sports development in India by recognizing the abilities of Para –athletes of India. Ms. Deepa Malik became the first woman Para – Athlete awardee of the prestigious Rajiv Gandhi Khel Ratna in 2019 at the age of 49. She loudly validates her journey as '*the journey of ability beyond disability*' (PIB, 2019; Rediff, 2019). She is also the first Indian woman who won a medal at the Paralympics. Her journey and achievement depicts the abilities of Para – athletes as well as the barriers of development for Para – Athletes in India. According to Census 2011 data India is the home of approximately 2.68 crore Divyaang people which is almost 2.21% of the total population. The renowned Stephen Hawking, once wrote on the issue of vulnerable group of disabled people that if they will be given a chance to shine, if government will address their barriers towards accessing the health facilities, rehabilitation process, educational institutions, and employment then it will unlock the potentials of many which in turn will be

beneficial to whole world. He further wrote that these people are vulnerable because of attitudinal, physical, and financial barriers faced by them (Hawking, 2014). There can be many ways to address the various issues faced by Divyaang people. Sports, is one of such platform which has gained universal popularity for being the medium of many developmental benefits like physical, social and economical. It can be an ideal tool for the inclusive growth of persons with disabilities. Study has shown that sport can transform the attitude of community towards disabilities and in turn it helps in reducing the stigma and discrimination faced by Divyaang people (United Nations, 2011). Sports is helpful in developing independence for Divyang people by improving communication and networking, acquiring vital social skills, providing economic independence. It teaches to respect each individual to all participants let it be Divyang or not, by making the participants to realize the importance of teamwork. Study has also show that sports can be the change of agent and a strong platform in achieving the targets of Millennium Development Goals (MDGs) and Sustainable Development Goals



(SDGs) (United Nations, n.d.). In Year 2015, United Nations through 2030 Agenda of Sustainable Development pledged to leave no one behind. The efforts towards achieving the set targets of SDGs will be a failure if 15% of world population will be left behind. More than 1 billion world population which will be 2 billion by 2050 due to progressive aging and chronic diseases problems are living with some kind of disabilities and forming the largest minority vulnerable group, have all right to be included as both agent and beneficiaries of SDGs (United Nations, 2019; WHO, 2018). About 80% of the Divyang population is living in developing countries (Palma, Raiola, Tafuri, 2016). Sport is accepted as an important enabler of SDGs in United Nations new toolkit related to sports contribution (United Nations, 2018).

At present many sports with required modification are played by Divyang people and termed as adaptive sports or Para Sports. The Divyang Sports persons are referred as Para – athletes. At present these athletes can participate under 03 category of organized sport based upon their disability challenges. These divisions of organized adaptive sports are: people with physical disabilities, the deaf and people with intellectual disabilities. Some of the organized sports events for adaptive sports are: Deaflympics, Special Olympics, Disability Commonwealth Games and Paralympic Games. Commonwealth Games are the first to include adaptive sports competition in year 2002 in a fully inclusive Sports Program. (Disabled world, 2020).

Indian Para – athletes have put forward many examples in adaptive sports battling with their odds. Devendra Jhajharia competing in F46 Javelin throw event at Paralympic has won two gold medals. D. Jhajharia is the first Paralympian to be awarded with *Padma Shri* in 2012. He has also awarded with Rajiv Gandhi Khel Ratna in 2017. Mariyappan Thangavelu, won gold at Paralympics 2016 in men's high jump T-42 category. He is awarded with *Padma Shri* and *Arjuna Award* by Government of India in 2017 (Wikipedia, 2020). Bharat Kumar born with right hand only has made India proud by winning more

than 50 medals in different adaptive swimming sport contests (Panwar, 2016). Arunima Sinha lost one of her leg in an accident in 2011 and become the first Indian amputee on May 21, 2013 who climbed to the Mount Everest (Panwar, 2013). The list of such inspiring Indian Para-athletes will last long.

## **LITERATURE REVIEW**

The disability depends upon the environmental adaptations and there is no static condition of disability. It is defined on the basis of involved degrees of difficulty, dependency level which range from slight to severe (GOI, 2017). Someone can be born with disability while other can become disabled by aging or get it due to illness or injury (Disabled World, 2020). Disability is defined as an umbrella term for impairments, activity limitations and participation restrictions by International Classification of Functioning, Disability and Health (ICF). Disability is not only a health problem rather it is the reflection of the interaction between person's body features and features of the surrounding society (WHO, 2018). It took almost 60 years to the United Nations to have a convention on the Persons with disabilities and its Optional Protocol, which came into effect in year 2008. India is a signatory and ratified many declarations and conventions recognizing the rights of disabled persons. Some of them are: 'Declaration on the Full Participation and Equality of People with Disabilities in the Asia Pacific Region' (2000); 'UN Convention on the rights of Persons with Disabilities' (2008); 'Biwako Millennium Framework '(2002) and The Incheon Strategy to "Make the Right Real" for Persons with Disabilities in Asia and the Pacific (2012). In India disability is measured through the medical certification of disability developed on the definitions given under the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (GOI, 2017). However the data collected for Divyang people through census and surveys in India differs as it depends upon which type of disability is included in the survey. For example 05 types of disability surveyed in Census 2001 while 08 types of disability were included in census 2011. The poor data and statistics on disability become a

hurdle in formulation of strong policies and programs for Divyang people (GOI, 2017). Many programs have been started by Government of India focusing on the inclusive growth of Divyang minority group. India is one of among those countries who have already acted upon the employment issues of Divyang people by accounting disability into public sector employment and acknowledging the right to work for Divyang people. In year 2015–2016, the 50% of registered 130,420 Divyang persons got engaged in work under the scheme of Mahatma Gandhi National Rural Employment Guarantee Act in the state of Tamilnadu. (United Nations, 2019) The inclusion of Divyang not only requires filling the financial gaps rather it also needs the removal of barriers faced by them in day to day life. As per Centre for Disease Control and Prevention (CDC) most common barriers faced by Divyang to function are: Attitudinal, Communication, Physical, Policy and programmatic, social and transportation (CDC, 2019).

Social nature is intrinsic to the sport which helps in generating the psychophysical improvement among the Divyang (Dowling et al., 2012; Mitchell, 2007; Nixon, 2000). The sports participation can improve the level of self – efficacy, self – esteem for a Divyang which in end increase the employment chances for the participants. It is also helpful in community integration (Blauwet, Willick, 2012; Martin, Jörgensen, Stapleton, 2012; Sahlin, Lexell, 2015). Study in United States has shown that Divyang who participates in sports have high degree of autonomy and greater self-esteem in comparison to their counterparts who do not participate in sports. Participation in organized events of adaptive sports have shown improvement in social skills and acceptance from peer group as the self- concept of Divyang also increased (Beyer, Flores & Vargas-Tonsing, 2009). Organizing the adaptive sports events resulted into promoting the social inclusion of Divyang and assist in living independently (Legg & Steadward, 2011). It has been proved that the organizing adaptive sports events can change the people perception, attitude towards Divyang and also boost up the economy of sports industry (Disabled World, 2018). It has been reported that in 2012 Paralympics total

2.7 Million tickets were sold and about 50% of the interviewed audience said that in comparison to counter Olympians, Paralympic athletes are more inspirational. Later on it was found that in Britain the spending of support amount benefiting the Divyang has fallen by 10% in 03 years earlier which was fallen by 21% in 14 years (unitedresponse, 2017). Various studies have been carried out to understand the changes adaptive sports can bring into the life of Divyang people. The results have shown that adaptive sports can be a holistic approach towards the empowerment of Divyang. It helps in making them more independent. Adaptive sport is beneficial in stress and depression medication dependency reduction also. A Divyang associated with adaptive sports have shown higher educational achievement and gets better employment (Disabled World, 2020). These benefits of adaptive sports are not reached to each and every Divyang due to many barriers. Access is the most common barrier faced by Divyang in adaptive sports participation (Conchar, Bantjes, Swartz, et al., 2016; Martin, Ma, et al., 2016; Jaarsma, Dijkstra, Geertzen, et al., 2014; Jaarsma, Geertzen, de, et al, 2014 ). The high cost of adaptive sport's equipments added to the accessibility and affordability barriers for many Divyang to participate in organized adaptive sports. It has been observed that female Divyang faced the double difficulty while participating in the adaptive sports due to male dominance in majority of adaptive sport leagues (Yoh, Mohr, Gordon, 2008; Diaz, Miller, Emily, Fredericson, et al., 2019).

## **RESEARCH GAP**

Achievement of many Divyang personalities show that they are full with abilities and their only requirement for bright future is to have a proper supportive environment. Many studies and articles have been published to highlight their achievements and barriers. For the inclusive growth of Divyang people economic independence is very crucial. Government of India has launched many skill development programs for giving them livelihood options. But the dream of inclusive society cannot be achieved with this pace. We need to have economic sectors based segmented policy and program approach to cater their employment need. The achievements of Para – athletes

open a new ray of hope for Divyang people in the adaptive sports industry. The present paper is an attempt to present the Indian Para-athletes achievements in adaptive sports and find out the hidden opportunities and barriers in the way of choosing career in adaptive sports industry for Divyang people.

## **RESEARCH OBJECTIVES**

- To know about abilities of Indian Divyang in adaptive sports.
- To understand the situation of adaptive sports in India.
- To examine the efforts of Government of India towards development of adaptive sports in comparison to other sports.
- To highlight the significance of adaptive sports towards building an inclusive society.

## **RESEARCH METHODOLOGY**

This article is developed with the help of primary as well as secondary sources of data collection. Closed – ended questionnaire, Semi – structured interview and case study are used to collect the primary data while articles from reputed journals, United Nations reports, Reports and publication of Ministries of Government of India, published reports of various organizations, web pages of newspapers etc. are used as secondary sources of data collection. For primary data collection a sample size of 20 respondents has been selected through purposive sampling method.

## **ANALYSIS & DISCUSSION**

Studies have shown that number of Divyang increasing due to improved medical facilities, increased chronic disease cases and also due to world population aging. It has been reported that 33% of 20-age group working population can get some type of disability before the retiring age of 60 years. Anyone can enter this world's largest minority group at anytime (Disabled World, 2020). Therefore it has become very crucial to look into the issues related to Divyang then only we can dream to have an inclusive society and to achieve the SDGs targets of agenda 2030. Sports has already identified as an enabler of SDGs which means that it has components which can be helpful in achieving the targets of each 17

goals. Various studies examining the effect of adaptive sports on quality of life concluded the correlation between these two. Results have proved that adaptive sports can increase the social, physical and environmental well- being of a Divyang (Reljin, 2019). Out of 17 SDGs, some of them have specifically mention the inclusion of vulnerable persons due to disabilities and adaptive sports can play an important role towards achieving these goal targets. For example Goal 10 of SDGs specifically mentioned to put emphasis on the social, economic and political inclusion of persons with disabilities in order to achieve the goal of reducing inequalities within and among countries (United Nations, 2015). The benefits of adaptive sports can only be realized through the active policy formation and proper implementation by the governments. We need to improve our basic infrastructure for educational and health care facilities. It has been reported that people with disability has poor access of health care services and their health care needs are often remain unmet (WHO, 2018). The awareness of health services among Divyang is extremely low in India as general health services have been heard by only 49% (Mactaggart, Kuper, Murthy, Sagar, et al., 2016). Although Government of India has launched many welfare measures for Divyang but still the pace and seriousness needs to be improved. In year 2014, Government of India has spent less than 0.001% of GDP towards the social programmes for Divyang persons, which comprises more than 2% of the Indian population (OECD, 2015). Despite of the barriers faced by Indian Para- athletes, the glory they are bringing to the country is remarkable. Dilip Kumar Gowda, a wheelchair tennis player start playing adaptive sport at the age of 25. He is working for the adaptive sports development in rural areas. While sharing his journey as a Para – athlete, he pointed out how lack of information and basic facilities accessibility became hindrance in his way as Para – athletes (The Bridge, 2018). Many embarrassing incidents have also been reported in media regarding the financial issues faced by Para- Athletes. For example it has been reported that in spite of receiving the advance payment from sports ministry, Paralympic Committee of India had left Para-swimmer Kanchanmala Pande with no money

in Berlin (The New Indian Express, 2017). The acknowledgment and recognition given to Para-athletes in India in comparison to their general category sports person require government intervention more seriously. Although the performance of Indian ranking at Paralympics is getting better with each passing year in comparison to the Indian performance ranking at Olympics. In year 2016, total 117 Indians participated in Olympics (Summer

Olympics) and secured just 02 medals and India got a rank of 67, while in 2016 Paralympics (Summer Paralympics) only 19 Indian Para – athletes participated and secured 4 medals and India got positioned on 43<sup>rd</sup> rank. Table1 gives the summarized comparative analysis of Indian performance at Paralympics and at Olympics.

**Table 1: Paralympics Vs Olympics – India Ranking**

Olympic/ Paralympics Year	Number of medals won by India		Rank of India	
	In Olympics	In Paralympics	In Olympics	In Paralympics
1980	1	NP	23	NP
1984	0	4	NM	37
1988	0	0	NM	NM
1992	0	0	NM	NM
1996	1	0	NM	NM
2000	1	0	71	NM
2004	1	2	65	53
2008	3	0	50	NM
2012	6	1	55	67
2016	2	4	67	43
<b>TOTAL</b>	<b>15</b>	<b>11</b>		

Note: NP: - Not Participated; NM: - No Medal

India won its first Paralympic gold medal in 1972 and credit goes to Murlikant Petkar. Murlikant Petkar became disabled in 1965 war against Pakistan while serving in the Indian Army. It is interesting to note that India get its first and till date only individual Olympic gold in 2008 when Abhinav Bindra won in 10 meter air rifle. However Government of India awarded M. Petkar with fourth highest civilian award *Padmi Shri* in 2018 and A. Bindra was awarded with third highest civilian award *Padma Bhushan* in 2009 (Wikipedia, 2020; Times of India, 2009). It was in year 2016 when Indian Ministry of Youth Affairs and Sports has announced the same cash prize for Paralympics and Olympic medal winners (Manu, 2016).

Indian Para athletes have also shined in Asian Para Games 2018 with their improved performance held in Jakarta, Indonesia. Indian Para –athletes have secured a total of 72 medals with 193 participants athletes (15 Golds, 24 Silvers and 33 Bronzes) in

2018, earlier in 2014 it was a tally of 33 medals (03 Golds, 14 Silvers, and 16 Bronzes) (Tripathi, 2019). But irony of the situation is that such talented Para-athletes were denied permission entry to the Athletes village in Asian Para Games 2018 due to non –payment of USD 2.5 lakh fees on the given time (Outlook, 2018). This is not the first time when Indian Para –team faces difficulties due to poor administration. It has been reported during 2012 summer Paralympics that Indian coaches and escorts were denied of accommodation in the Games village. The team comprised of 10 Athletes, 06 coaches and 05 escorts. The passes issued for the team was used by administrative officials for their family members (Kumar, 2012). Cricket Association for the Blind in India (CABI) estimates that in India more than 30,000 people play and follow blind cricket which is increasing over the years (Dore, 2018). In January 2012, Indian Blind Cricket team won the world cup which raised people interest in blind cricket (NISH, n.d.). But the prize amount received by them was very less in

compared to the amount received by under -19 Indian cricket team winning the U-19 World cup in the same year 2012 in February. It has been reported that while each person on the 17-member squad of Blind cricket team was awarded with Rs. 2 lakhs by the Union government of India, the members of the under-19 cricket team received Rs. 30 lakhs each from the BCCI. The comparison is beyond the horizon with awards received by members of Indian cricket team who won 2011 World Cup, as they got Rs1 crore each from the BCCI apart from the amount given by state governments (Dore, 2018).

## RESEARCH FINDINGS

The research findings are based on the primary data collection. All 20 respondents are Indian belonging to different states and associated as players with

adaptive sports. The socio- demographic profile of respondents has shown in Table 2. The respondents are both male and female. However the researcher faced difficulties in approaching female Para-Athletes and on the question of their representation in Para- Athletes, the male counter parts replied that yes they are less in numbers in comparison to us due to access, attitudinal and social barriers faced by them as being a female in the family and society. They also pointed out that number of times selectors or officials also search and support the talented female Para- athletes in order to only full fill the team requirement or their targets. The respondents associated with different adaptive sports at various levels are selected in order to know about the barriers faced by Para- Athletes in adaptive sports at various levels of tournaments. Figure1 represents the representation of respondents as players in adaptive sports at different levels.

**Table 2:Socio – Demographic Profile of the Respondents**

S. No.	Particulars		Respondents (in %)
01	Age group (in years)	(17-20)	35%
		(21-24)	10%
		(25-28)	30%
		(29-32)	20%
		(33-35)	05%
02	Sex	Male	85%
		Female	15%
03	Religion	Hindu	85%
		Muslim	10%
		Christian	05%
04	Category	General	40%
		ST	15%
		SC	05%
		OBC	40%

Source: Primary

Approximately 55% of respondents belonging to age group of above 25 years shared that due to very less income they are looking forward for other livelihood opportunities. On the question of career in adaptive sports or quota for adaptive sports in government jobs, their replies revealed that although central government have directives about this but it depends upon state government sports policy. They said that the situation of adaptive sports players in the state of Haryana, Bihar and Tamil Nadu is far better than other states as in these states Para- athletes get regular cash awards as well as jobs also wherever there is a vacancy. But in the state like Jharkhand where state sports policy is not updated regularly, Para- athletes did not get even the cash award on regular basis. These financial problems force the Para –athletes to move away from sports.

One of the respondents age 34 years shared his story that due to some ill-fated accident in childhood he became disabled and to keep his self – esteem high and to stay positive in life he started playing cricket. He has represented India at many International tournaments like Asia Cup, but did not get cash award on time and no cash awards for state level tournaments. He has to spend his own money to purchase the equipments and to participate at different tournaments. Hence instead of being financially independent through his adaptive sports performance he need to invest money in this and for this he used to do many small part-time jobs whenever available to him. He also said that his wife is also a Para- athlete but playing for other state and she used to get her regular cash awards also on her performance and they are

positive about this that in future she will be able to secure a job in her native state.

In India, for net income range up to Rs. 2,50,000/- there is nil income tax rate and all the respondents marked that there income is below 03lakhs per annum. It has been found that none of the respondents have got any support from sports association or any type of sponsorship. Divyang association for different adaptive sports organizes the tournaments where they participate but there is no rule about the payable amount to Para- athletes per match or per tournament like other sports. However 95% of respondents complained about insufficient numbers of trained coaches for them and all respondents (100%) said that adequate numbers of staffs are also not available during the tournaments or training programs.

The respondents agreed that they have faced discrimination by family members, teachers and by their peer group also. Table3 represents the data related to barriers faced by respondents. The respondents also agreed that yes there is improvement regarding facilities available to the Para-athletes in comparison to past 10 years but that is insufficient and of poor quality. For example 15% of respondents said that their schools have adaptive sports facilities or physical training for Divyang children, but 85% of them have replied that are dissatisfied by the facilities and 5% said that they are extremely dissatisfied by the given facilities at school. Similarly only 5 % of respondents said that the city they are residing in have adaptive sports facilities for Divyang children and 85% of them are dissatisfied and 10% of them are extremely dissatisfied by the available facilities in the city.

**Table 3: Barriers faced by Para-Athletes in adaptive sports**

S. No.	Asked Questions	Received Response	
		Yes	No
01	Have you had difficulty in getting admission in school due to being a Divyang person?	20%	80%
02	Do you have any inconvenience of commuting to school?	35%	65%
03	Does your school have adaptive sports facilities or physical training for Divyang children?	15%	85%
04	Does your city have adaptive sports facilities for Divyang children?	05%	95%
05	Do you face any inconvenience in using the sports fields, gyms etc.?	50%	50%
06	Has your sports career been affected due to lack of knowledge of government rules?	15%	85%

07	Is there any difference in the honorarium of normal and Divyang players of the sport you are associated with?	45%	55%
08	Do the media value the success of Divyang players?	85%	15%
09	Do the media pay attention to the success of Divyang players like other general category players?	35%	65%
10	Do sports associations discriminate between Divyang players and other general category sportspersons?	70%	30%

Source: Primary

Note: Questions were asked in local languages and translated in English to present in this article.

On the question of the difference in the honorarium between Divyang players and others, 55% of them agreed that there is no difference but during the case study it has been found out that the individual athletes also faced discrimination in different states and do not get regular payment instead of policy formation. Similarly in many states it depends upon media coverage and the power of sports

association that what cash award a player will get. It has also been seen that performance of Divyang in adaptive sports helping them to get recognition in family, school and society. The respondents agreed that with the adaptive sports performance they are able to reduce the social, psychological and attitudinal barriers in everyday life. Table4 represents the changes adaptive sports bring in the life of respondents.

**Table 4: Adaptive sports benefits towards reducing the attitudinal and social barriers**

S. No.	Asked Questions	Received Response	
		Yes	No
01	Do other children in school play with Divyang children?	10%	90%
02	Did children started playing with you or became your friend when you won medals in adaptive sports	85%	15%
03	Do teachers in school encourage Divyang children for adaptive sports?	25%	75%
04	But when you get associated with adaptive sports and won medals then did teachers started giving examples of you for motivating other Divyang to participate in adaptive sports?	70%	30%
05	Were you discriminated in the family for being a Divyang?	15%	85%
06	Did your family members think that you will not be successful in life for being a Divyang?	90%	10%
07	Did your family members showing respect for you or considering you valuable after your performance in adaptive sports?	85%	15%
08	Do people in society show mercy for you because of being a Divyang person?	60%	40%
09	Did you start getting recognized and more respect in comparison to other Divyangs in society after your performance in adaptive sports?	85%	15%

Source: Primary

Note: Questions were asked in local languages and translated in English to present in this article.

However respondents shared that in India audience watch adaptive sports tournaments from a sympathetic attitude which is a hindrance in development of adaptive sports as an economic sector/industry. They have also pointed out that in media their performance has been written as a motivational story in a sympathetic tone. They hope that in future a more inclusive society will be build and they will get a supportive environment to shine.

## **CONCLUSION**

In India Divyang has shown enormous abilities through their glorious performance in adaptive sports. At many international level of adaptive sports tournament, they have brought glory for the country. Participation in adaptive sports has been helpful in improving the social status and reducing the social barriers for Divyang. However due to poor state level policy formation and less financial income from adaptive sports less number of Divyang are attracted towards adaptive sports as a career choice. The accessibilities of female Divyang to the adaptive sports in India is still far behind in comparison to their male counterparts.

## **RECOMMENDATIONS**

- ❖ Basic infrastructure like educational institutes, health care facilities, Roads, Park, Play ground must be accessible to the Divyang.
- ❖ The adaptive sports equipment should be subsidized in order to make it affordable for more number of Divyang.
- ❖ State Sport Policy should be updated to include the adaptive sports performance and should be treated equal with their counter sports facilities.
- ❖ Government should have a proper job policy for Para- athletes.
- ❖ More number of adaptive sports tournament should be organized with proper media coverage to bring attitudinal change in the society towards Divyang.

## **SCOPE FOR FUTURE RESEARCH**

It may motivate many researchers to further do the investigation in adaptive sports on various

bases like state wise, Sex – wise, social category wise and also for different sports. It also opens up the area of research for new policy and programs formation related to adaptive sports in India.

## **LIMITATIONS**

The definition of disability is different for different survey and census years. Therefore the used comparative figure for disability data may lead to bewilderment. The limited resource has an impact on the selection of sample size which in turn put limitations on the research findings.

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# COVID – 19-PLANNING FOR THE FUTURE TAKING LESSONS FROM PAST

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## ABSTRACT

Experience makes the human being strong to fight with same circumstances that he/ she faced in the past. In the diseases, viruses, and pandemic era, India has experienced a lot of things to bring the life and economy to front foot from back foot. Since 120BC the whole world experience various epidemic situation and now the whole world is also affected by the new virus named as CORONA VIRUS DISEASE. This new virus is a replica of the pandemic situation faced by the world in the year 1918 which was known as SPANISH FLU. In this paper, an attempt was made to present the effect of both the virus in the world and Indian scenario and to check whether the steps taken by the world and India in 1918 is really helpful in today's pandemic to recover our economy. Data collected from secondary sources are used in conducting this research. Researchers suggested for adopting various measures taken in the era of pandemic occurred in 1918 to revive the droning economic conditions of the country.

**Keywords:-** Pandemic, Epidemic, COVID-2019, Spanish Flu

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## INTRODUCTION:-

Human being like other living beings is largely dependent on several elements of Nature. Any sort of changes in nature may have a substantial effect on human lives or even so called Civil Society in modern days. Scientific research made by human on earth is mostly confined to study various aspects of nature in different forms. But in this commercial world, people are using the give and take policy but ignored it when it comes to nature and its resources. Human are using natural resources for their personal benefits but not taking much required steps to protect the environment. Every time human being thinks that he/ she are much more superior to nature, because nature maintains silence for every activity done by human beings. So it is an alarming message to all that when nature shows its real face then it will not possible for the normal human being to understand the cruelty of the nature. Natural disasters like flood, earthquake or hurricane are uncontrollable factor beyond the scope of the human being. Due to this the human being remains in a stagnant position or we can say Natural disasters are the opportunity to show

the human being about the real face of the nature which is tortured by the human being.

Apart from the above natural disasters, Pandemics are large-scale outbreaks of infectious disease that can greatly increase morbidity and mortality over a wide geographic area and cause significant economic, social, and political disruption. Till now there are so many diseases present which pull down the world economy into the back foot. There are so many infectious diseases present which makes the economy as well as human being cripple. Out of them the recent one is CORONA VIRUS DISEASES (COVID – 2019). It is the replica of another pandemic situation held in the past known as SPANISH FLU in 1918.

## OBJECTIVE OF THE STUDY:-

In this paper, an attempt has made to study:

- ❖ To study the Effect of COVID – 19 on Indian Economy;
- ❖ To explore possible ways for revamping the droning economy by taking lessons from the past especially from the Pandemic occurred in 1918, 100 years ago across the world.

## RESEARCH METHODOLOGY:-

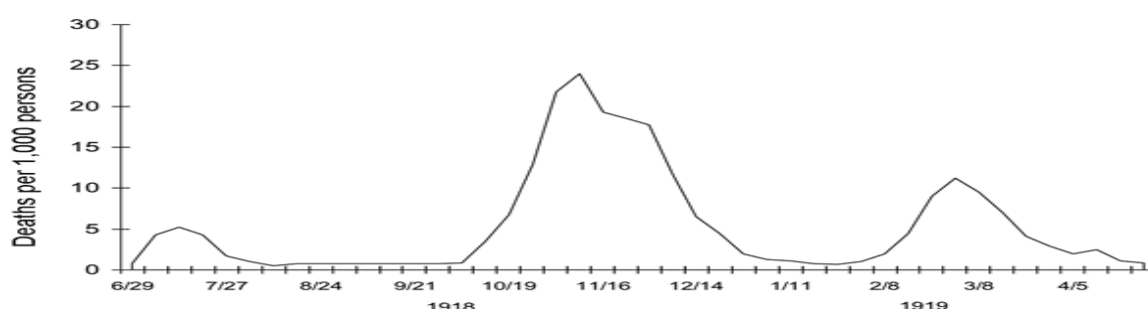
The study is made on the basis of data collected from secondary sources. Sources like internet, magazines and journals are used for extracting useful information for the current study.

## DATA ANALYSIS AND INTERPRETATION:-

### SPANISH FLU IN 1918:-

At the time of World War – I, a new type of flu known as Spanish flu was affected the whole world. The scientific name of Spanish flu is The Influenza Pandemic 1918. The Pandemic infected one third of the world's population and killed around 5 crore of people. The mortality rate in this pandemic situation is high because 10% of the people died among the infected people. Young, old, sick and otherwise healthy people were affected and in this flu young masses were mostly affected. It was not very much affecting the less immunity people like old, child, and sick people. It was occurred in between January 1918 – December 1920. Various study had their different view on this particular type of flu. Some study said that it was being firstly seen in the owl, and then it was transferred to pig and in the last to human population.

It was H1N1 influenza virus through which this flu had been originated. The origin of this virus was somewhere in American Mid west.



This flu was also seen in India. It was named the Bombay Fever in 1918. An estimated 1 to 2 crore of population were died in India. In that time due to British colonial rule this virus entered in to our country. The British soldiers were the main conveyer of this virus in to India.

During the world war time some American soldier were sent to the Europe through which this virus affected the European country also. Soldiers are the main conveyer of this virus throughout the various countries including India. The infection were noticed across military camps but countries in the midst of World War – I like Britain, Germany, France and the US kept it a secret in the beginning, in a bid to keep the morale of the forces high. Spain, which was neutral, reported the outbreak of the disease accurately. Therefore it was known as Spanish flu. King of Spain was also affected by this flu. It was also another reason of why it was named as Spanish flu.

It had three phases in that time. The second phase was very dangerous. In that there was no antibiotic and vaccine for this type of virus was not invented. So it affects a wide range of population. In that time there was no international organization like World Health Organization who guides them properly. So the following steps were being taken to control the virus, which are given below:-

- Schools Shutdown.
- Theaters Closed.
- Travelers banned by many cities.
- Coughing and spitting in public made punishable by New York.
- Many buildings became makeshift hospitals.
- Many US cities observed complete lockdowns.

### Effects of Spanish Flu in the World Economy:-

Due to lack of data availability of data we are considering that the country USA was very much harmful due to this pandemic situation. Some of the effects are given below.

- Countries having greater mortality rates saw GDP fall by 6-8% as a result of the Spanish Flu, but cities that implemented the strict measures saw the quickest return to growth.
- While policymakers and pundits debate the cost-benefit analysis of social distancing and the closing of schools, churches, and businesses made the greater return in future. Through this process various countries return to their feet early.
- As such, the economic fallout from the Spanish Flu could be expected to be far worse. As researchers at the Federal Reserve Bank of St. Louis showed that, in 2007, the Spanish Flu reduced manufacturing activity by 18% in 1918-19, and declined supply and demand simultaneously.
- Service and entertainment sectors were very much affected by this pandemic situation, but health sector made an improvement in the growth of GDP.
- Broadband internet, mattress and spring suppliers were also the most profitable winners at that time because doctors' gave the best advice to "stay in bed."
- Mining towns were particularly hard hit, with the town of Coalfield.
- A recent study from Columbia and the National Bureau of Economic Research has shown that the pandemic achieved lower educational attainment, had increased rates of physical disability, lower lifetime incomes, and a lower overall socioeconomic status than those born before or after the flu.
- Retail sales reduces to -2% in November and -6% in December.
- Exports in various countries like Sweden, United Kingdom, Germany, New York, Russia, etc had been declined.
- Trend of per capita income in various countries touched to negative figure.
- Negative effect on capital returns.
- It reduces the global GDP by 0.7% in a year.
- Reduces the return on stocks and government bills. (7 % on stocks and 4% on bills)
- Permanent reduction in labour forces.

- Government not telling the truth at that time, so it was very much affected.

#### **Effects of Spanish flu in Indian Economy:-**

- The real GDP rate in India was - 10.5%.
- The inflation rate was high.
- Shortage in supply.
- Reduces the return on stocks and government bills. (26% on stocks and 14% on bills)
- Less sanitization facility in the river Ganga. The dead body was disposed off after death in the river. Due to that the river became polluted.
- Reduction in labour forces.
- It was there for 9 months in India.

#### **Steps to overcome the Spanish flu by the world:-**

Here we basically talk about country USA due to lack of data.

- Work in factories, mines and shipyard continued to fulfill the supply chain.
- Production of coal, steel, machinery, textiles and other product required in the war did not stop the production.
- Private sector plays an important role in recovering the pandemic situation.
- Working time extended to Sunday and overtime was performed by the workers to fulfill the gap of economic crisis.
- Governments tried to motivate the people, not to morally down.
- Social distancing and lockdown plays an important role.
- It took around two years to get back to the normal condition.
- In January 1919 the retail sales in USA increase to 8%.
- After 1921, the exports are much higher in USA.

### **Steps to overcome the Spanish flu by India:-**

Due to lack of data, we assume that the same procedure was followed in India to recover the pandemic situation. The main reason for the assumption is that of British Colonial Rule.

### **CORONA VIRUS DISEASE (COVID – 2019):-**

Before introducing this virus, we had faced the same symptoms virus in the early past which has been discussed earlier. Spanish flu was also known as Forgotten Virus, because we have not researched about this pandemic in that time. The research has been done on that particular since last 15 years. But there was no absolute and correct information about the Spanish flu. Different researcher gave different view on that particular pandemic situation.

We cannot predict the nature and the nature once again violent with the new virus known as corona virus. Corona viruses are a large family of viruses which may cause illness in animals or humans. In humans, several corona viruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). COVID-19 is the infectious disease caused by the most recently discovered corona virus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. COVID-19 is now a pandemic affecting many countries globally.

This virus has the same symptoms as the Spanish flu. But the main difference is that Spanish flu basically seen in the young masses but corona virus is reflect in the masses who has less immunity system or having some diseases. Till now it has taken 2, 34,143 live of people and affected 33, 10,039 worldwide. Now the most affected country is United States of America. It had started from China and affects about more than 200 countries. This virus also affects our Country India where there are more than 130 crore of people.

It has already taken the live of more than 1000 people and infected more than 30000 people in India. The same procedure has been adopted to stop the virus as in Spanish flu like:-

- Lockdown.
- Shutdown.
- Work from home.
- Social distancing.
- Use of mask, etc.

### **Effects of corona virus in world economy:-**

- United nation has saying that \$2 trillion shortfall will be there in the global income and \$220 billion shortfall in income will be to the developing nation.
- The International Monetary Fund (IMF) has revised its global GDP growth estimate from 3.3% just 3 months ago to a contraction of 3%.
- USA, China, Italy, Japan, France, etc are country mostly affected.
- Oil prices declines continuously.
- Within 21 days of corona virus the global market dropped by 21%.
- Slow down of supply, sales and revenue of various worldwide companies.
- 80% drop of automobile sales in china.
- Layoffs, bankruptcies, unemployment has been increasing in the world day by day.
- This crisis will continue for next 24 months.
- Defaults in payment of interest on loan.
- Airlines industry will layoffs 20% to 50% employee in the future.
- American airline cut its international flight by 75%.
- Hotel and restaurant business has suffering of loss in income from 30% to 60%.
- Mouth mask, sanitizers and hygiene products prices will be more in future.
- Increase in the medicines and health care cost.
- Industry dependent on cheap labour suffers a great loss.
- Smart phones and electronic sales will be decreased.

- Lack of technology will incur greater logistical cost.
- Poultry industry suffers a big loss.

**Effects of corona virus in India:-**

- Effect on self employed and casual workers.
- 1100 crore loss in poultry industry.
- As per RBI the growth rate of India will be between 3.5% - 4%.
- Nonperforming asset in the banks will rise.
- More loss will be suffered by the MSME sector.
- Around 52 lakh crore wipeout from share market.
- Sensex and Nifty comes down by 35%.
- More cash outflow from corporate sector in the way of cash outflow as payment of salary, etc.

- Supply and demand chain has been affected.
- Cash savings in the country is more while investment is less.
- Around 60% workers who depend on agriculture becomes empty hand.
- Sales of automobiles sector comes down to 15% -16%.
- More financial bad debt is going to face by the financial institution.
- According to CII, CEO's of India fear fall in revenue by at least 10% and 52% CEO's foresee job losses.
- Job losses around 35% in the real estate sector.
- OLA and UBER revenue comes down by 40% - 50%.
- Following table shows the current employment, job and revenue loss due to the existing virus.

INDUSTRY	CURRENT EMPLOYMENT	JOB LOSS	REVENUE LOSS
Hotel and Tourism	4 Crore	12 Lakh	11,000 Crore
Aviation Industry	3.5 Lakh		4200 Crore
Retail Industry	4.6 Crore	1.1 Crore	
Restaurant	73 Lakh	14 Lakh	

**Steps taken by the various countries to recover from this pandemic situation:-**

- Canada and United States sets up a loan programme for small and medium scale enterprises, where they provide interest free loan.
- Tax payer money will be provided to the infrastructural company.
- USA government issues \$1.5 trillion to prevent the market from collapse.
- Federal Reserve cuts to half percentage and now it is 0.
- France government issues 45 Billion EURO to prevent the market from collapse.
- Italy government issues 25 Billion EURO to prevent the market from collapse.
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**FINDINGS:-**

- The pandemic, epidemic, diseases are not in our control. We have to face them. Human life and economic conditions both are affected by this type of things. There is no option to hide the truth. We cannot blame each other for this situation; we have to deal with it by joining our hand to recover the economy. We have to support our Government.

**SUGGESTIONS:-**

- In the present context, researcher suggested the following points to consider for a quick recovery from the depressed economy.

- Like other country INDIA has to make some contribution for the recovery of market.
- Focus has to be given on the medicines and health care improvement, because now a day's these industry are in improvement stage.
- It is the best time to promote the digital payment system because there is a greater chance of spreading the virus through cash payment.
- Increase the overtime and working on holiday will be implemented.
- Cut down the salary of top and middle level management and that money should be provided to the lower level employees, so that they will be motivated to work overtime.
- Government must make a corpus fund for the development of MSME sector.
- Easy loan and interest free loan must be provided to the MSME sector and the loan payment must be made after two year.
- Decentralize policy must be followed by the central government i.e:- Power must be given to the state government for taking decision regarding economy.
- Migrant people of different state can be utilized for agricultural activity or the respective state government can make arrangement for their stay so as after lockdown they complete the unfinished work in that particular state.
- Increase the House rent allowances and meal facility for the employee by the employer.
- Start the coal, steel industry as soon as possible with fewer workers.
- Government should provide the credit card with minimum interest to the farmer and MSME sector.
- Provide basic needs to the MSME sector without any charge.
- It is an opportunity for INDIA to collect more revenue from petroleum product by lowering their prices because now the price of petroleum product has come down. So make more advantages from it.
- Increase the production of necessary product.
- Replace the young people in place of old age people in every sector due to less immunity system of old age.
- It is an opportunity for INDIA to welcome new companies who take out their plant from China.
- Governments first select the priority sector and then revamp it.
- Promote the film industry because of more money come from other country by watching the INDIAN film.
- Government must provide the most secured investment with more return because the people start saving not investing.
- Communication of entire information about the crisis and virus must reach to the people, so that they will be mentally prepare for the upcoming situation.
- Change the wage payment from grade system to time or piece wage rate, so that worker going to work more efficiently.
- Manufacturing company must try to utilize the full capacity.
- Start the alcohol business because of more tax collection.

### **CONCLUSION:-**

Life is full of uncertainty and now economy is in uncertain position. We have the past experience and young population through which we can understand the things and explain them to others who are not listening them. Economy is due to us. So first we have to protect our self first then economy will automatically comes to the normal condition. We must be patience and obey the government rules.

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# **ROLE OF SOCIO-ECONOMIC FACTORS ON FINANCIAL INCLUSION: A STUDY OF MALDA DISTRICT IN WEST BENGAL**

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## **Abstract**

Financial inclusion is the buzz words to the government and policy maker since last few decades. Financial inclusion is an appropriate tool to reduce the financial inequality and poverty from the all sections of societies. In this study, researcher attempts to find out the impact of religion and socio-economic factors on progress of financial inclusion. On the basis of primary database of Malda district, West Bengal, the analysis of this study is done comparing the mean value of the respondents' scores. It is found that there is a great impact of socio-economic factors on financial inclusion and religion influences very lightly the performance of financial inclusion. Especially education, income and area are the important factors for financial inclusion and age also some extent influences the financial inclusion.

**Keywords: Financial Inclusion, Socio-economic factors, Mean value of scores, Malda District**

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## **1. Introduction**

Financial inclusion is the most priority issue to the government of all countries across the world. It is well known fact that financial inclusion is a prerequisite to eradicate poverty from a nation because when common people get excluded from the mainstream financial system, they are deprived of several low-cost services which has positive results in the long run. Consequently money lenders get the opportunity to exploit the poor and disadvantaged people in an illegal way. To overcome this adverse situation, financial inclusion is considered as a solution to bring welfare of the needy people of the society and also to maintain a sustainable and stable economic development. Financial inclusion is defined as access to "appropriate financial products and services needed by all sections of the society in general and vulnerable groups such as weaker sections and low income groups in particular" at an affordable cost in a fair and transparent manner by regulated mainstream institutional players (Reserve Bank of India, 2011). This definition focuses on financial inclusion of the weaker sections

of the society at low cost from the formal financial institution. The Rangaranjan Committee (2008) defined financial inclusion as the "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". The Chairman of this committee gives importance to the access to financial services and availability of credit for the poorer sections at a reasonable charge. Many initiatives have been taken by the government of India and Reserve Bank of India (RBI) from time to time like nationalisation of commercial banks in 1969, introduction of Regional Rural Bank (RRB) in 1975, establishment of National Bank for Agriculture and Rural Development in 1982. In this connection, name of some other vital measures include the SHG-bank linkage programme in 1992 and introduction of Kisan Credit Card (KCC) and General Purpose Credit Card (GCC). A revolutionary step taken by the government was the launch of Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014 which has yielded positive results. However, no matter how much progress the country is seeing, it is important to check whether all religious

groups are advancing or not. Hence, the aspect of religion is also to be included while making an analysis on financial inclusion as well. In India, the majority follows Hinduism followed by Islam and many others. Effect of religion faith on intensity of financial inclusion is a considering matter (Kim et al. 2020). Socio-economic factors also influence the progress of financial inclusion and in this context some papers are published in the journal like Abel et al. (2018), Kaur (2017), Clamara et al. (2014). In this paper, researcher also attempts to find out attitude of Muslims vs.-a-viz. others towards different aspects of financial inclusion.

## **2. Literature Review**

In this section the researcher mentioned the important part of previous literatures which are written in Indian and other foreign countries respect. **Morgan and Trinh (2019)** wanted to explain the determinants and impacts of financial literacy on financial inclusion in respect to Cambodia and Viet Nam. The authors described the internal meaning of financial literacy and interpreted it through the discussion of three elements like as financial knowledge, financial behaviour and attitude toward longer financial planning. **Ozili (2018)** specified that there was a good relationship between digital finance and financial inclusion. The author observed that digital finance provided easy, secured and convenient banking services to the poor. The author noted that digital finance influenced GDP (Gross Domestic Product) of a country by providing different type of financial facilities to the business men, entrepreneurs. **Abel et al. (2018)** mainly focused on the importance of socio-economic factors which were age, education, financial literacy, income, and internet connectivity those were positively related to financial inclusion and distance from point of service and documentation required to open a savings bank account were negatively related with the financial inclusion. **Paramasivan and Arunkumar (2018)** told direct benefit transfer was a milestone initiative of Govt. of India under which system any type of social benefited schemes money was directly transferred to the bank account of the respective beneficiary. **Sakarombe (2018)**

mentioned another one thing that was stability in banking service for fruitful implementation of financial inclusion concept. This study noted the financial inclusion plan for the country Zimbabwe for the period 2016-2020 would reduce the financial inequality, poverty, and ensure the financial access to the poor and remote areas people MSME and for women section. **Kim et al. (2018)** specified the evolution of mobile banking system and the worldwide impact of mobile banking on financial inclusion. The authors pointed out positive influence of mobile banking especially for the unbanked areas of developing countries as example the African countries (Kenya, Zambia). **Kaur (2017)** attempted to determine the influencing socio-economic factors on financial inclusion and the pointed out the name of four factors which are literacy rate, degree of urbanization, district gross domestic product and proportion of working population as the main socio-economic determinants of financial inclusion. **Dutta (2017)** told financial exclusion and poverty badly affect the financial development and economical development. **Barua et al. (2016)** specified financial development was the catalyst of all round development of nation. **Shethy (2016)** referred that financial inclusion was a buzzword of the current age and considered it as a yardstick of economic development. The author specified three objectives of this paper (to study the role of financial inclusion in inclusive growth, identify the indicators of FII and develop an index to measure financial inclusion). **Unnikrishnan and Jagannathan (2015)** noted that financial inclusion meant accessibility, availability and usage of formal financial system for all segment of a society. In this paper authors wanted to measure the global financial inclusion status and evaluate the role of financial inclusion to boost GDP, GDI and HDI of country using concept of Financial Inclusion Index **Sahoo and Gomkele (2015)** mentioned that financial services were basic amenities for economic development of a life like as food, cloth and drinking water. **Shetty et al. (2015)** specified the importance of Self Help Group (SHG) and women empowerment for fulfilling the target of financial inclusion. **Raihanath and Pavithran (2014)** stated that role of Commercial Bank in financial and also

mentioned commercial banks could play very vital role in the economic development of a country like India. Still now today a greater portion of disadvantaged and low income groups were excluded from access to formal financial services. **Clamara et al. (2014)** got the significantly correlated socio-economic factors which affect the financial inclusion level of a household and enterprise. This study mentioned that especially the women who lived individually in the rural areas and young group faced high level of difficulties to access to formal financial system. The authors indentified the most significant socioeconomic factors is education which highly influence performance level of financial inclusion. This article also depicted the factors ( income level, age and gender) which had adverse effect on financial inclusion. **Camara and Tuesta (2014)** measured the financial inclusion index using the concept of multistage principal component analysis on the basis of supply side and demand side database of financial inclusion of eighty two countries (82) which were classified under two categories like developed and less developed country as per World Bank Report. The authors considered for measuring the index of financial inclusion three basic dimensions these were usage, barriers and access. **Sharma and Kukreja (2013)** narrated some specific important objectives like mobilization of savings, equitable economic growth and poverty eradication in context of need of financial inclusion. **Chakrabarti (2013)** observed that inclusive growth and sustainable economic development mainly depended on formation of capital through adequate credit and necessary financial services. This study gave importance for financial inclusion of rural areas population using the concept of institutional rural credit system. **Agarwal and Klapper (2013)** defined financial inclusion as availability of banking services at an affordable cost to the disadvantaged and low income groups. The objective of this study was explaining scope of inclusive growth using the concept of financial inclusion and cooperative banks in India. **Kunt et al. (2013)** determined the gender gap in case of financial inclusion across the world. This study did the analysis on the

basis of World Findex dataset collected from 148 countries and there were total number of respondents 1, 50,000. The authors pointed out the number of bank account ownership status of male and female persons of high income countries and developing countries. **Sharma (2012)** measured the progress level of financial inclusion. This study calculated the index of financial inclusion of some selected countries across the world considering the four important indicators (Number of bank account per 1000 adults, number of bank branches per 100000 adults, domestic credit as percentage of GDP and domestic deposit as percentage of GDP) of financial inclusion. The researcher measured the index of financial inclusion (IFI) of 94 countries across the world for the period 2004 to 2010. **Kuri and Laha (2011)** looked into the financial inclusion of some selected districts of West Bengal; Kolkata occupied the highest position in the measurement of inter-district Index of Financial Inclusion (IFI) in the state. **Chattopadhyay (2011)** examined the index of financial inclusion on the basis of three dimensions (i.e. banking penetration, banking availability and banking usage) of 23 states of India. The author found that IFI of Maharashtra was top level and followed by Karnataka state and another point was also specified that the performance of all the southern states was better than any other region especially north east states IFI was lowest. **Sharma (2010)** pointed out the importance of inclusive financial system for equal growth in a economy of a country because this system mainly followed three basic and needful system one was equal distribution of resources, 2<sup>nd</sup> accessed to adequate financial services with day to day finance management and 3<sup>rd</sup> reduced the growth of informal credit sources like local money lender. **Ramji (2009)** noted that financial inclusion was priority factor for inclusive growth across the world and specified a special drive was given from 2005 to cover the financial access every sphere of society through the financial inclusion programme. **Sharma (2008)** mentioned that so many academic literatures

are discussed thoroughly in connection with inclusive economic development and financial development but not measuring the level of progress in the financial inclusion. In this paper author tried to make a index of financial inclusion on some particular dimensions to measure and compare the actual position of financial inclusion in our different states and also of many countries.

### **3. Research Gap**

On the basis of the review of previous literatures, it is clear that financial inclusion is an important area for researchers and hence keen attention is given to this topic. Many studies have been done and discussions have been made on different aspects which include its role and importance, inclusion index at the state or country level and factors that influence inclusion to be the majority ones. Since no study on the connection between religion and financial inclusion especially in Malda District of West Bengal is not done previously, the researcher gives looks into the issue.

### **4. Objective of the Research**

The objectives of the study are as follows:

- i) To study the attitude of religious households towards financial inclusion.

### **5. Research design**

Research design is an important part of any research and on the research design, appropriateness and robustness of the results is depended. The concern details for this empirical study are given below.

**5.1 Sampling and data collection:** The present empirical study is based on primary data which are collected following the multi-stage sampling method (first unit sub-division, second unit block and third unit

village). A total of five hundred responses are collected comprising of rural, urban and semi-urban from Muslims and the remaining from non-Muslims, though mainly comprising of Hindus. The data is collected with the help of a structured questionnaires using primary survey.

**5.2 Methodology:** The discussion of this study attempts to determine the attitude of different religious groups towards different aspects of financial inclusion. Data are collected according to structured questionnaire. These questions are divided into three groups which are penetration, availability and usage. These three groups are also called as penetration dimension, availability dimension and usage dimension under financial inclusion. There are eight variables under penetration dimension, seven variables under availability dimension and six variables under usage dimension.

The scaling is done following the Likert scale ranging from 1 to 5 (1 means disagree, 2 means poorly agree 3 means agree, 4 means fairly agree and 5 means mostly agree). Average score are computed of every variable under these three dimensions in respect of five socio-economic factors ( age, education, income, area and gender) for Muslim community and others (non-Muslim) communities.

### **6. Analysis and findings**

Average scores are computed on the basis of feedback of five hundred respondents under three dimensions (penetration, availability and usage) and researcher explains the results on the basis average scores and standard deviation. The following table presents the status of penetration, availability and usage dimensions with respect to both communities (Muslim and Non-Muslim), only Muslim and others communities (non-Muslim) and the explanations are given below.

**Table 1: Average score of variables under Penetration Dimension**

Variable Name	Denoted by	Average Score of Penetration Variables for Muslim and others	Average Score of Penetration Variables for only Muslim	Average Score of Penetration Variables for others
Is documentation easy for opening a/c?	V1	4.01	3.98	4.05
Useful services are provided by the bank	V2	4.32	4.34	4.28
Opening bank account was easy	V3	3.99	3.96	4.03
Banking Mitras are useful	V4	3.24	3.41	3.02
Bank helps to build wealth	V5	3.2	3.1	3.34
You have trust on bank and staff	V6	4.39	4.39	4.4
Banking keeps your money safe	V7	4.53	4.58	4.45
Banks make you aware about different government schemes that can be availed	V8	1.84	1.82	1.87

Source: Calculation done by the researcher

\*based on responses during primary survey

According to average score (see table 1) of V1 under penetration dimension, it is fairly agreeable to the respondents of all communities (Muslim and others, only Muslim communities and to the others communities. Average score of V2 is strongly agreeable by the respondents of all communities Muslim and non-Muslim and others. Average scores of V3 shows a mean of 3.99 for all communities, 3.96 for only Muslim and 4.03 for others which indicates that all respondents fairly agree with this variable regarding bank account. V4 under penetration dimension shows that the respondents all categories are just agreeable but respondents of Muslim community enjoy services of bank mitras more than the others. With respect to V5, the level of agreement is only agreeable to the all categories of respondents. Similar is the response to V6 and V7. With respect to V8, it is seen that the role of banks in regard to creating awareness about government schemes is very passive.

#### **Average score of variables under Availability Dimension**

The average scores of V8 shows high agreeableness in respect of all types of respondents. In V9, the average scores indicate a lower level of agreement which means that going to bank is costly to most of the respondents. With regard to V10, just agreeable level of the respondents under all communities, only Muslim community and others communities but comparatively respondents of others communities express that ATM is nearer to their home than the respondents of Muslim community. Average scores of V11 indicate that the respondents of every community are highly agreeable (average score is more than 4) but average score of V12 is very low thereby denoting poor agreement among the respondents. For V13, Muslims and other communities show agreeableness and according to average score of variable seven (Branch office timings are okay) express the mostly agreeable level of the respondents under the every community.

**Table 2: Average score of variables under Availability Dimension**

Variable Name	Denoted by	Average Score of Penetration Variables for Muslim and others	Average Score of Penetration Variables for only Muslim	Average Score of Penetration Variables for others
Whether the bank is close to your home?	V9	3.53	3.5	3.58
Going to bank is costly for you	V10	2.26	2.24	2.29
The ATM is near your home	V11	3.17	3.15	3.18
I access traditional services quite	V12	4.35	4.41	4.27

frequently				
I access non-traditional services quite frequently	V13	1.86	1.85	1.86
Distance is a problem in my banking	V14	2.42	2.31	2.58
Branch office timings are okay	V15	4.48	4.49	4.48

Source: Computed by the researcher

#### Average score of variables under Usage Dimension

Average scores of variable V16 (Knowledge about Traditional Products like Cheque, Deposit, Loan etc.) are more than 4 of each community (All, only Muslim and Others communities) which tell that respondents are mostly agreeable with the variable one under usage dimension. In case of V17 variable (Knowledge about Non Traditional Products like Net Banking, Mobile Banking, and Internet Banking), average scores are low (less than 2) for every community and which imply that the respondents are poorly agreeable with this variable. Average scores of V18 variable (Bank office staffs are helpful and well behaved) of All, only Muslim and others communities reveal fairly agreeable level and

V19 variable's (Completing banking transaction take time) average score of every community indicates the most agreeable level. In respect of this variable, respondents of Muslim community put their opinion that they provide more time (average score 4.14) to complete a transaction than the respondents of other communities (average score 4.10). Average scores of variable V20 and V21 (The banking services are satisfactory, you are satisfied with banking products) are more than 4 which reveal fairly agreeable level with these two variables. In respect of fifth variable, respondents of others communities (non-Muslim) express more satisfaction level (average score 4.08) than the respondents of Muslim community (average score 4.05).

**Table 3: Average score of variables under Usage Dimension**

Variable Name	Denoted by	Average Score of Penetration Variables for Muslim and others	Average Score of Penetration Variables for only Muslim	Average Score of Penetration Variables for others
Knowledge about Traditional Products (Cheque, Deposite, Loan etc.)	V16	4.39	4.47	4.29
Knowledge about Non Traditional Products (Net Banking, Mobile Banking, Internet Banikng )	V17	1.86	1.86	1.87
Bank office staffs are helpful and well behaved	V18	3.93	3.86	4.01
Completing banking transaction take time	V19	4.12	4.14	4.1
The banking services are satisfactory	V20	4.06	4.05	4.08
You are satisfied with banking products	V21	4.19	4.21	4.16

Source: Computed by the researcher

### **Average score of Penetration of Muslim Community in respect of Socio-economic Factors**

On the basis of average score (see table 4) of each age group respondents it is found that the respondents are fairly agreeable with the V1 to V7 variables but in case of variable V4, older age group persons express their more preference than others two age group respondents and standard deviation is very low in every cases. In respect variable eight, the respondents every age group reveal poorly agreeable opinion and the upper age group respondents tell comparatively more negative approach about role of bank staff for creating awareness of the new scheme of government. According to education level, the low educated respondents express their views for the variable one comparatively difficult than the high educated persons and in case of variable two to seven respondents of each educational group express more or less same type attitudes. Highly educated persons tell that awareness about new scheme is done

comparatively more but respondents of every educational group present least agreeable level in case of variable eight. As per area wise respondents feedback for the variables V1-V7, urban area's respondents reveal just agreeable level on the other hand others two area's respondents express their high level of agreement. Opinions of all areas respondents are near about same (least agreeable) for the variable V8. According to average scores of the respondents' income level, the high income level respondents reveal very good position for one to seven variables but mean value of every variable is better for high and medium level incoming respondents than low income level respondents and in case of variable eight, the respondents whose income level is in the middle level, they get comparatively less awareness about the new government scheme. Female respondents express better feedback than the male respondents for the V1 to V5 variables and for the variable V6, V7 and V8, respondents of both gender present same type feedbacks.

**Table 4: Average score of Penetration of Muslim Community in respect of Socio-economic Factors**

Average on	Is documentat ion easy for opening a/c?	Useful services are provided by the bank	Opening bank account was easy	Bankin g Mintra s are useful	Bank helps to build wealth	You have trust on bank and staff	Banking keeps your money safe	Banks make you aware about different government schemes that can be availed
Variable	V1	V2	V3	V4	V5	V6	V7	V8
Age 15-30	<b>3.93</b>	<b>4.33</b>	<b>3.99</b>	<b>3.49</b>	<b>3.37</b>	<b>4.27</b>	<b>4.47</b>	<b>1.96</b>
Age 31-50	<b>3.99</b>	<b>4.39</b>	<b>3.98</b>	<b>3.38</b>	<b>3.16</b>	<b>4.39</b>	<b>4.59</b>	<b>1.83</b>
Age 51 and above	<b>3.98</b>	<b>4.15</b>	<b>3.83</b>	<b>3.40</b>	<b>2.38</b>	<b>4.55</b>	<b>4.75</b>	<b>1.58</b>
Education: Primary	<b>3.65</b>	<b>4.08</b>	<b>3.63</b>	<b>4.02</b>	<b>2.75</b>	<b>4.29</b>	<b>4.53</b>	<b>1.57</b>
Education: Secondary	<b>4.05</b>	<b>4.32</b>	<b>3.98</b>	<b>3.45</b>	<b>3.08</b>	<b>4.42</b>	<b>4.69</b>	<b>1.71</b>
Education: H.S. and above	<b>4.05</b>	<b>4.46</b>	<b>4.08</b>	<b>3.14</b>	<b>3.27</b>	<b>4.39</b>	<b>4.52</b>	<b>2.02</b>
Area: Rural	<b>4.02</b>	<b>4.47</b>	<b>4.01</b>	<b>3.83</b>	<b>3.01</b>	<b>4.59</b>	<b>4.78</b>	<b>1.85</b>
Area: Urban	<b>3.50</b>	<b>3.70</b>	<b>3.25</b>	<b>1.53</b>	<b>3.65</b>	<b>3.60</b>	<b>3.75</b>	<b>1.63</b>
Area: Semi- Urban	<b>4.14</b>	<b>4.36</b>	<b>4.27</b>	<b>3.38</b>	<b>3.03</b>	<b>4.30</b>	<b>4.55</b>	<b>1.86</b>
Income: <Rs.8000/-	<b>3.78</b>	<b>4.21</b>	<b>3.88</b>	<b>3.68</b>	<b>2.97</b>	<b>4.28</b>	<b>4.46</b>	<b>1.75</b>
Income: Rs.8000- 15000	<b>3.99</b>	<b>4.32</b>	<b>3.82</b>	<b>3.18</b>	<b>3.15</b>	<b>4.40</b>	<b>4.63</b>	<b>1.54</b>

Income: > Rs.15000/-	4.22	4.53	4.19	3.25	3.23	4.52	4.70	2.16
Gender: Male	3.93	4.29	3.93	3.39	3.08	4.42	4.60	1.80
Gender: Female	4.09	4.47	4.07	3.46	3.18	4.28	4.53	1.89

Source: Computed by the researcher

#### Average score of Penetration under Others Communities (Non-Muslim) in respect of Socio-economic Factors

From the following table (see table 5), it is observed that respondents every age group respond in the mostly agreeable level for the variable V1 to V7 but in case of variable one older age group respondents opine comparatively higher level agreement than other two age group respondent. In respect of variable V8, respondents of every age group, education group, area, income and gender group give the feedback in the more or less poorly agreeable level. According to education level, respondents of secondary education level express comparatively higher level agreement than others two group of education

level for the variables V1 to V7 and standard deviations are very poor in every case. Respondents of urban area make feedback in the just agreeable level which is comparatively lower score than the respondents of others two areas (rural and semi-urban). Respondents of high income level express comparatively higher level of agreement (fairly and most agreeable level) in comparison of others two groups for the variables V1 to V3 and in respect variable V4 to V7, respondents of middle income level responds in better than other two groups. Respondents of male group reveal better opinion than female group for the variable one to three and female respondents respond in the better way in comparison of male group for the variables V4 to V7.

**Table 5: Average score of Penetration of Others Communities in respect of Socio-economic Factors**

Average on	Is documentation easy for opening a/c?	Useful services are provided by the bank	Opening bank account was easy	Banking Mintras are useful	Bank helps to build wealth	You have trust on bank and staff	Bank keeps your money safe	Banks make you aware about different government schemes that can be availed
Variable Number	V1	V2	V3	V4	V5	V6	V7	V8
Age 15-30	3.89	4.39	3.93	3.00	3.21	4.36	4.57	1.93
	0.92	0.74	0.81	1.52	1.23	0.87	0.57	1.12
Age 31-50	3.99	4.29	3.99	3.04	3.40	4.41	4.43	1.86
	0.97	0.88	1.00	1.48	1.36	0.69	0.73	1.10
Age 51 and above	4.33	4.20	4.20	2.98	3.22	4.38	4.51	1.87
	0.64	0.84	0.92	1.50	1.43	0.75	0.59	1.16
Education :Primary	3.89	3.98	3.83	3.47	2.75	4.45	4.47	1.55
	1.03	0.97	1.19	1.26	1.56	0.67	0.64	0.99
Education :Secondary	4.25	4.65	4.29	3.55	3.60	4.64	4.65	2.11
	0.89	0.67	0.83	1.60	1.45	0.65	0.55	1.33
Education : H.S. and above	4.02	4.24	3.99	2.51	3.50	4.24	4.37	1.91
	0.85	0.81	0.88	1.35	1.09	0.76	0.75	1.02
Area: Rural	4.06	4.34	4.13	3.64	3.25	4.62	4.61	1.90
	0.94	0.87	1.05	1.33	1.53	0.61	0.58	1.25
Area: Urban	3.49	3.58	3.33	1.53	3.51	3.60	3.71	1.65
	0.74	0.66	0.57	0.63	0.70	0.62	0.67	0.61
Area: Semi-	4.57	4.80	4.43	2.70	3.43	4.55	4.80	2.00
	0.66	0.41	0.62	1.34	1.28	0.59	0.41	1.06



Urban								
Income: <Rs.8000/-	<b>3.99</b>	<b>4.20</b>	<b>4.01</b>	<b>3.26</b>	<b>2.97</b>	<b>4.42</b>	<b>4.45</b>	<b>1.66</b>
	<b>0.97</b>	<b>0.91</b>	<b>1.03</b>	<b>1.49</b>	<b>1.47</b>	<b>0.72</b>	<b>0.69</b>	<b>1.07</b>
Income: Rs.8000-15000	<b>3.97</b>	<b>4.40</b>	<b>4.08</b>	<b>3.30</b>	<b>3.50</b>	<b>4.45</b>	<b>4.54</b>	<b>1.98</b>
	<b>0.96</b>	<b>0.79</b>	<b>0.93</b>	<b>1.49</b>	<b>1.30</b>	<b>0.70</b>	<b>0.68</b>	<b>1.19</b>
Income: > Rs.15000/-	<b>4.23</b>	<b>4.30</b>	<b>4.00</b>	<b>2.30</b>	<b>3.80</b>	<b>4.30</b>	<b>4.43</b>	<b>2.13</b>
	<b>0.74</b>	<b>0.81</b>	<b>0.89</b>	<b>1.22</b>	<b>1.00</b>	<b>0.76</b>	<b>0.68</b>	<b>1.05</b>
Gender: Male	<b>4.02</b>	<b>4.23</b>	<b>3.99</b>	<b>3.06</b>	<b>3.40</b>	<b>4.44</b>	<b>4.50</b>	<b>1.91</b>
	<b>0.93</b>	<b>0.87</b>	<b>0.99</b>	<b>1.49</b>	<b>1.31</b>	<b>0.72</b>	<b>0.65</b>	<b>1.13</b>
Gender: Female	<b>4.14</b>	<b>4.48</b>	<b>4.18</b>	<b>2.86</b>	<b>3.09</b>	<b>4.23</b>	<b>4.34</b>	<b>1.73</b>
	<b>0.82</b>	<b>0.76</b>	<b>0.84</b>	<b>1.46</b>	<b>1.51</b>	<b>0.74</b>	<b>0.81</b>	<b>1.06</b>

*Source: Computed by the researcher*

### **Average score of Availability of Muslim Community in respect of Socio-economic Factors**

In respect of variable V9, respondents of lower age group express ( see table 6) comparatively distance of bank from home is higher than others two age groups and this age group respondents reveal more costly to go bank than the respondents of middle and upper age groups. Respondents of middle age group give their feedback for the variable three comparatively better than other two groups. Respondents of every age opine the most agreeable level for the variable V12 and for the variable V13, upper age group respondents respond in the lowest level agreement. Older age group respondents are in the least agreeable level but young group respondents comparatively more comfort with the non

traditional banking system. For the variable V14, feedback of every group is poorly agreeable level and very satisfied with the branch office timing. Respondents of low educated group respond comparatively in the lower level in respect of every variable. In case of comparative feedback as per area wise, response of rural respondents is poorer than other two areas. According to income level of the respondents, high income level respondents score in the better level in comparison to the other two income level groups for the variable V9 to V14 but in case of variable V14, every educational group express the most agreeable. Gender wise feedback is better of male group than female group for all variables but female group tell less problem for bank branch distance than male group.

**Table 6: Average score of Availability of Muslim Community in respect of Socio-economic Factors**

Average on	Whether the bank is close to your home?	Going to bank is costly for you	The ATM Is near your home	I access traditional services quite frequently	I access non-traditional services quite frequently	Distance is a problem in my banking	Branch office timings are okay
Variable Number	V9	V10	V11	V12	V13	V14	V15
Age 15-30	NR	<b>2.56</b>	NR	<b>4.49</b>	<b>2.17</b>	<b>2.44</b>	<b>4.51</b>
Age 31-50	NR	<b>2.22</b>	NR	<b>4.42</b>	<b>1.85</b>	<b>2.24</b>	<b>4.47</b>
Age 51 and above	NR	<b>1.80</b>	NR	<b>4.28</b>	<b>1.30</b>	<b>2.43</b>	<b>4.53</b>
Education: Primary	NR	NR	NR	<b>3.80</b>	<b>1.10</b>	<b>2.45</b>	<b>4.33</b>

Education: Secondary	NR	NR	NR	<b>4.30</b>	<b>1.49</b>	<b>2.36</b>	<b>4.43</b>
Education: H.S. and above	NR	NR	NR	<b>4.74</b>	<b>2.44</b>	<b>2.22</b>	<b>4.59</b>
Area: Rural	<b>2.93</b>	<b>2.63</b>	<b>2.76</b>	<b>4.34</b>	<b>1.67</b>	<b>2.61</b>	<b>4.49</b>
Area: Urban	<b>4.38</b>	<b>1.65</b>	<b>3.23</b>	<b>4.53</b>	<b>2.58</b>	<b>1.98</b>	<b>4.50</b>
Area: Semi-Urban	<b>4.56</b>	<b>1.50</b>	<b>4.23</b>	<b>4.55</b>	<b>1.94</b>	<b>1.67</b>	<b>4.47</b>
Income: <Rs.8000/-	NR	<b>2.64</b>	NR	<b>4.15</b>	<b>1.37</b>	<b>2.39</b>	<b>4.47</b>
Income: Rs.8000-15000	NR	<b>2.19</b>	NR	<b>4.41</b>	<b>1.83</b>	<b>2.28</b>	<b>4.46</b>
Income: > Rs.15000/-	NR	<b>1.77</b>	NR	<b>4.76</b>	<b>2.51</b>	<b>2.24</b>	<b>4.53</b>
Gender: Male	NR	<b>2.17</b>	NR	<b>4.36</b>	<b>2.01</b>	<b>2.37</b>	<b>4.51</b>
Gender: Female	NR	<b>2.45</b>	NR	<b>4.55</b>	<b>1.41</b>	<b>2.15</b>	<b>4.42</b>

*Source: Computed by the researcher*

NR: Non relevant for this demographic factor

#### **Average score of Availability of Others Communities in respect of Socio-economic Factors**

According to age group, respondents of middle age group express comparatively more negative attitude (see table 7) for variable V9 and for variable V10, they tell going to bank more costly than other two age groups. Respondents of younger age group reveal comparatively better feedback for the variable V11, V12 and V13 and for the variable V14, respondents tell that distance of bank branch is problematic matter but in case of branch office timings all age group respondents respond more or less in the same level which is most agreeable level. On the basis of average scores of the respondents under three educational

level, low educated respondents comparatively poorer than other two groups for the every variable under availability dimension of financial inclusion. Respondents of semi urban and urban areas give better feedback in comparison of rural area's respondents for variable V9 to V14 and for variable V15, respondents of rural area opines most agreeable level. In respect of income, respondents of lower income group express poor score in comparison with the others two income groups medium and high for all the variables. According to gender group, male and female respondents presents near about same level of agreement for all the variables under penetration dimension.

**Table 7: Average score of Availability of Others Communities in respect of Socio-economic Factors**

Average on	Whether the bank is close to your home?	Going to bank is costly for you	The ATM Is near your home	I access traditional services quite frequently	I access non traditional services quite frequently	Distance is a problem in my banking	Branch office timings are okay
Variable Number	V9	V10	V11	V12	V13	V14	V15
Age 15-30	NR	<b>2.11</b>	NR	<b>4.32</b>	<b>2.46</b>	<b>2.36</b>	<b>4.54</b>
Age 31-50	NR	<b>2.35</b>	NR	<b>4.27</b>	<b>1.78</b>	<b>2.73</b>	<b>4.47</b>
Age 51 and above	NR	<b>2.20</b>	NR	<b>4.24</b>	<b>1.76</b>	<b>2.24</b>	<b>4.47</b>
Education : Primary	NR	NR	NR	<b>3.45</b>	<b>1.15</b>	<b>3.09</b>	<b>4.32</b>
Education : Secondary	NR	NR	NR	<b>4.64</b>	<b>1.47</b>	<b>2.82</b>	<b>4.73</b>
Education : H.S. and above	NR	NR	NR	<b>4.49</b>	<b>2.43</b>	<b>2.18</b>	<b>4.42</b>
Area: Rural	<b>2.93</b>	<b>2.85</b>	<b>2.66</b>	<b>4.22</b>	<b>1.71</b>	<b>3.32</b>	<b>4.53</b>
Area: Urban	<b>4.16</b>	<b>1.77</b>	<b>3.30</b>	<b>4.28</b>	<b>2.49</b>	<b>1.86</b>	<b>4.35</b>
Area: Semi-Urban	<b>4.89</b>	<b>1.20</b>	<b>4.57</b>	<b>4.41</b>	<b>1.70</b>	<b>1.16</b>	<b>4.45</b>
Income: <Rs.8000/-	NR	<b>2.47</b>	NR	<b>3.88</b>	<b>1.25</b>	<b>2.83</b>	<b>4.40</b>
Income: Rs.8000-15000	NR	<b>2.47</b>	NR	<b>4.52</b>	<b>1.92</b>	<b>2.70</b>	<b>4.48</b>
Income: > Rs.15000/-	NR	<b>1.79</b>	NR	<b>4.68</b>	<b>2.86</b>	<b>2.00</b>	<b>4.61</b>
Gender: Male	NR	<b>2.32</b>	NR	<b>4.29</b>	<b>1.92</b>	<b>2.62</b>	<b>4.49</b>
Gender: Female	NR	<b>2.18</b>	NR	<b>4.20</b>	<b>1.66</b>	<b>2.41</b>	<b>4.43</b>

*Source: Computed by the researcher*

NR: Non relevant for this demographic factor

#### **Average score of Usage of Muslim Community in respect of Socio-economic Factors**

From the observation of the following table (see table 8), it implies that the respondents of

younger age group give comparatively better feedback than other two groups for the variable V16, V17 and V18 and in respect of knowledge about non-traditional products, respondents of older age group are at the least

agreeable level. Older group respondents opine bank taking more time to complete a banking transaction and for the variables V20 and V21 every age group respondents reveal near about same level of agreement. As per education level of the respondents, high educated persons expos comparatively better feedback for every variable and for the variable V16 to V21, respondents of every area express their view more or less in same level but the respondents of urban area are more aware about new technology based banking system than other two groups.

Respondents of high income group give their response in the better way for all variables of usage dimension than other two income groups but in some matter their level of agreement is very near to each of other. In case of gender wise comparative analysis it is got that there is no such strong difference among the average scores of male and female respondents but only for the variable V17 male respondents are more aware than female respondents. In all cases standard deviation is very poor.

**Table 8: Average score of Usage of Muslim Community in respect of Socio-economic Factors**

Average on	Knowledge about Traditional Products	Knowledge about Non Traditional Products	Bank office staffs are helpful and well behaved	Completing banking transaction take time	The banking services are satisfactory	You are satisfied with banking products
Variable	V16	V17	V18	V19	V20	V21
Age 15-30	<b>4.50</b>	<b>2.29</b>	<b>4.00</b>	<b>4.14</b>	<b>4.09</b>	<b>4.11</b>
Age 31-50	<b>4.49</b>	<b>1.81</b>	<b>3.88</b>	<b>4.11</b>	<b>4.05</b>	<b>4.23</b>
Age 51 and above	<b>4.30</b>	<b>1.33</b>	<b>3.53</b>	<b>4.23</b>	<b>3.95</b>	<b>4.28</b>
Education: Primary	<b>3.78</b>	<b>1.02</b>	<b>3.78</b>	<b>4.04</b>	<b>3.96</b>	<b>4.14</b>
Education: Secondary	<b>4.41</b>	<b>1.45</b>	<b>3.73</b>	<b>4.17</b>	<b>4.05</b>	<b>4.26</b>
Education: H.S. and above	<b>4.78</b>	<b>2.51</b>	<b>4.00</b>	<b>4.15</b>	<b>4.08</b>	<b>4.19</b>
Area: Rural	<b>4.36</b>	<b>1.66</b>	<b>3.88</b>	<b>4.18</b>	<b>4.18</b>	<b>4.47</b>
Area: Urban	<b>4.58</b>	<b>2.68</b>	<b>3.83</b>	<b>3.85</b>	<b>3.48</b>	<b>3.18</b>
Area: Semi-Urban	<b>4.69</b>	<b>1.91</b>	<b>3.84</b>	<b>4.17</b>	<b>4.00</b>	<b>4.11</b>
Income: <Rs.8000 /-	<b>4.14</b>	<b>1.36</b>	<b>3.77</b>	<b>4.10</b>	<b>4.08</b>	<b>4.13</b>
Income: Rs.8000-15000	<b>4.54</b>	<b>1.82</b>	<b>3.83</b>	<b>4.17</b>	<b>3.95</b>	<b>4.23</b>
Income:	<b>4.82</b>	<b>2.54</b>	<b>4.00</b>	<b>4.15</b>	<b>4.09</b>	<b>4.29</b>

> Rs.15000 /-						
Gender: Male	<b>4.44</b>	<b>2.01</b>	<b>3.84</b>	<b>4.10</b>	<b>3.99</b>	<b>4.22</b>
Gender: Female	<b>4.54</b>	<b>1.42</b>	<b>3.92</b>	<b>4.24</b>	<b>4.22</b>	<b>4.18</b>

*Source: Computed by the research*

#### **Average score of Usage of Others Communities (Non-Muslim) in respect of Socio-economic Factors**

According to age group comparative analysis, younger age group respondents express better response (see table 9) than other two age groups for the variables V16, two and three and for the variable four, older age group opine bank taking more time to complete a transaction. Every age group respondents reveal more or less same level of agreement for the variable V20 and V21. Highly educated respondents give their feedback more well in respect all variables and especially it is said that low educated respondents are least agreeable with the non conventional banking products. As per area wise analysis on usage

variables, respondents of every area give the same level of agreement for all variables except respondents of urban area are more aware about the non conventional banking products. In respect of income level, respondents of high income level present better feedback for most of the variables under usage dimension of financial inclusion than other two income groups. Middle income group complain that banks taking more time to complete a transaction and high income respondents are not enough satisfied with the banking products. In case of gender wise analysis, female respondents respond comparatively better than male group in respect of all variables.

**Table 9: Average score of Usage of Others Communities (Non-Muslim) on Socio-economic Factor**

Average on	Knowledge about Traditional Products (Cheque, Deposite, Loan etc.)	Knowledge about Non Traditional Products(NetBanking, Mobile Banking, Internet Banking )	Bank office staffs are helpful and well behaved	ompleting banking transaction take time	The banking services are satisfactory	You are satisfied with banking products
Variable Number	V16	V17	V18	V19	V20	V21
Age 15-30	<b>4.50</b> <b>0.88</b>	<b>2.54</b> <b>1.64</b>	<b>4.04</b> <b>0.96</b>	<b>3.82</b> <b>0.86</b>	<b>4.11</b> <b>0.74</b>	<b>4.14</b> <b>1.04</b>
Age 31-50	<b>4.26</b> <b>1.01</b>	<b>1.79</b> <b>1.22</b>	<b>4.00</b> <b>0.80</b>	<b>4.08</b> <b>0.84</b>	<b>4.06</b> <b>0.78</b>	<b>4.08</b> <b>0.90</b>
Age 51 and above	<b>4.27</b> <b>0.91</b>	<b>1.71</b> <b>1.36</b>	<b>4.04</b> <b>0.80</b>	<b>4.33</b> <b>0.64</b>	<b>4.13</b> <b>0.92</b>	<b>4.42</b> <b>0.69</b>
Education: Primary	<b>3.45</b> <b>1.20</b>	<b>1.09</b> <b>0.45</b>	<b>3.96</b> <b>0.92</b>	<b>4.21</b> <b>0.93</b>	<b>3.96</b> <b>0.90</b>	<b>4.25</b> <b>0.83</b>
Education: Secondary	<b>4.56</b> <b>0.74</b>	<b>1.44</b> <b>1.01</b>	<b>4.31</b> <b>0.77</b>	<b>4.13</b> <b>0.79</b>	<b>4.35</b> <b>0.70</b>	<b>4.45</b> <b>0.81</b>
Education: H.S.	<b>4.58</b> <b>0.66</b>	<b>2.50</b> <b>1.47</b>	<b>3.88</b> <b>0.75</b>	<b>4.03</b> <b>0.77</b>	<b>4.01</b> <b>0.78</b>	<b>3.96</b> <b>0.91</b>

and above						
Area:	<b>4.18</b>	<b>1.66</b>	<b>4.12</b>	<b>4.14</b>	<b>4.22</b>	<b>4.40</b>
Rural	<b>1.12</b>	<b>1.34</b>	<b>0.87</b>	<b>0.87</b>	<b>0.83</b>	<b>0.76</b>
Area:	<b>4.37</b>	<b>2.65</b>	<b>3.60</b>	<b>3.67</b>	<b>3.49</b>	<b>3.21</b>
Urban	<b>0.58</b>	<b>1.27</b>	<b>0.49</b>	<b>0.57</b>	<b>0.63</b>	<b>0.77</b>
Area:	<b>4.52</b>	<b>1.70</b>	<b>4.11</b>	<b>4.39</b>	<b>4.30</b>	<b>4.41</b>
Semi-Urban	<b>0.79</b>	<b>1.07</b>	<b>0.81</b>	<b>0.72</b>	<b>0.59</b>	<b>0.69</b>
Income:	<b>3.86</b>	<b>1.30</b>	<b>4.00</b>	<b>4.08</b>	<b>4.01</b>	<b>4.15</b>
<Rs.8000/-	<b>1.16</b>	<b>0.81</b>	<b>0.86</b>	<b>0.91</b>	<b>0.80</b>	<b>0.93</b>
Income:	<b>4.58</b>	<b>1.92</b>	<b>4.10</b>	<b>4.02</b>	<b>4.23</b>	<b>4.35</b>
Rs.8000-15000	<b>0.65</b>	<b>1.32</b>	<b>0.84</b>	<b>0.79</b>	<b>0.83</b>	<b>0.73</b>
Income: >	<b>4.71</b>	<b>2.80</b>	<b>3.95</b>	<b>4.21</b>	<b>4.05</b>	<b>3.98</b>
Rs.15000/-	<b>0.53</b>	<b>1.53</b>	<b>0.72</b>	<b>0.65</b>	<b>0.77</b>	<b>0.94</b>
Gender:	<b>4.28</b>	<b>1.89</b>	<b>3.96</b>	<b>4.08</b>	<b>4.07</b>	<b>4.19</b>
Male						
Gender:	<b>4.34</b>	<b>1.82</b>	<b>4.23</b>	<b>4.16</b>	<b>4.16</b>	<b>4.05</b>
Female						

*Source: Computed by the researcher*

## 7. Conclusions

Globally, financial inclusion is a priority issue for the government and policy makers. The same level of importance is given in India by the government and RBI. Just few years ago in 2014, Pradhan Matnri Jan Dhan Yojana (PMJDY) scheme was been launched by the Prime Minister and things changed rapidly for the better with a huge number of banks accounts opened which is the starting point towards financial inclusion. In this study, the researcher looks at the mentality of the community towards financial inclusion. It finds that people from Muslim and others communities (non-Muslims) do not dither from opening an account which they found to be easy. The people of Malda District from both communities trust the banks and their staffs and they think their money is in safe in the banks. The role of banks towards creating awareness about new government schemes is poorly done. The accessibility is not a problem in general. With regard to usage it is seen that the people still stick to the traditional products and not come forward to use the modern services. With respect to usage dimension, people of Muslim community complain that banks take too long time to complete a transaction which therefore needs to be improved. Knowledge about traditional product is very high but

knowledge about non-traditional products is very poor to the people of both communities. Bank office staffs are helpful and well behaved. On the study of inclusiveness in respect of age, education, area income and gender under the three dimensions, people from others communities hold comparatively slightly better position than people from Muslim communities for each variable of these three dimension, though the difference is not that high. There is a significant impact of age in using non-traditional banking, people of young age group use more non-traditional banking frequently than the older age group and in every case, high educated person's feedback is far better in comparison to the less educated ones. Though the position of accessibility is not that bad, still the rural populace has a complain about low number of branches and ATMs which poses problems while accessing services. The population of the high income groups is better included than the low earners and hence it is said that income is a very dominating factor for financial inclusion. Gender of population also influences the financial inclusion. Female persons from both communities are less open to banking products. Thus, the study highlights some important aspects which can be relevant for policy-makers.

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# **IMPACT OF COVID-19 LOCKDOWN ON MIGRANT WORKERS OF JHARKHAND**

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## **Abstract**

The economic shut down during the COVID-19 lockdown phase exposed the piteous financial status of unorganized sector migrant workers of India. This article aims to describe the migration in India with special focus on Jharkhand migrant workers. There is dependency on Jharkhand migrant workers in various states for industry and agriculture labor force. The article used the secondary sources to understand the employment and food security issues of Jharkhand immigrants and the steps taken by Jharkhand state government to combat economic crisis faced by migrant workers.

**Key words: COVID-19, Lockdown and Migrant**

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## **INTRODUCTION**

The pandemic COVID – 19 has impacted the whole world. The year 2020 will be marked in history as a year where whole world is together by adapting social distancing in fighting against Corona virus. However the argument is going on for using the word “Social Distancing” instead of “Physical Distancing” in India. To fight against the corona virus or to reduce its spread we need to maintain the distance between two people. Many countries which have been impacted before India with this disease, there government came up with the idea of ‘lockdown’ in order to reduce the spread of virus by creating physical distance between people. The method of maintaining this physical distance was termed as ‘Social Distancing’ in many countries of western world. But coming to India, where society is already divided into various segments on caste

basis, where laws are in-force to remove the concept of ‘Untouchability’, there using the word social distancing to create physical distance may have negative impact on societal waves. It may force people to believe that the method of untouchability was not wrong especially in rural India. The actual effect of this term can only be assessed in coming years. Right now this concept of lockdown has a visible impact on economic condition of the people. During the lockdown period which was imposed in the last week of March 2020 and extended till the month of May 2020 in India impacted the flow of currency in the market. The complete shutdown of economic activities except related to the health care system and essential good items blocked the earnings of many. The worst affected ones are daily wage earners. According to one report of Reserve Bank of India (RBI), in year 2019, 25.7 per cent of rural India population is living below the poverty line (BPL). Due to

little bit better situation in the urban areas with 13.7 per cent of the BPL population the national average is around 22 percent of the Indian population is living below the poverty line. At the same time with 45 per cent of the BPL population situation becomes even worse in the rural areas of Chhattisgarh and Jharkhand (Sharma, 2019). As per United Nation (UN) estimate of 2019, India is a country of more than 1.3 billion people living with more than 400 people per km<sup>2</sup> (Wikipedia, 2020). The corona virus crisis forced us to look at our health care system very clearly as it is impacting every wave of life of people belonging to any section of society. India was on 112<sup>th</sup> position on worldwide (191 countries) ranking of health systems given by World Health Organization (WHO) in year 2000 (Islam, 2020). The higher population density, poor health care system and the unavailability of livelihood options for many are making the situation worse in India during this COVID -19 pandemic.

## **REVIEW OF LITERATURE**

India is a massive populated country with huge working population. The Indian Government through article 41 of Indian constitution creates "right to work", which the National Rural Employment Guarantee Act 2005 attempts to put into practice. However the scenario reported by National Sample Survey (NSS) 64th round based on *Employment & Unemployment and Migration Particulars* conducted during July, 2007 to June, 2008 shows a different picture. According to this report nearly 29% of the Indians are migrants (GoI, 2010). In this report *Migrant is*

*"A household member whose last usual place of residence (UPR), anytime in the past, was different from the present place of enumeration was considered as a migrant member in a household".*

The report identified that the employment related reasons prevail among the male migrants as approximately 29% of rural male migrants and 56% of urban male migrants had migrated due to employment related reasons. According to census 2001, the 14.6 million rural to urban migrants for work and business (4.7% of all migrants) and 43% of these rural

to urban migrants (2.0% of all migrants) were inter-state migrants. The statistics shows that in 2001, such inter-state urban to urban work migrants (2.9 million) is 41% of all urban to urban migrants for work (7.1million). Therefore for 'work and business' based migration a large portion belongs to inter- state migration. In the 533<sup>rd</sup> NSS report it was also highlighted that migration resulted into higher percentage of engagement in economic activities. For male migrants the percentage of workers increased from 51% to 63% after migration in rural areas and from 46% to 70 % in urban areas, while for females in rural area and urban area it increased from 20 % to 33 % and from 8 % to 14 % respectively. The same report represents the migration from the migrant household point of view also. A household is considered as a *Migrant Household*, *"If the entire household, as was being enumerated had moved to the place of enumeration during the last 365 days preceding the date of survey, it was considered as a migrant household. If one member of the household had moved ahead of other members to the present household and others had joined later (but all of them during the reference year) such households were also considered as migrant households. Where some members of the household were born or married into households which had moved, during the last 365 days, the entire household was treated as migrated to the place of enumeration"*.

It was found out in the NSS survey that migration of households was largely confined within State as 78 % of the migrant households in rural areas and 72 % of the migrant households in the urban areas had last usual place of residence within the State only. The report also reveals that in both rural and urban areas, majority of the households migrated for employment related reasons for rural areas household it is nearly 55% and for urban areas households it is 67%. With these statistics it is very clear that employment is the most prominent reason behind migration in India let it be migrant or migrant household. In search of employment people migrate from rural areas as well as from urban areas also. It is also notable that individual migrant is prevalent in form of inter-state while low in terms of migrant households. The migration

can be cyclic, seasonal or one time depends upon a person, skill and financial condition. The Indian economy is fuel by these migrants as they carry human capital to regions where it is needed, and enable the acquisition of new skills and a better standard of living (Korra, 2011). These migrant workers mainly belong to the unorganized sector labor market. According to the India 2020 publication 93% of workforce in India is in the unorganised sector. It is again very important to note that we do not have adequate data on the details of labour and the workforce in the unorganised sector (Mishra, 2020). Therefore planning for these laborers is always lies far behind the actual need.

This employment related migration raises the discussion on pull and push factors of migration. Pull migration for urban area as people seek new opportunities in the urban area. This is said to be the inevitable and positive part of the region based growth process which is marked with concentration of and non-agricultural jobs in specific cities and areas. Similarly push migration is related mainly to the rural area where people leveing due to lack of livelihood opportunities. While discussing this we must recognize the contribution of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Prime Minister's Awas Yojana-Rural (PMAY-Rural) to put a check on push migration in rural area.

However migration does not guarantee a better standard of living for migrants. The migration effect on inequality and poverty is still not clear. De Haan and Rogaly (2002) argue that there is very little evidence that migration can reduces source-destination inequalities. They further point out that the richer in the village may migrate to cities for better prospects (a case of pull migration) while at the same time the poor person of the village is pushed to cities are earning bread and butter for his family. Deshingkar (2010) also finds that it is not true that as a result of migration the poor have become non-poor. However there are number of positive impacts on social and economic status, in terms of faster debt repayment and higher borrowing capacity, better access to food and increased ability to

spend on health, education and housing among migrant workers (Deshingkar, 2010). Study shows that uneven distribution of working age population among states resulted into wide uneven distribution of labour stock as nearly 43% working age population is possessed by eight Empowered Action Group (EAG) states in India. The various social and physical infrastructures of these states are in bad condition and usually income per capita is also low in these states (Mistri, 2015). In this study the 08 EAG states include Bihar, Jharkhand, Odisha, Madhya Pradesh, Chhattisgarh, Rajasthan, Uttar Pradesh and Uttarakhand. The Economic Survey of India 2017 marked that for migrant workers biggest sources are Uttar Pradesh and Bihar followed by Madhya Pradesh, Punjab, Rajasthan, Uttarakhand, Jammu and Kashmir and West Bengal.

While reviewing the migration data in India it has been found out that NSS and census data differ from each other. It must be noted out that the Census does not record inter-state migration of SC and ST migrants, classifying them as other, as SC and ST categorization varies across states while in NSS any migrant into a SC/ST household would be counted as belonging to the SC/ST category even if the individual migrant is not SC or ST. This can be a reason for some of the difference between NSS and Census figures related to social category based migration data in India. Also the difference could arise due to different time frame between Census and NSS viz. 2001 and 2007-08. The NSS report of year 2007-08 also shows that migration rate in rural areas was lowest among the scheduled tribe (ST), approximately 24 % only. It has been find out that migrant workers belonging to the ST category are less urban oriented and relatively focused on employment only for inter-district but not inter-state migration (GoI, 2017). Study shows that the employment structure of male migrants also varies across the social categories in India with considerable differences. Data revealed that 35% ST male migrant and 23%SC male migrants are engaged in agriculture and mining. While the construction sector constitute a much larger share for both SC and ST, 20% and 24% respectively, but again share of ST in manufacturing and as well as in traditional,

government and modern services is less compared to other social categories.

As per census 2011, Jharkhand state has a total population of 32,988,134. Out of this 8,645,042 people belong to the Scheduled Tribe Category, which is approximately 26% of the total population of Jharkhand. During the COVID -19 lockdown phase Jharkhand government was first to bring migrant workers home from Telangana via special train on 1<sup>st</sup> May 2020. After this railway started the shramik special trains to carry migrant workers towards their respective hometown. The Indian Railway report for the month of May 2020 reported that total 167 trains have been destined to the Jharkhand state only. Again in the 1<sup>st</sup> week of May 2020 itself Chief Minister of Jharkhand Shri Hemant Soren announced 03 new employment schemes to revive the rural economy in the state. These schemes are - Birsa Harit Gram Yojana, Neelambar Pitambar jal Sammriddhi Yojana and Poto Ho Khel Vikas Yojana. The following sections are aimed to analyze the situation of 06 lakh migrant workers who have returned to the Jharkhand state in the phased manner on various dimensions amid COVID - 19 lockdown phase (Mukesh, 2020).

## **OBJECTIVES**

This article aims:

- ✓ To understand the financial condition of the migrant workers of Jharkhand during COVID-19 pandemic. Among the migrant workers special focus is given to the workers of unorganized sectors.
- ✓ To analyze the situation of food security of migrant workers of Jharkhand.
- ✓ To know about the Jharkhand state government policy/steps to combat the unemployment among the returned migrant workers during COVID -19 pandemic.

## **METHODOLOGY**

This article is written during the lockdown phase of COVID -19. Secondary sources are used to collect the migration data and to understand the impact of COVID – 19

lockdown phases on migrant workers of Jharkhand in alignment with the above mentioned objectives. The used data of pandemic is of the period till 15<sup>th</sup> June 2020 and gathered from the various web pages as mentioned in the reference section.

## **LOCKDOWN PHASE DURING COVID - 19**

In December 2019, a new virus named ‘coronavirus’ causing an infectious disease ‘COVID -19’ was discovered in Wuhan, China. The infection spreads mainly through the infected droplets expelled during coughing, sneezing or speaking by an infected person to another person. People can also become infected by touching the objects or surfaces exposed to infected droplets and then touching their eyes, nose or mouth. This disease is affecting many countries globally and declared as a pandemic by World Health Organization (WHO) (WHO, 2020). Till May 2020 there is no vaccine for this disease. Considering its impact on human lives and fast spreading symptoms, it becomes very important to reduce the exposure of non-infected person. Currently keeping the physical distance between people is the safest known way to reduce its impact on human lives. For keeping this distance many countries adopted the idea of ‘Social Distancing’ practiced though ‘Lockdown’. In lockdown period people are restricted to be in a given area under an emergency protocol. In full or complete lockdown people are ordered to must stay in the said area for a particular time period. In entire lockdown period all non-essential economic activities remain shut while essential supplies are usually allowed by the government (The Economic Times, 2020).

After the ‘Janta Curfew’ on 22<sup>nd</sup> March 2020, Prime Minister Narendra Modi announced nationwide lockdown for 21 days in India on 24<sup>th</sup> March 2020 to check the spread of coronavirus (Business Standard, nd.). However in the country of 1.3 billion people this lockdown phase got extended till 31<sup>st</sup> May 2020 in various phases to check the spread of Coronavirus. Lockdown Phase one was from 25<sup>th</sup> March to 14<sup>th</sup> April, second lockdown phase was from 15<sup>th</sup> April to 3<sup>rd</sup> May 3<sup>rd</sup> phase was from 4<sup>th</sup> May to 17<sup>th</sup> May and the 4<sup>th</sup> was

of 02 weeks i.e. from 18<sup>th</sup> May to 31<sup>st</sup> May. After this lockdown phase of 1<sup>st</sup> June to 30<sup>th</sup> June was termed as 'Unlockdown 1.0' by Government of India.

## **PLIGHT OF MIGRANT WORKERS OF JHARKHAND**

**Employment Scenario:** As various studies shows that mostly people migrate due to employment related reasons. During the lockdown phase of COVID -19 pandemic the non- essential economic activities was completely shut for the entire period. Therefore the source of income for the workers belonging to unorganized sector was completely closed. In this situation the migrant workers specially the daily wage earners, workers of construction, automotive and manufacturing industry has left with no option other than to return to their home state/village. The question which is still unanswered is that is returning home will give them employment? If those workers were the victim of push migration then why they want to return home? In the state of Jharkhand although the state Govt. has launched 03 new schemes to cater the need of rural unemployed youth but all three schemes will run under the umbrella of MGNREGA. MGNREGA makes it mandatory for Government to provide guaranteed wage employment to every household in rural areas whose adult members are willing to do unskilled work for at least 100 days in a financial year. So at the end this will give some job options to the rural people and unskilled workers only. However in July 2019 central government has started a big project to upgrade the skill of MGNREGA workers with a fixed stipend in their wages in a phased manner, but its implementation is still under progress (Sharma, 2019). The severely impacted semi-skilled workers and contractual skilled workers are still searching that what options are left for them in their hometown.

The state government of Jharkhand announced that a skill mapping will be done for returned migrants. The first round of skill mapping has done for 2,50,057 migrant workers. The report stated that revealed that only 72,871 migrants are unskilled workers which is less than 30% and rest of 1,77,186 returnees (71%) are

skilled laborers (Dey & Hussain, 2020). These returned migrants are mainly the inter-state migrants. So if we go with previous studies which shows that Scheduled Tribe migrants are low in numbers in the form of inter- state and city bound migration then those intra-state migrants of ST community will again be left behind in the proposed skill mapping process. The available data is also unable to reveal that whether these returned migrants of Jharkhand are individual migrant or they are in the form of migrant household or what is the share between two categories of migrants.

The month of May 2020 was marked with the state government efforts to bring back stranded laborers from various states to their respective home town. Jharkhand government was applauded for this step worldwide. Jharkhand state government has been paying lakhs of rupees for the travelling facility of migrant workers in terms of train fares and air fares. On one side while Punjab government helped in sending migrant workers home Karnataka government was slammed even by high court for their inhuman activity of stopping agreed assistance in train fares of migrant workers and cancelling the Shramik special trains. However the situation was almost same for the industrialist of both the destination states i.e. Punjab and Karnataka. The returning of migrant laborers will affect the availability of workforce for the manufacturing, construction as well as agriculture industry in Punjab. On 5<sup>th</sup> May 2020 it was reported in a national news paper that Punjab started the first Shramik Express train services for carrying 1,200 migrants to Daltonganj in Jharkhand from the Jalandhar railway station (The statesman, 2020). While on 6<sup>th</sup> May 2020 it was reported as a national news headlines that after the refusal of Karnataka Government to pay for train fares of migrant laborers, the migrant laborers began walking to Uttar Pradesh and Jharkhand (Arakal, 2020). On 7<sup>th</sup> May 2020 it was reported that migrant laborers are dying while walking to reach their home town as no transportation option is available for them (Gavali, 2020). The plight of female migrant workers are even more pathetic as they are forced to stay back in inhuman condition by factory owners and even rape cases in

Karnataka are reported in the newspaper on 26<sup>th</sup> May 2020 (The Hindu, 2020).

Jharkhand government also airlifted 208 migrant laborers in the last week of May 2020 from Leh and paid air fares for it (Barik, 2020). But as the local livelihood options are less in numbers it was again reported in the first week of June 2020 that Jharkhand Government is doing a MoU with BRO to hire around laborers from Jharkhand for working in road construction in Leh and Ladakh area (Kumar, 2020). Similar case happening in Punjab, one side Punjab state government is helping in train fares to return migrant laborers to their home town and one another side industrialist and agriculturist of Punjab are arranging transportation facility to get back their labor force (The Economic Times, 2020) (Vasudeva, 2020). It can be very easily depicted from the news papers that within 75 days of lockdown period scenario of employment of migrant workers changing very fast. In the month of May 2020 Jharkhand government was bringing back the migrant workers and in the month of June 2020 industrialist and agriculturist are welcoming back the migrant workers to normalize their production and services. These cases raise the question of local availability of job option to the workers of Jharkhand. The renowned economist Jean Dreze also questioned about the big challenge Jharkhand government is going to face in providing job opportunities to such a large scale of migrant returnees in an interview (Dey & Hussain, 2020).

**Food Security:** The central as well as state governments in India ensure the food security of the poor section of society through public distribution shops (PDS). These shops gave the subsidized food to the Ration Card Holders. During the COVID -19 lockdown phase when the income of daily wage earners was completely closed they have no option to avail food as in India 'One Nation One Ration Card' scheme is still under process. The card holder of one Gram Panchayat cannot get ration at other Gram Panchayat. Temporary arrangement of food has been done by Jharkhand state government through '*DIDI – KITCHEN*' at every Gram Panchayat and also

through 'Dal –Bhat Centres' at various locations. Since 3<sup>rd</sup> April 2020 i.e. after one week of national lockdown in India, Didi Kitchen has been running in the state of Jharkhand. These kitchens are run by the women self-help groups on voluntary basis under the Jharkhand State Livelihood Promotion Society (JSLPS) (Angad, 2020). It has been reported in the month of May 2020 that total 6629 DIDI kitchens are working across the state and feeds cooked food between 4.5 lakh-5 lakh people daily, free of cost. It is also supplemented by 1,279 Dal – Bhaat Kendras operated by Food and Public Distribution Department. State government claimed that these kendras are providing cooked food free of cost. However the survey conducted by Right to Food Campaign, Jharkhand and Development Economist Jean Dreze post lockdown in 50 blocks of Jharkhand reported that Dal Bhaat Kendras were operational only in 42 blocks. The most of these were remained "underutilised" as people were unable to move and there was a lack of visibility. They also said that some of these kendras were charging Rs. 5. On Didi Kitchen, the survey pointed out that due to "insufficient" government fund some SHG members complained that they had to spend their own money to procure food items to run Didi Kitchen (Angad, 2020). But these arrangements are inaccessible for inter-state migrants who started travelling bare foot towards their home in search of food and shelter.

Their plight does not end here. When these workers returned home, they were kept in a quarantine centre for a period of at least 14 days. These quarantine centers are managed by state government of Jharkhand but what will happen after they got discharged from the quarantine centre? Will they get ration immediately from the PDS? If they belong to the group of migrant household, then are they having BPL card? Till date government did not announced any package or relief on food security of these inter – state returned migrant workers. The plight of intra- state migrant workers are more as they may not be treated as returned migrant by the state government because they did not registered on the government portal as returned migrants or

seek help for transportation. Many of the intra – state migrants are skilled workers of the unorganized sector. In the absence of available data on the unorganized sector, let us assume that they did not belong to the BPL family. The economic shutdown during the COVID-19 lockdown phase may push them to below poverty line. Therefore it is the burning question that when they will get their BPL Ration Card to fight with the hunger. Till when they need to depend upon the Ration Card to feed the family? Because only the availability of jobs at home town/village can ensure the food security of migrant workers in long run otherwise once again they will migrant in search of work.

## **CONCLUSION AND SUGGESTIONS**

The lockdown phase severely impacted the economy of the country. The complete shut was more visible in the transportation, manufacturing, automotive and construction sectors. These sectors are marked with the presence of unorganized labor force and migrant workers. The shutdown of economic activities closed the earning doors for migrant workers and migrants were left with no money, no job and no food and shelter in cities and forced to be back to their home village/town where at least they can work in farms and could arrange food for their family. Many temporary arrangements have been done by the Jharkhand state government to ensure food to the returned workers. But as studies showed that the major reason behind migration is work, business and employment so it's a big challenge for Jharkhand state government to provide employment to the returned migrants. The unavailability of migration data put the government on back foot while planning to combat unemployment issue for these returned migrants. The government needs to intervene with short, medium and long-term interventions to support the migrant workers. These workers are fighting hard with loss of subsistence income for families back home, and access to health, housing, education facilities etc. As a short term intervention for helping migrant workers in sustaining the immediate crisis government can initiate some specific measures such as providing large-scale unemployment allowance until they are

gainfully employed again. For long-term planning government need data which can be collected and analyzed and managed at the Panchayati Raj Institution level. At Gram Panchayat level skill mapping can also help in better implementation of local self – governance as dreamt by Mahatma Gandhi for strengthening the economy of Indian villages.

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# INTERNAL CLEAVAGES OF DALITS COMMUNITY AND ITS RAMIFICATIONS FOR PUNJAB POLITICS

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## **Abstract**

Caste is the most important variable influencing the political system in India. It plays a crucial role particularly in election of India. It is generally observed that higher and dominant castes always hold key positions in society and government. It has been an underlying fact that Indian society is based on caste. Caste is a dominating player in Hindu and Sikh religion. The Hindu society is originally divided into four basic groups of Brahman, Kshatriya, Vaisya, and the Shudra. The Dalit is called 'Shudra' in Indian society. Thus, the Dalit is a part of Hindu and Sikh social system. The Dalits comprise approximately 32 percent of the total population of Punjab. According to the Indian Census 2011, the largest numbers of Dalits live in Punjab. To accomplish this research, historical and analytical methods will be used to conduct this study. The research work will be based on both, primary and secondary data. The primary data will be collected from Dalit leaders and well known persons on the issue with the help of well structured interview schedule. The source of secondary data will be books, articles, research papers, print and electronic media. This study tries to explore the internal cleavages of Dalit politics in Punjab state.

**Key Words: Cleavages, Dalit, Politics, Ramifications.**

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## **Introduction**

The term 'Dalit' has come to mean things or persons who are cut, split, broken or asunder, scattered or crushed and destroyed. The Marathi social reformer, Jyotirao Phule, used it to describe the outcastes and untouchables, the oppressed and victims of India's caste ridden society. The word 'Dalit' was officially used in the 1930s as a Hindi and Marathi translation of 'Depressed Classes', the term that was used by the British to refer to the untouchable castes. Under the leadership of B.R. Ambedkar, this term gained greater importance and popularity as he used it in his Marathi speeches.

The Dalits have been called by different names, at different times and in different parts of India. Most of these names were attributed to them by the caste system and were expressions of contempt. These terms included words like *Dasa*, *Dasyee*, *Raksasa*, *Asura*, *Avarna*, *Chandala*, *Harijan*, and *Untouchable*. In response to these insulting labels, the untouchables have chosen to give themselves a name and that is 'Dalit', which refers to the hardships of their life. If

today, the Dalits are reduced to life of abject poverty and are treated as polluted human beings, then non-Dalits are dubbed as the agent of their dehumanization. The Dalits were named as 'the Depressed Classes' and 'the Scheduled Castes' in the Scheduled Castes Act of India, 1935, Gandhi named them 'Harijan' which means 'Children of God' but this term was not welcomed by the Dalits because it did not adequately describe their condition, and had in fact, derogatory connotations.

A segment of Indian society, hitherto known as 'Shudras' and 'Untouchables', that has suffered from social and economic disabilities, has come to be known as Scheduled Castes in the present era. The term 'Scheduled Castes,' denotes such castes or races or parts of groups which come under the Article 341 of our Constitution of India.

Nevertheless, the 'Scheduled Castes' is a Constitutional and not a sociological concept. Socially, the only thing they have in common is poverty and social disabilities arising from the fact that until lately they were untouchables, even though they were an

integral part of the village community. In the present times, studies on Dalits have focused upon various aspects of their social, economic, political and cultural life.

Despite the common nomenclature Scheduled Castes, Dalits are sharply divided into 39 castes. This impacts their upward social mobility and political mobilization in multifarious ways. However, their extraordinary numerical strength does not manifest in the electoral performance of their political parties, like Scheduled Castes Federation, Republican Party of India, and Bahujan Samaj Party. One reason behind this dismal performance could be the division of Scheduled Castes into numerous castes scattered across varied religious deras and sects. On the other hand, possible reason can be the weak Brahminical influence of Punjab, and hidden role of the transformative character of the Islam and Sikh faiths, which unlike in the Hindi region could not motivate the Scheduled Castes leadership to build their own strong political party. Thus, Scheduled Castes Punjab is not a homogeneous category. In the *Varna* hierarchy, Shudras, the last *Varna*, are considered to be lowest in social status.

The study analyzes the internal cleavages among Dalits and their ramifications for politics in Punjab. The Dalit assertions have been one of the most significant features of the society of Punjab. From time to time in the context of Dalit politics, Punjab is an important state because it has the highest proportion of Scheduled Castes in its total population. Not only the low castes Sikhs are the only Dalits from both Hindu and Sikhs religious communities have the Scheduled Castes. The Dalits in Punjab have experienced political power either through two main political parties Congress and Akali Dal or through BSP which claims to be their representative. In the caste ridden society we may expect only a certain level of socio-economic achievements can benefit the entire among the Scheduled Castes in Punjab. The Dalits in Punjab are not a unified entity as they are internally divided into various categories and sub-categories. Their internal divisions weaken their power as a political force to reckon with, despite being a substantial portion of Punjab's population. The political behaviour of Dalits differs in the three regions

of Punjab, i.e., Majha, Malwa and Doaba. Their level of political awareness is not at par with the developed modern democratic institutions. The major political parties in the State see Dalits just as their vote bank. The role of Dalit organizations and parties in promoting their interests has not been quite appreciable.

### **Dalits as a Marginalized Community in Punjab**

In the various castes and caste clusters, some sharp cleavages have also emerged among Dalits of Punjab. The prevalence of bifurcation may not only reflect their heterogeneity but also some of the causes behind their failure to emerge as a unified political force. The rise of the groups among the Dalits in addition to the internal caste heterogeneity emanates from the enmeshing of religion and politics, and the dividing nature of politics on the issue of Scheduled Castes reservation policy in the state. The two major SCs clusters of *Chuhra* and *Chamar* are sharply divided in terms of their affiliation to different sects. These clusters are sharply divided internally between Balmiki (Hindu) and Mazhabi (Sikh) castes. The policy of reservation within reservation further reinforces the religious, social, and cultural division between the *Chuhra* and *Chamar* caste clusters.

The *Chamar- Chuhra* cleavages are often exploited by the mainstream political outfits. The Congress Party and the Shiromani Akali Dal have supported the *Chuhra* cluster on the contentious cleavage of reservation within reservation. Virtually the political strategies sharpen the inter-cluster divisions with serious implications for an overall Dalit solidarity. *Chamar* cluster's failure to get the support of the *Chuhra* cluster during the historic struggle of the Ad-Dharam movement and the latter's indifference towards the Talhan, and Meham skirmishes are a few instances of open division between them.

Punjab has traditionally been divided into three regions, Majha, Malwa, and Doaba. There is hardly any village or town in the state that does not have noticeable cluster of the Dalit households and at some places, they even constitute majority in a particular cleavage population.

**Doaba:** The tract of land between the rivers Beas and Sutlej which includes the districts of Hoshiarpur, Kapurthala, Nawanshehar and Jalandhar is called the Doaba region. The largest concentration of the Dalits is in the districts of Doaba region, with the highest 40.46 percent in district of Nawanshar and 37.69 percent in Jalandhar district. In many villages of Doaba, the population of Dalits exceeds 50 percent. The Ad-Dharmi and *Chamars* are all concentrated in the Doaba sub-region of Punjab. This area has also been the centre of political activity of Ambedkar's All India Scheduled Caste Federation and Republican Party of India and later the Bahujan Samaj Party. Kanshi Ram, the chief of Bahujan Samaj Party, also belonged to this area. The Dalits living in Doaba region are relating educated and prosperous and have many of their relatives settled abroad.

**Majha:** Majha region is surrounded by three rivers Ravi, Beas, and Sutlej. It consists of only two districts of Amritsar and Gurdaspur, until Taran Taran became the third district. The Majha is one fourth of the size of Malwa and is slightly smaller than Doaba. In addition, the district is the home to 80 percent of the Christians of Punjab. The Taran Taran has the highest Sikh population as high as 88.16 percent. The population of the Dalits in Taran Taran, Amritsar and Gurdaspur is 32.09 percent, and 24.75 percent respectively.

**Malwa:** Malwa is a big sub-region of the Punjab state. Presently, it constitutes of 13 districts of Punjab. The Jat proprietors, who are said to be the centre of the political pulse of Punjab, dominate this region. Although Malwa is bigger sub-region than both of Doaba and Majha, but the Dalit population is more on the lower side in this sub-region. The district with lowest Dalit population is S.A.S. Nagar with only 22.27 percent. Patiala has only 23.01 percent population of the Dalits of the state as per the 2011 data. In Malwa sub-region, the Dalits are less educated than the other parts and they are socially backward and suffer from discrimination.

The caste system cannot said to have grown as a means of preventing the admixture of races or as a means of maintaining purity of blood. Instead, it came into being long after the different races of India had commingled in

blood and culture. To hold that distinctions of castes are really distinctions of race and to treat them as different castes even though they were different races is a gross perversion of facts. What racial affinity is there between the Brahmin of Punjab and the Brahmin of Madras? What racial affinity is there between the untouchable of Bengal and Madras? What racial difference is there between the Brahmins of the Punjab and the *Chamar* of the Punjab? The Brahmin of the Punjab is racially of the same stock as the *Chamar* of the Punjab. Hence, the Caste system does not demarcate racial division. Rather, it is a social division of people of the same race.

The Dalit sociological studies of emphasize on aspiration and struggle of the marginalized masses for a new humanity based on the values of equality, social justice and human dignity. The aspirations of contemporary Dalits are completely different from those of Dalits in traditional India. This change is due to the difference in the vision perceived by the untouchables of the past and of today. The ramifications of such cleavages are vision extend into economic, judicial, military, philosophical and political spheres. This comes, evident form the case of Untouchables in the history of India.

### **Internal Cleavages in Dalit Politics in Punjab**

The study is of immense importance as it is an account of the inherent radical democratic identity of their movement and their role as productive communities. The attempts towards historically locating untouchables are impeded by an acute shortage of direct evidence about the truth of their social life. The recent initiatives to reconstruct a Dalit history generally draw from traditional historical sources like archival material, reports of census, commissions, committees and gazetteers. However, the heart of the matter is that untouchability has also been the root cause of degradation and degeneration of Indian social order. Further, seclusion, deprivation, exploitation and discrimination of the Dalits are historical as well as everyday phenomenon. In the same manner, the Dalit protest, revolt and movements are also historical and contemporary processes.

The work is a modest attempt to understand the same and many other related issues in the Dalit leadership in Punjab. The facts and figures about the origin, growth and development of Dalit leadership in Indian society are missing from the mainstream academia though the Dalit leadership has a long history of struggle. Therefore, it is imperative, to explore the aforesaid unexplored facts, issues, the Dalit leadership at this crucial juncture according to the author when Dalit assertion has become a socio-political reality. Dalits within the Hindu social order and other independent categories insisted for Dalits upliftment.

More importantly, caste has offered the stiffest challenge to all attempts to end it or make it irrelevant in our social life. At present, castes that have suffered all kinds of discrimination for centuries are demanding equal share in all aspects of the collective life of the society. They are asserting for their right to equal opportunity and good quality of life. Punjab having the largest proportion of the SCs offers a unique example, because majorities of its people belong to the egalitarian religion, namely, Sikhism. Caste system exists among almost all religious communities in the country, and more importantly, among the SCs themselves.

The continuance of 'untouchability' and other caste-based discrimination, violence against Dalit women and children, and other abuses which still prevail in violation of numerous domestic and international laws. This he sees as a cruel reality of our social, day-to-day life. A body of international human rights conventions, domestic legislation, and Constitutional provisions collectively impose on the government of India a duty to guarantee certain basic rights to the Dalit population and punish those who engage in caste-based conflict and discrimination. The constitution of India proclaims the decision of the Constitutional Assembly to provide social, political, and economic justice for all. Article 17 of the constitution abolishes the practice of "untouchability" and punishes the enforcement of any disability arising out of the practice. Article 21 gives the right to life and liberty. Article 46 comprises both development and regulatory aspects and stipulates that: "the

state shall promote with special care the educational and economic interest of the weaker sections of the society, and in particular, of the Scheduled Castes and the Scheduled Tribes, and shall protect them from social injustice and forms of exploitations. The protective measures are monitored by the National Commission for Scheduled Castes and Scheduled Tribes. The development measures for the educational, social, and economic upliftment of SCs are administered by the Ministry of Welfare through the state governments.

The sixty-eight years after India's Independence; the Dalit community continues to be oppressed. Their life conditions are abysmal, they are exploited, denied basic human rights and access to economic and natural resources, and continue in demeaning occupations such as manual scavenging. Dalit community is regarded as a group of people who have been victims of exploitation and traditionally considered as untouchables and socially considered an inferior class. They have physical labour as a means of livelihood and from religious point of view all the principles and beliefs were laid down to humiliate and exploit them. Many Dalits have got converted to Christianity, Buddhism and other religions as a consequence of caste system which depicts injustice and exploitation. The main concern from a modern perspective is towards social justice that demands social reform and improvement in the condition of the depressed and oppressed classes to be able to lead a respectable life.

The Dalit community is a deeply wounded one, a community with the sanction of the prevailing religion, has for centuries been systematically robbed and reduced to a state of empty powerlessness. The people of other castes, on the other hand, have risen to power at the cost of the Dalits. The conversion of some Dalits to Christianity has served as an excuse for the government of India to deprive them of those constitutional rights and privileges which are enjoyed by Dalits who are Hindu, Sikh or Buddhist. Most of the key positions in the Church are occupied by the Christians of the upper castes.

Caste has long been played an important role of political mobility,

particularly so in the domain of electoral politics. The policy of reservation in India has been a bone of contention and conflict in different circles ranging from academics and politics to the civil society. In the recent times, the conflict in the contemporary society across the country has witnessed a shift from being one between the reserved and non-reserved categories to within the reserved communities. The state and its political power seekers have largely fuelled this intra-caste conflagration amongst the reserved communities. However, the Dalit movement during the post-colonial period is confronted with a dual paradoxical dilemma of having to forge Dalit unity against the oppressive upper castes and also to engage with the divisive forces emanating from within the Dalits. The Dalit leadership in India has always been perceived as synonymous to the leadership of Ambedkar. Though, it is well known fact that Ambedkar was the first Dalit leader who had an all India following. The autonomous Dalit leadership of many varieties existed much before he came on the horizon of the Dalit liberation.

The Dalit have been placed at the bottom in the Indian social structure. They had been kept in severe social, economic, and cultural poverty over a long period of time. The caste hierarchy had divided the services of Dalits as the most inferior. Besides that inhuman treatment, exploitations, concept of pollution, untouchability, atrocities, were attached to Dalits for hundreds of years. Ambedkar, the leader of Dalits fought for their rights. He was able to provide certain rights to Dalits in pre and post-independence period.

The circumstances neglect of issues by leaders of one fourth of Indian population. The political space was available for a political party to assume leadership exclusively of the Dalits in the country. The Scheduled Caste Federation (1942), The Republican Party of India (1957), The Dalit Panthers (1970s) was some political parties established at different times that were exclusively led and dominated by the Dalits. They made some attempt to uplift the Dalits and sowed the seeds of independent Dalit assertion in the realms of political power. But on April 14, 1984 there emerged BSP which had an exclusive agenda for the Dalits. It is in this

context that it becomes all the more important to trace the BSP's developments in the different states of the country. Today it is present in every state and union territories where the national and state parties have mostly neglected the Dalits.

### **Conclusion**

The challenge of casteism is the major threat to Indian democracy. It weakens the functioning and stability of democratic system. The Dalit politics in India seems to be informed by a similar kind of understanding of caste. It is an effort to trace an egalitarian path between the two opposed values of caste system and democracy. The Dalit assertion has been one of the most significant features of the society and polity of Punjab. In spite of the highest Scheduled Caste population, the Bahujan Samaj Party has not marked a space in Punjab politics. The aptly discusses the nature of caste system in India with special reference to the state of Punjab, socio-economic and religious profile of Dalits, the support of Bahujan Samaj Party among the Scheduled Castes in Punjab and the support base of Scheduled Castes among the two major political parties in Punjab, the Congress and the Shiromani Akali Dal.

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# **THE ROLOF SEBI AS REGULATORY AUTHORITY IN MAINTAINING CORPORATE GOVERNANCE STANDARDS IN INDIA: AN OVERVIEW**

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## **Abstract**

In recent years, corporate governance has plays an important role because of the occurrence of various scams and scandals involving abuse or misuse of corporate funds or power and in some cases criminal activities by corporate officers. Corporate governance ensures transparency and accountability that leads to a strong and balanced economic growth and development. It makes sure that the interest of all stakeholders is safeguarded and that the companies fully recognize their rights. In India, the legal and regulatory framework on corporate governance has been in consonance with the international best practices of corporate government. The SEBI guidelines, the companies Act 2013, accounting standards issued by the ICAI, and the secretarial standards issued by the ICSI, plays an important role in providing the basic framework for regulation of companies in India. In this paper, an attempt has been made to study the concept of corporate governance, the principles of good corporate governance, and also tries to evaluate the role of SEBI as regulatory authority in maintaining the corporate governance standards in India.

**Keywords:** Corporate Governance, Companies Act 2013, SEBI, Stakeholders.

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## **INTRODUCTION**

In company form of business, there are two groups of stakeholders—internal and external. The main external stakeholders groups are shareholders, debt holders, suppliers, customers, communities, clients etc. whereas the internal stakeholders are the board of directors, executives, employees, officers etc. The shareholders invest their hard earned money at the disposal of the managers or agents of the company. It is expected that the managers will utilize such monetary resources with the primary aim of maximizing the shareholder's wealth. This is however, does not happen many a times ; since the shareholders are not in a position to monitor or exercise control over the managers decisions or performance, what exactly happens is that the managers utilize the money in a manner that serves sometimes their own interest. As a

result, there is a gap of understanding in fulfilling interest between shareholders and the managers.

Corporate governance provides a relationship between all the stakeholders. These relationships provide the framework through which the goals of the company are set and the methods of achieving these as well as performance monitoring are determined. In recent times, corporate governance has received increased attention because of occurrence of various scams or scandals involving abuse or misuse of corporate power or funds and in some cases the criminal activities by corporate officers. So it is the appropriate time to study about the corporate governance rules, regulations and laws for corporate sector in India.

This paper has been divided in to four sections .Section 1 introduces the concept of



corporate governance and its model. Section 2 explain the needs and the principles of corporate governance. Section 3 discusses the role of SEBI as regulatory authority in maintaining corporate governance standards in India and Section 4 concludes the paper.

## **1. CONCEPT OF CORPORATE GOVERNANCE**

Corporate governance is defined as the set of rules, processes or laws by which business corporations or companies are operated, regulated and controlled. It refers the relationship between all the stakeholders in a company. According to the Kumar Mangalam Birla Committee, instituted by the Securities and Exchange Board of India (SEBI) in 1999, corporate governance may be defined as the enhancement of long-term shareholders value, while at the same time, protecting the interests of other stakeholders. "Corporate Governance is the system by which companies are directed and controlled" (The Cadbury Committee U.K). It includes company's accountability to shareholders and other stakeholders such as employees, suppliers, customers and local community.

In today's transforming business scenario, corporate governance is no longer a management jargon, but a corporate necessity and the quality of corporate governance is one of the key drivers of value for shareholders. A well-established system of corporate governance includes the efficient use of available resources, value addition and wealth creation within the comprehensive framework of Corporate Philosophy. It aims to maintain a strong balance between economic and social goals as well as between individual and cooperative goals and fulfill the interests of individuals, corporations and society as far as possible. Corporate governance ensures transparency and accountability that lead to a strong and balanced economic growth and development. This also makes sure that the interests of all stakeholders are safeguarded and the companies fully recognized their rights. There are usually three key participants in corporate governance—the board of directors, management and the stakeholders of the firm. The complex interactions among these three participants can be graphically

represented with the aid of corporate governance triangle (Fig-1).

The structure of the triangle represents the governance model where good corporate governance represents a balance of equilibrium among the three participants. The board of directors is responsible for overseeing the performance of their management team, who are guarded through their performance. They also maintain a fiduciary relationship i.e. a relationship based on trust with their stakeholders. The management policies and structure should be transparent enough to adequately disclose relevant information to their stakeholders and ensures timely payment of dividends for their investment in the business.

Good Corporate Governance relates to the adopted systems of disclosure and transparency which provide regulators, shareholders and the economy at large, with precise information regarding the financial, operational and other aspects of the organization. The bottom line for good Corporate Governance involves the dual aim of pursuing profits and doing so in a transparent and accountable manner. The most important aspect of corporate governance is therefore to encourage a trustworthy and an ethical environment by ensuring accurate and transparent disclosure of information at timely intervals.

### **OBJECTIVES OF THE STUDY:**

The following are the main objectives of the study.

- To understand the concept of corporate governance, its needs and the principles of good corporate governance.
- To examine the role of SEBI as regulatory authority in maintaining corporate governance standards in India.

### **METHODOLOGY OF THE STUDY:**

The study is based on secondary sources of data mainly from different books, journals and newspapers. In order to enrich the study, the related websites have been searched as and when required. Editing and classification of the above mentioned sources of data have been done as per requirement of the study.

## **NEED FOR CORPORATE GOVERNANCE**

Following are the needs for which it is necessary to study about corporate governance.

**Conflict of interest between owners and management:** The shareholders invest their hard earned money at the disposal of the manager of the company to have a good return. It is expected that the managers will utilize such monetary resources with the primary aim of maximizing the shareholders' value. This however, does not happen many a times. Since the shareholders are not in a position to monitor or exercise control over the manager's decision or performance, what exactly happens is that the managers utilize the money in a manner that serves their own interest. This is known as agency issue. Shareholders with a view to protecting their own interest, take various steps to monitor the actions and decisions of managers. These involve costs commonly referred to as agency costs. So in order to minimize agency costs, a good corporate governance model need to be put in place.

**Unethical business transactions:** In the past many years, there have been an increasing number of scams, frauds and misdeeds by the companies. The public money has been misused and inappropriately handled in various companies, banks, financial institutions etc. The typical examples of such firms are Enron, Satyam, Cadbury and Wal-Mart. In order to prevent such occurrences involving the public money, there is a strong requirement of good corporate governance structure. We can produce an example form one of

the biggest corporate scam in India - Satyam Computer Services Ltd. scam. On 7<sup>th</sup> January 2009, Mr. B. RamalingaRaju, Chairman of Satyam Computer Services Ltd., claimed in a letter to the board of directors that he had been manipulating the Company's accounting for a number of years since 2001 to inflate Profits and Cash flows. A glance of the reported and actual figures (Table-1) of financial Statement for the 2<sup>nd</sup> quarter ending 30.9.2008 will provided the nature of the fraud.

The Balance Sheet of Satyam Contained certain irregularities – First of all, there is non-existence of cash and bank balance of Rs.5040 Core, non-existent of accrued interest of Rs.376 Core, overstated debtors by Rs.490 Core and understated liability of Rs.1230 core. It is also stated that the reported revenue of Rs.2700 and an operating margin of Rs.649 core whereas the actual figure was Rs.2112 core and Rs.61 core respectively. So there exists overstated revenue and operating Profit as per income statement of Satyam. Actually the case study of Satyam Computer Services Ltd. is an instance of Poor Corporate governance in India. There may be several reasons behind the fraud but the fact is that it has failed on every issues of corporate governance and neglects every government regulators like SEBI, ROC and MCA.

**Change in ownership structure:** In recent years, there has occurred a change in the ownership structure of companies. Previously, large Indian companies were primarily owned by the Indian promoters and the business used to run in families. However, a recent shift take place, wherein foreign institutional investors are consolidating their holdings is quite evident. There is now an increase in institutional ownership of the companies i.e., the mutual funds, banks, financial institutions, insurance companies, foreign institutional investors etc. are the largest shareholders in most of the large companies. These institutions compel the management to work efficiently, profitably and transparently. Hence the changing ownership structure requires the need for good corporate governance.

**Globalization :** In recent years, companies are doing business and selling their products globally. In order to attract business from foreign customers, investors and companies, the foreign regulations are to be complied with the expectation are to be met. In order to succeed in an over challenging foreign environment, a good corporate governance practices has to be followed by the companies.

## **PRINCIPLES OF GOOD CORPORATE GOVERNANCE:**

Effective corporate governance revolves around the following interconnected components –

### **Transparency and Disclosures:**

Transparency refers to the ease with which a person or a group outside the company is able to understand and make a meaningful deduction of the company's financial as well as non-financial fundamentals. The company should make timely and accurately disclosure of factual and clear information such as financial status, ownership, performance, etc. In short, outsiders should be able to comprehend and construct an accurate picture of what actually happening within the company

**Integrity and Trusteeship:** It is the responsibility of the board of directors to inculcate the sense of integrity and trusteeship among the management personnel. The board of directors and top management of the firm must practice these values themselves and create an environment where honesty, fairplay and integrity of high order are clearly displayed. Trusteeship involves performing management functions with a sense of trust.

**Responsibility :** Top management must be made responsible to the board of directors who in turn are accountable to shareholders and other stakeholders. In good corporate governance, the firm must own and take responsibility to maintain a high level of ethical standards.

**Accountability :** The managers in a company who are involved in decision making and taking actions on important issues should be held accountable for their decisions and actions. There must be systems and procedures in place within the company that compel the managers to be accountable for their actions.

## **4. REGULATORY AUTHORITIES OF CORPORATE GOVERNANCE IN INDIA: THE ROLE OF SEBI**

The Indian statutory framework of corporate governance has been in consonance with the international best practices of corporate governance. In India following are the regulatory authorities which are providing

guidelines and framework on corporate governance.

**Companies Act 1956 and 2013:** Companies Act 1956 provides the basic outline for administering the companies. Ministry of corporate affairs made several revisions and amendments on corporate governance practices of the concern. The companies Act 2013 inter-alia contains provisions relating to board constitution, board meeting, independent directors, audit committee, corporate social responsibility, internal auditor, related party transactions etc.

**Securities and Exchange Board of India (SEBI):** SEBI is the regulatory of the securities market and corporate governance standards which provides rules, regulations and guidelines to ensure protection of investors. For companies whose shares are listed on the Stock Exchanges, by listing agreement, it ensures that companies are following good corporate governance.

**The Institute of Chartered Accountants of India (ICAI):** ICAI is an autonomous body which issues accounting standards to ensure the better corporate governance. ICAI give lot of importance as it leads to effective disclosure of accounting standards and reduces the gap between Indian and International accounting standards.

**The Institute of Company Secretaries of India (ICSI):** ICSI is an autonomous body which issues secretarial standards in terms of provisions of the new companies Act to maintain the good corporate governance in corporate sector.

However with the passage of time, there occurred various scandals in corporate sector and stock markets which included Harshad Mehta Securities Scam, allotment to company shares to promoters at highly discounted prices etc. These serious scandals as well as the opening up the corporate markets to competitive global players led to the setting up of various committees with the aim of investigating various scandals. The committees provide various recommendations for transparent and efficient corporate governance. Table 2 below summarizes the evolution of corporate governance regulations over the last two decades.

## **The Role of SEBI in Corporate Governance**

To make corporate governance more effective, the SEBI since its set up in 1992 has taken up number of initiatives appointed various Committees and has brought amendments to the clause 35B and the clause 49 of listing agreement. Here the SEBI's role in corporate governance is illustrated through norms and provisions as stated these two clauses.

### **Clause 35B**

Under the revised clause, the company has to provide e-voting facility in respect of all shareholders resolution to be passed at general meeting or postal ballot facility to shareholders. The Company has to send notices of meeting to all members, auditors and directors by post or registered e-mail or courier and the same be placed in the official website of the company. The notice of meeting should also mention that company is providing facility for voting by electronic means and postal ballot facilities to members. Through this provision, large number of shareholders can participate in selection of board members.

### **Revised Clause 49, its sub-clauses**

The SEBI has replaced the existing clause 49 of the listing agreement with a revised clause 49 (New clause). The new clause which was effective from October 1, 2014 is in alignment with the corporate governance norms as required under the new companies Act 2013. This clause will also provide the details about the compliance of norms by the listed companies but as per SEBI clarification, in future this clause will be applicable to non-listing companies also. The amended clause 49 has 11 sub-clauses containing the provisions of compliances under corporate governance norms. These are –

**Clause 49(i) – Corporate Governance principles** – Under this clause SEBI specify and explain the rights of shareholders and other stakeholders, the responsibility of corporate to protect stakeholders' interest, duties and responsibility of the board. This clause also highlight that the disclosure of accounting and non-accounting information's must be made regarding proper compliance of prescribed accounting standards.

**Clause 49 (ii) Board of Directors** – This sub-clause specifies the composition of board, inclusion of restrictions on independent directors, tenure of directorship, corporate code of conduct and whistle blowing policy.

**Board Composition** – This sub-clause specifies optimum composition of board of directors where at least 50% of the board members should be non-executive directors and there must be one women director in the board, if chairman is an executive director, half of the board must comprise of independent directors. However, if the chairman is a non-executive director, then 1/3<sup>rd</sup> board members must be independent directors.

**Restrictions in independent directorship** – Under the revised clause, no person can be an independent director of more than seven listed companies. If there is a whole time director in any listed company, then he/she shall not be the independent director of more than three listed companies. The tenure of independent director will be five years which is in accordance with the provision of new companies Act 2013.

**Code of conduct** – All board members and senior management personnel shall affirm compliance with the code on an annual basis. The annual report of the company shall content a declaration to this effect signed by the CEO. The board of directors is responsible to lay down a code of conduct for all board members and senior management of the company and the same should be displayed in the official website of the company.

**Whistle Blowing** – Whistle blowing policy will become mandatory under the revised clause 49 of listing agreement and will be a radical step in maintaining the standards of corporate governance. This gives protections to all stakeholders on all fraudulent activities in the company.

**Clause 49(iii) Audit Committee** – As per the clause, the audit committee should have 3 members out of which 2/3<sup>rd</sup> members be independent directors. All the members must be financially literate and one must be an expert in accounting or related financial management. The committee has to conduct meeting at least 4 times in a year with a gap of

not more than 4 months in between two meetings.

**Clause 49(iv) Nomination and Remuneration Committee** –There should be three members in the nomination and remuneration committee and all members are non-executive directors and half of them are independent directors. The role of the committee includes formulation of criteria for determine qualifications, positive attributes and independence of a director and recommendation to the board policies relating to remuneration of directors and employees, key managerial personnel.

**Clause 49 (V) Requirements for Subsidiary Companies:** This sub clause specifies the responsibilities of listed and unlisted subsidiaries of listed holding companies- (a) at least one independent director of the holding company should be director of the board of directors of materially unlisted Indian Subsidiary Company (b) the audit committee of the listed holding has to review the financial statements in particular the investment made by the unlisted Subsidiary Company.

**Clause 49 (vi) Risk Management** –The company through its board of directors shall constitute a Risk Management Committee. The board shall define the role and responsibilities of risk management committee and may delegate monitoring and reviewing of the risk management plan to the committee and such other functions as may deem fit.

**Clause 49(vii) – Related Party Transactions** –A related party transaction is a transfer of resources, services or obligations between a company and a related party, regardless of whether a price is changed. A related party is a person or entity that is related to the company. In this clause, related party transactions information should be disclosed periodically in the form of summary before the audit committee in the ordinary course of business. Related party transactions now require shareholders' approval instead of board's approval as previously.

**Clause 49 (viii) Disclosure Norms** –This clause states the details of quarterly report should be disclosed on all material facts, related party transactions along with compliance report on corporate governance. It

must be disclosed on company's website and a weblink stated in its annual report.

**Clause 49 (ix) – CEO / CFO Certificate** - This sub-clause, states that Board of Directors, Chief Executive Officer (CEO) and Chief Financial Officer (CFO) has been made more responsible and answerable. They must certify that they have reviewed the financial statements and cash flow statements to the best of their knowledge.

**Clause 49(x) and (xi) Compliance Certificate on Corporate Governance** – Under this clause, SEBI requires corporate to obtain the certificate of compliance on corporate governance from the auditor of the company or from a practicing company secretary. Such certificate should be attached separately in the annual report and the same to the Stock Exchange along with the annual report.

#### **4.CONCLUSION**

Corporate governance deals with laws, procedures and practices by which companies (firms) are regulated, operated and controlled. It is actually the relationships between all the stakeholders in a particular company, corporate governance has come in to focus due to occurrence of various scams and scandals involving misuse of corporate funds. The corporate governance failures across the world led to the development of corporate governance codes. High Profile Scams like Enron and WorldCom in abroad and Satyam in India have shaken the Corporate World and implicated the need of strong corporate governance mechanism. The main principles of good corporate governance are transparency, disclosures, trusteeship and accountability. A sound corporate governance system will increase the confidence of investors, attract foreign investment and maximize shareholders value.

In India, the important regulatory authorities like, SEBI, companies Act, ICAI and ICSI, etc. are continuously framing various laws, rules and regulations in order to have a good corporate governance system in corporate sector. The new provisions in the companies Act 2013 and the guidelines of SEBI under the new clause 35B and the revised clause 49 and its sub-clauses will be more effective for good

corporate governance practices in India. No doubt SEBI has plays an important role in framing guidelines and power to make companies to follow the corporate governance standards. But it alone cannot enforce and monitor the compliance the corporate governance standards. Corporate governance is a long-term process and requires collective efforts by all market players

including regulators, institutional investors, creditors, directors, shareholders and so on. Ethical value based corporate cultures are to be created within an organization.

**Table -1: Some actual and reported financial figures of Satyam for the 2<sup>nd</sup> quarter ending on 30/09/2008 (Rs.in crore)**

Items (Rs. In Core)	Actual	Reported	Fictitious Amount
Cash and Bank balances	321	5361	5040
Accrued Interest on bank Fixed Deposit	NIL	376.5	376.5
Understated Liability	1230	NONE	1230
Overstated Debtors	2161	2651	490
Total			7136
Revenues (Q2 FY 2009)	2112	2700	588
Operating Profits	61	649	588

**Source: The Business Today, Feb 8, 2009**

**Table-2: The Chronology of Corporate Governance Regulations in India**

Year	Authority	Outcome
1998	CII	Voluntary code of Corporate Governance
1999	SEBI	Kumar Mangalam Birla Committee- Corporate Governance from investors and shareholders perspective and to come up with a code that best suited in Indian environment.
2000	SEBI	Clause 49 of Listing Agreement.
2002	Department of Company Affairs (DCA)	Naresh Chandra Committee Report – Recommendations about audit committee, functions and responsibilities of auditors.
2002	SEBI	Narayan Murti Committee – To review clause 49 and also to suggest measures to improve corporate governance standards.
2004	Ministry of Corporate Affairs (MCA)	J. J. Irani Committee – New Company Bill Draft.
2011	SEBI	Revised – Substantial acquisitions of shares and takeovers.
2013	MCA	Companies Act. 2013
2014	SEBI	Revised Clause 49 conforming the New Companies Act 2013

Source: Compiled by the Author

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# CHABAHAR PORT AND INDIA-IRAN RELATIONS

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## Abstract

India and Iran have been sharing cordial traditional relations. The Chabahar Port Agreement is very vital in the tripartite concord between India, Afghanistan and Iran to build up the Chabahar port of Iran. Chabahar Port is vital for India against Pakistan's Gwadar Port. India has given a befitting respond to Pakistan and China from a strategic perspective. Chabahar is a seaport positioned in south east Iran's Sistan-Balochistan zone, through which India will sidestep its neighbouring Pakistan and make way for Afghanistan. It is essential to point out here that no boundary of Afghanistan meets the sea and this country has security relations and economic interests with India. This strategic harbor, positioned outside the Persian Gulf, is easy to reach from the western coast of India. The cost and time of transport of Indian supplies through this harbor will be reduced by one third. Chabahar port is vital for India for several reasons. The first and most important reason is economic cooperation. In fact, India is continuously demanding to attach unswervingly with the countries of Central Asia and Europe. In such a circumstances, India has found a better pathway as Iran. This study tries to explore that how Chabahar port impact on India-Iran relations.

**Key Words: India, Iran, Chabahar, Port. Strategic.**

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## Introduction

Actually, the basis of friendship between India and Iran has been the neutrality of both. In the era of the Cold War, India always maintained an equal distance from the American-led Western forces and the then Soviet Union-led communist powers. Informed people say that India's Iran is not pleased with Iran. Iran has become the second largest supplier of crude oil to India. Iran also has the world's second largest stock of natural gas which can be taken advantage of by India for energy security.

The history of social, economic and trade cooperation between India and Iran is quite old. The annual bilateral trade of the two countries is about 20 billion dollars. While Iran meets a large portion of India's energy requirements, India exports pharmaceuticals, heavy machinery, components and grain to Iran. Strategically, the two countries are old partners of each other. The two countries also have common strategic interests in

Afghanistan, Central Asia and the Middle East.

Chabahar is a coastal city of Iran, adjacent to the Gulf of Oman, in the second largest provinces in the south-east of the country, Sistan and Balochistan. There is a port here, which is the only port in Iran. India and Iran agreed in 2003 for the development of this port, but then due to international restrictions on Iran's nuclear programme, obstacles began to come. Then the matter went ahead in the first term of the Modi government, the agreement was approved in 2016. This year, Prime Minister Modi went to Tehran, where he signed a tripartite agreement with Iran's President Hassan Rouhani and Afghanistan. Under this, India got a 10-year lease for the development of parts of the port. At the same time, he was also called to build the railroad to Zahedan, which is the capital of Sistan and Balochistan provinces.



India, Iran and Afghanistan decided to construct this international route in May 2016, and since then Chabahar port has been in the works. It is an effort to reach Central Asia, Russia and even Europe for India. There is a offer to connect Chabahar port to the rail network as well and India will help in this also. In addition, the capacity of Chabahar port will also be increased.

The Chabahar port will play an important role for India-Afghanistan trade. Till now Pakistan had been denying that India should not use their land to reach Afghanistan. Pakistan also tried several times to disrupt the India-Afghanistan trade. India also prepared an air route to continue trade with Afghanistan, But it faced difficulties due to its high cost. Though, now India can effortlessly reach Afghanistan through this waterway without reaching Pakistan. The Chabahar port can facilitate India strategically bypass Pakistan and provide access to landlocked Afghanistan and Central Asian countries. India sees this as a strategic response to the Gwadar port developed by China in Pakistan and provides an alternative to China's Belt and Road Initiative.

### **Chabahar Port and India-Iran Relations**

*India relations with Iran are imperative for more than one grounds. Two nations share enlightening bonds, Iran holds a special place when it comes to India's energy security. However, India often finds itself in a complex pose as it tries to walk the tightrope between the US economic sanction and sustaining the relationship with Iran.* The Chabahar port is counted among the ambitious projects of the Government of India, but it is also accurate that not only India has benefits behind developing the Chabahar port, but Iran and Afghanistan will also advantage greatly from this port. Even though this port is going to benefit India financially, it is also a port of diplomatic and strategic importance for India.

The Chabahar project has been a strategically important project for India under which India intends to establish an international traffic route with Iran and Afghanistan. For India, it was an effort to reach Central Asia, Russia and even Europe. There was a offer to connect Chabahar port to the rail network as well and India was also

going to help in this. Also, there was talk of mounting the capacity of Chabahar port. India also wanted to use this route to reach Afghanistan. Though the easy way to reach Afghanistan from India is through Pakistan, but the relationship between the two countries is not good for a long time and both the doors are closed to each other in a way. So there was an effort to bypass the Arabian Sea. India also wanted to use this route to reach Afghanistan. Though the easy way to reach Afghanistan from India is through Pakistan, but the relationship between the two countries is not good for a long time and both the doors are closed to each other in a way. So there was an attempt to bypass the Arabian Sea.

Iran is one of the major trading partners for India. Iran exports crude oil, fertilizer and chemicals to India. At the same time, he imports coarse grains, tea, coffee, basmati rice, spices from India. This railway project was called Iranian Railways and Indian Railways Construction Ltd. (IRCON) were the makers of the joint. It was part of a tripartite agreement between India, Iran and Afghanistan. This would have given India an alternative route to trade in Afghanistan and Central Asia.

### **Conclusion**

India has invest billions of rupees on the development of Chabahar, Iran's port. India's relationship with Iran are in a critical phase due to US pressure. Chabahar is extremely important both commercially as well as strategically. It is just 100 km from Gwadar Port of Pakistan, developed with the help of China. India may also have to choose between the US, Saudi Arabia, Israel versus Iran. There are many areas where the interests of India and Iran are common, such as connectivity, energy, infrastructure, trade, investment, security, defense, culture, people-to-people contact, etc. Both countries should use their strengths to build strong and mutually beneficial relations.

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# AYURVEDA AND COVID-19 PANDEMIC

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## Abstract

There is not denying the fact that Corona virus it is a worldwide Pandemic. People are in panic, schools are closed, roads are closed, cities are closed and everyone has to sit in their house with family. This is a very critical time amid threat of Corona Pandemic. The entire world community is facing an unprecedented Pandemic of corona virus disease (COVID-19). Despite worldwide efforts to disrupt it, the disease has spread globally by May 30, 2020, with over 5.8 million confirmed cases and 3, 60,100 deaths. The urgent need of globally available knowledge systems is needed to constrain the dimensions of this Pandemic. Governments have decided that Ayurveda can prove useful to reduce the spread of COVID-19. The use of traditional Chinese medicine in Wuhan to treat COVID-19 cases illustrates that traditional health care can successfully contribute to the treatment of Corona patients. Ayurveda, contemporary scientific treatment and other clinical treatments can be used to inhibit corona disease. In this study, it has been shown how Ayurveda can prove to be effective in obstructing corona disease. This research paper provides a general introduction to emerging respiratory viruses and works for public health professionals, event managers / officials and those working for the United Nations (UN), international organizations and non-governmental organizations (NGOs).

**Key Words: Corona, Pandemic, Disease, Precautions, Ayurveda.Introduction**

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Coronaviruses belong to such a family of viruses that range from common cold to severe disease. It has made with such as Middle East Respiratory Syndrome- MERS and Severe Acute Respiratory Syndrome cause coronavirus (Severe Acute Respiratory Syndrome- SARS). Novel Coronavirus (COVID-19) was identified in 2019 in Wuhan, China. It is a new coronavirus that has never been seen before in humans. Coronaviruses belong to such a family of viruses that range from common cold to severe disease. The corona virus spread from Wuhan city of China has become an pandemic for the whole world. Although the world continues to fight the corona in many countries, including the United States, there is also a lot of research on making medicines to eliminate corona.

The corona virus spreads from one human to another human. If someone has a virus, then the person living with it can also get the virus. Once this virus gets into hands, it goes into the body through the eyes, mouth and then directly attacks the lungs. The corona virus increases itself in the lungs and reduces lung function, causing difficulty in breathing. Corona symptoms begin to appear after about 5 days

after the virus enters the body. Corona virus infection can be avoided by increasing the immunity of the body.

The coronavirus virus 19 (COVID-19) pandemic is unique and unprecedented in many aspects and has challenged current health care systems. Currently, the experiences and lessons gained from the global severe acute respiratory syndrome (SARS) epidemic appear inadequate and require better approaches and strategies in public health and medical care.

Current prophylactic measures are insufficient to counter corona, and suggested alternatives such as hydroxychloroquine (HCQ) are still under investigation. The potential of traditional and complementary medical systems such as prophylactic and therapeutic drugs during yoga and Ayurveda are potentially not considered in this pandemic crisis. For effective preventive and remedial measures have tried to highlight the knowledge of Ayurveda and Yoga which can perhaps be used effectively in COVID-19 and adjuvant therapy.

The concept of mind and body building to deal with various stresses including corona infection, is the cornerstone of Ayurveda practice. Similar to innate and acquired immunity, the Ayurveda concept of immunity (Bala or Shakti) is classified as natural (sahaja), chronobiologic (kalja), and acquired (yatikruta). Ayurveda's holistic approach to promoting health (Swastavratrat) consists of host and environmental factors. Today, the corona virus has become the biggest threat to the world. This transition spread from China has now started to engulf people from other countries as well.

### **How can People Prevent Corona with Ayurveda**

The US doctors have long ago said that it may take at least one and a half years for the corona vaccine to be made. Corona has wreaked havoc in India too. These days, almost the whole world is in the grip of COVID-19, a deadly novel corona virus. Although corona infection are getting more and older, but the disease spread by corona virus can be of any age or gender. In the countries like Italy, Spain, due to the weakening of the immunity of people, a large number of people have died due to corona virus infection, compared to more than 80 thousand people were infected in China but more than 71 thousand of them got cured. Corona virus also caused fewer deaths in Japan. The reason for this is that the immunity power of the people has strong.

It simply means that the person whose immunity is strong is not more vulnerable to this virus. Due to the strong immunity of the body, the body combats viruses or bacteria coming from outside. And that prevents viruses and bacteria from entering the body. If immunity is strong then no one can easily attack the body, even if it is the corona virus. Immunity kills the virus before it enters the body. The Research Councils of the Ministry of AYUSH, Government of India claimed to prevent coronaviruses based on Ayurveda, Homeopathy and Unani practices in order to avoid the outbreak of Coronavirus.

Ayurveda has substantial potential and potential for both prevention and treatment of

Covid-19. This will provide an important opportunity for learning and causing disease. The practice of Ayurveda to prevent the Covid-19 challenge in India should not be limited and should be seen as an extension of health services and support of the bio-medical system.

There is not denying the fact that, with adequate monitoring and data keeping during implementation, important research directions are likely to emerge rapidly and consistently on the management of communicable diseases. Beyond preventive health care and non-communicable diseases care is likely to provide evidence-based insights that strengthen Ayurveda's scope. The AYUSH system across the country has been put on alert to be called upon to serve the nation anytime.

The Aayush health facilities are also being read to be converted into quarantine facilities in times of need. From this point of view, the implementation of the intervention scheme suggested by the Ayurveda workforce within AYUSH health facilities can greatly benefit the nation. India is the country where the world's oldest living health care system originated and hence it is being carefully watched by the world community to see how it handles the crisis using its resources. And it is now India's turn to showcase its traditional healthcare.

### **Conclusion**

The Government of India is taking all necessary steps to meet the challenge and threat posed by the (COVID-19) corona virus Pandemic. With the active support of the people of the country, Indian government is able to control the spread of COVID-19 virus in the country. By following the information and advice provided by the Ministry of Health and Family Welfare carefully and properly, the local spread of the virus can be prevented. Many Ayurveda practitioners claim that Ayurveda is an effective remedy to treat COVID-19 patients. Ayurveda can play a major role in curing corona disease. We need to take Ayurvedic treatment to cure Corona disease.

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# **ROLE OF VIKAS BHARATI IN SOCIOECONOMIC DEVELOPMENT OF JHARKHAND**

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## **ABSTRACT**

Jharkhand is the Indian state with full of opportunities for economic sustainable development. State has abundant resources and more and more of its population could be involved in the productive work at their own place. It could solve the problem of poverty and unemployment with the economic growth of state as well. Vikas bharti, Bishunpur is one of the non-government organisation (NGO) working for the upliftment of rural people of Jharkhand for long 36 year since its establishment year 1983 with tremendous success. Present paper is based on the function of Vikas bharti situated at Bishunpur, Gumla district of Jharkhand. The organization has its branches all over India. The study conducted on socio-economic development of Jharkhand taking Vikas bharti as a case. Exploratory method was used to analyze qualitatively. Present paper is delimited to the Vikas bharti's role and describing the present status in Jharkhand only. All the offices were part of the study but mainly Ranchi and Bishunpur center were in regular explorations for past three years for the conception regarding the forthcoming plans of action, their execution, implementation in the field and the functioning as a whole. Literature supports the effective success rate of the organization year after year and exploring the historical background with success stories provides relevant qualitative descriptions for the study. The study findings include mainly the recent achievements and the resources exploited in last three years particularly for the socio-economic development. Paper concludes with the study remarks and valuable suggestive remarks.

**Keywords:** socio-economic development, Vikas Bharti, Bishunpur, Non-Government Organization (NGO), Gumla District, Jharkhand,

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## **1. INTRODUCTION**

Jharkhand is a native tribe and the number of tribal population and concentration areas is also sufficient so that the number of Government, private and non-government, voluntary institutions for their development is also higher than that of other States in the region. Therefore, the availability of self-employment is also much better to train people. Today, self-employment is also relevant in the day because the number of jobs which is in proportion is much lower than that of employment opportunities. On the other hand, in addition to certain types of employment, it is more beneficial for a person to adopt self-employment in terms of most, as

it will yield proper remuneration for his labour and diligence. One criterion of development is also the efficiency of the individual. In the context of self-employment, the person has a great affinity and attachment to his employment and the longing to upgrade employment due to the full share of the

benefit is adopted, everyone voluntarily makes maximum use of his functionality, which will also enhance the efficiency of the individual. In Jharkhand, the poor children of the society are struggling in getting higher education and social upliftment. The emphasis should be on creating a community interested for higher education in the society, removing superstition, eliminating social evils and mutual cooperation. It is also to prepare

productive citizens of the state. There should be a stress on social and economic upgradation of children to get higher education and connect them with their civilization, culture. It is very important for the youth to get higher education at the social level and for social upliftment. A Non-Government and voluntary organization, Vikas Bharti, Bishunpur has paved the way for the social and economic development policy of the rural sector and for tribes of Jharkhand with all-inclusive progressive steps. Before discussing about explorations of the role of Vikas Bharti in the study the theoretical framework of the need for social and economic development of Jharkhand and their correlation should be elaborated.

Jharkhand is a state full of ores and minerals and contributes 40 percent that of the country. In this way it is a rich state of India, but due to the lack of developmental infrastructure in many remote areas a large portion of population still struggle for their normal life. As per the census 2011, 39.1 percent people of state are below poverty line against the national rate i.e. 29.8 percent.<sup>1</sup> The state is a tribal dominated and 32 tribes are the part and parcel of its demography. Under 'schedule tribes' all are constitutionally protected and identified as reserved categories that needs more attention to develop. These indigenous people are not so susceptible for the developmental aspects as they are not aware enough how to take advantages of government initiatives to get education and even how to fulfill other basic requirements. Similarly, other castes of Jharkhand are also under the 'schedule castes' who are facing challenges on social and economic grounds. Schedule tribes (STs) and schedule castes (SCs) are the people facing challenges on social grounds. 49 percent STs and 40.4% SCs of the state are below poverty line.<sup>1</sup> Remarkably, this is below to the state overall rate. That's why equally important the social and economic both needs of Jharkhand are the major concern. It includes the steps needed to increase per capita income, to eradicate poverty, to upgrade social status and to facilitate ease of life to common people of Jharkhand. These aims receive major threat due to attitude to wait for government initiatives and developmental programmes for

everything. It is too narrow approach to deal with these major issues. The vivid example is the Bishunpur area, the hut area i.e. the area around Gumla, Non-Government Organizations (NGO), like 'Vikas Bharti' is working to uplift the life of rural people and affecting positively the developmental issues whether it is social or economic. It is impossible to accurately assess who has contributed to the emerging socio-economic development in the present context. But the development efforts adopted by the NGO in the Jharkhand must be recognized to resolve issues such as social, economic success and sustainability. Given the intact situation of the after newly constructed Jharkhand over the years, there may be a need and possibility of a large-scale collective struggle for the social and economic interest of the country.

### **1.1 Vikas Bharti, Bishunpur: Historical Background**

The main thrust area for all round development and prosperity of the village shall be to improve the economic condition of the people living in the area, generate self-employment, improve healthcare, education, basic amenities, ecology etc. A comprehensive study of socio-economic status, natural resources and basic amenities of the area is essential to understand the development pattern.<sup>2</sup> Vikas Bharti is working since 14<sup>th</sup> January 1983 and registered under 1860 society registration act. NGO is involved in changing the lives of rural people and tribes of Jharkhand for 36 years. The head of this organization is Padma Shree Ashok Bhagat (Padma Shree is fourth highest civilian award in the Republic of India, every year given for the distinguished service) Ashok Bhagat, has devoted his entire life to service the rural and tribal people through this organisation.<sup>3</sup> Vikas Bharti is an organization working in parts of Jharkhand which has been severely affected by left wing extremism for years.<sup>4</sup> The organization is also a partner in the development works of the Government in many parts including Bishunpur, Gumla.

The good work of the organization is spread over the state level. Vikas Bharti has paved the

way for self-employment and self-reliance by enhancing the traditional skills and art of the villagers. The organization collaborated with the rural masses in technical investment, financial investment, marketing mechanism and human resource development.<sup>5</sup>the organization also make the tribes of Jharkhand aware that they should be conscious and vigilant about tribal culture. Culture develops from tradition. The cultural splendor of the ancestors should be given to future generations. The ecological balance is the lesson of tribal culture so the organization is also working to maintain the tribal culture to achieve sustainable development in true sense.

## **1.2 Objectives of Vikas Bharti**

Vikas Bharti opened the gateway to self-employment and self-reliance by enhancing villagers' traditional skills and arts. It supported the rural mass with technological inputs, fiscal inputs, marketing network and human resource development. On the way as it progressed, concepts like Gram Swaraj Abhiyaan emerged—encompassing in it movements like Right to Information (RTI), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Van Adhikarita, Right to Education Act, and Health—all of which entailed working with the Government agencies alongside the people, the tribes of the region. Vikas Bharti Bishunpur soon became a 'people's organization'.<sup>3</sup>

The objectives in the line of progressive action are quite clear. These are as follows:

- to work for the better tribal education,
- to provide good health facilities to rural and tribal people,
- to eradicate poverty,
- to increase employability, mainly from local resources,
- to mobilize rural and community,
- to work for sustainability in the field of ecology,
- to work for the tribal languages and culture,
- to make the rural and tribal people self-reliant,
- to work for the skill development of rural and tribal community of Jharkhand and so on.

The major goal of this organization is to ensure social and economic development of a person standing at the last position of the society. With the dream of a well-educated, healthy and prosperous Jharkhand, the organization is engaged in better society.

## **1.3 Target Area**

The area of work ranges from education, health, water conservation, livelihood, bee keeping, horticulture, agriculture, food processing, ecological conservation etc. The organization is providing employment opportunities to the villagers by imparting training for improved cultivation. It is also providing market to the toiling by making medicinal cultivation and products from pickle, papad, marmalade, medicines, jam products.

Basic tenet of Vikas Bharti discloses that development can only be realized through clear, meaningful, long-term and indigenously designed strategic partnership with cross-cultural and community-based communications, local, state and national level government agencies, along with that international agencies and most important there should be willingness to help the poor. Present study, through various media reports and the organizational online and offline documents, found that Vikas Bharti is a trustworthy of the agencies and thus, one of the largest partners of the Government. There are so many other related national and international agencies that have come forward to be a partner with its associated works and endeavors to ensure the eradication of poverty, spread of education, employability etc.<sup>3</sup>

## **2. METHODOLOGY**

Study was carried out through exploratory research design. Exploratory research provides more information and in-depth knowledge of the problem undertaken. Since this research was carried out with major issue of socio-economic development, exploration was with widened scope. General Idea was there about the tribes of Jharkhand and also about the NGO i.e. Vikas Bharti that it is working in a number of areas for changing their lives, but the study with proper exploration and



systematic observation qualitatively analyzed the status at ground level.

### **3. RESULTS AND DISCUSSION**

Through the study it was found that all the work done by the NGO Vikas Bharti is productive and it can be summarized in the field at ground level in Jharkhand. Evidences show that developmental work has been done by the organization at ground level.

The behaviour of primitive rural tribal groups in Gumla district has undergone a drastic change. Primitive tribes of the area have shifted to agricultural and horticulture operations and now didn't interested in the earlier work of hunting animals for their livelihood. There was a high level of awareness among the health and sanitation habits among the Scheduled Castes and Scheduled Tribes. Due to that spread of disease was not a major issue now. People were knowing about the various water borne and infectious diseases especially about malaria prevention measures. The model set up by the organization was effective for the propagation of education in Gumla district and that was followed by Jharkhand and other states at government level. The community was effective planners and more communicative in the construction of Dam with proper guidance to engineers.

#### **3.1 Case Study of the Village**

As claimed by the organization in village named as 'Sato'. It was found appropriate that various families are beneficiaries of Animal Husbandry. Community of the rural tribes organize the whole vaccination programme is also there. More than 40 families are connected to market to sell their product. 5 Self Help Groups (SHGs) are also working through which Mushroom, pickle etc., are being sold in the market. Village committee is there to monitor sanitization, health and hygiene. The committee regulates Angan Wadi centre specialized for government sponsored child and mother care programme. Male literacy rate is around 80% and female literacy rate is 69%. Thus, Vikas Bharti has done remarkably well in the village to develop the socio-economic status of the villagers, who are basically rural tribes.

#### **3.2 Present Status and Audit Report**

A number of skill development training programmes are being undertaken for scheduled castes, tribes, women and poor people at their center at Arogya Bhawan in Ranchi. People are taking training from here and making self-employment. The workers of the organization are also making people aware of cleanliness, water conservation and health. The campaign is going on throughout the state including Ranchi. This year, lakhs of trees were planted in the state on behalf of the organization. People are being sensitized towards malaria and diarrhea. With the Bora dams and Dobha are being constructed on rivers for water conservation across the state. In collaboration with the Government of Jharkhand, through a single Window system, the workers of the organization are working to provide all kinds of facilities to the farmers.

The organization is conducting services in the field of education, health, public organization, village technology, agriculture, horticulture mission, technical development and women and child development on large scale in about 15000 villages under 3500 panchayats of 200 blocks in 24 districts of Jharkhand state. As per the audit report 2018-19. The revenue generated for the year 2018-19 was Rs. 28,00,30,659.64 and following are the major sectors that utilizes the fund for socio-economic upgradation:

<b>Major Area</b>	<b>Fund Utilized (in %)</b>
Agriculture & Horticulture Projects	41%
Health related Projects	16%
Education Related Projects	06%
Others	35%

*(Source: Audit Report given by Vikas Bharti, Bishunpur)*

Since the NGO works for the rural tribal area, more fund allocation on agriculture and horticulture is obvious, Tribal people seem more interested to work in their land for productivity. Vikas Bharti found in the very beginning that Jharkhand has immense potential for vegetable production where improved varieties of vegetables are produced. With the help of organization some of the farming groups have also moved towards cash crops, fruits and seasonal vegetables. Organization knows that If the agricultural producers of Jharkhand are

organized and the resources available with proper technical intervention are provided, a lot of change can be brought into the horticulture sector. There is immense potential for vegetable exports in Jharkhand, but due to unorganized market policy, the farmers are not getting proper price due to which middlemen are exploited. Organization is providing a powerful medium through which new network, concepts and thinking can be developed, thereby making necessary efforts in the agriculture sector.

NGO has opened new doors for women and the masses through the steps taken in various projects at ground level. The self-help Group is being adopted as an alternative to lift the poor people out of the quagmire of poverty and to connect them to the mainstream of the development process. The economic, social development of the society cannot be done by the state alone. Based on such recognition, there has been a significant change in the growth samples in the last decades. These organizations can play an important role in the socio-economic transformation of rural tribes.

#### **4. CONCLUSION**

The changes in rural tribes of Jharkhand can easily be recognized. Socio-economic development of tribes of Jharkhand is a major concern of any government. Vikas Bharti, Bishunpur is working in the field to achieve the progressive goals set by the Constitution also. The tribal people are hardworking but due to lack of any support many of the families are below poverty line. Through the minute observations on the working of the organization, various steps taken by them were also explored. These are like awareness programmes and organizing events, demonstration farms, hospital activities etc. The eye-opening small steps play a big role to establish the cross-cultural communication among various tribes. It was noticed that due to their interaction during these activities, they are becoming more efficient in dealing with social and economic challenges. Not only the basic requirements of rural tribes are being fulfilled but organization supports for their future planning too. There are many challenges in front of this organization like they

depend on countrywide and foreign funds but uncertainty may prevent the organization's personnel to expand further in other areas. That's why government should promote more likewise NGOs to work in the same field. Jharkhand has not had uniform development in all sectors. The diverse geographical area and tribal dominated demography of Jharkhand needs more and more attention to the rural and remote areas' needs. For that purpose, more and more branches and personnel of dedicated organizations are required to achieve the goal of socio-economic development of rural people, schedule castes and schedule tribes of Jharkhand.

#### **COMPETING INTERESTS**

I hereby declare that no competing interests exist in relation to the present manuscript.

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# INDIA BANGLADESH RELATION: EMPHASIS ON ECONOMIC AND SECURITY TIES

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Bangladesh is celebrating the birth centenary of Bangabandhu Sheikh Mujibur Rahman this year. Bangabandhu was the first President of Bangladesh and later the Prime Minister. His term as Prime Minister of Bangladesh (1972–75) is considered one of the best years of bilateral relations. India has also nurtured its relations with Bangladesh and has always been stood by its neighbor. The foundations of these relationships were laid during the liberation struggle of Bangladesh, when India provided shelter to millions of refugees to protect them from inhuman treatment at the hands of Pakistani forces. The Indian Army also fought side by side with the freedom fighters in the Bangladesh Liberation War, and also provided financial assistance. Shared cordial relationship, of both the countries goes beyond the arithmetic of economic gain and loss. In this research paper, an attempt has been made to study the economic and security ties between the two countries.

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In Bangladesh India relations there is a need to translate positive political will into reality in a way that will leave neither side feeling short-charged. Some of the fog has been cleared that keeps of ties from growing to pull height.

A new push to the journey that began with high hope after Sheikh Hasina's come back to power. But stalled with the debacle of Teesta deal India's assurance that river linking project would not affect Bangladesh as all the rivers originating in the Himalayas would be kept outside its purview. In past, Tipaimukh hydraulic project examined by a sub-committee under the joint River Commission, Joint participation by Bangladesh and India, before inking Teesta deal experts are to address the concern of both Bangladesh and West Bengal. About exchange of 162 enclaves consensus building process is on to satisfy the protocols in Indian Parliament.

Bangladesh is celebrating the birth centenary of Bangabandhu Sheikh Mujibur Rahman this year. Bangabandhu was the first President of Bangladesh and later the

Prime Minister. Bangladesh is celebrating this year as 'Mujib Borshoe (Mujib Year)'. His term as Prime Minister of Bangladesh (1972–75) is considered one of the best years of bilateral relations. India has also nurtured its relations with Bangladesh and has always been stood by its neighbor.

The foundations of these relationships were laid during the liberation struggle of Bangladesh, when India provided shelter to millions of refugees to protect them from inhuman treatment at the hands of Pakistani forces. The Indian Army also fought side by side with the freedom fighters in the Bangladesh Liberation War, and also provided financial assistance. Shared cordial relationship, of both the countries goes beyond the arithmetic of economic gain and loss.

In fact, India and Bangladesh are bound by shared values of heritage, democracy and secularism and a shared mutual desire for peace and prosperity for its people. Their underlying, basic people-to-people relationship has led India and Bangladesh

to close cooperation on a range of issues including security, trade and commerce and development. Despite the strong progress India-Bangladesh have made in their relations, often challenges such as the Teesta River dispute and the wicked diplomatic moves of China and Pakistan in the region shadow the bilateral relations.

But Efforts are also being made to resolve bilateral issues and strengthen cooperation. For example, India-Bangladesh security cooperation has not only helped prevent insurgency in India's north-east, but has also been effective in curbing insurgency in Bangladesh. Intelligence relations between the two countries have increased and tensions on the border have decreased.

Connectivity is another dimension of this partnership that has seen dramatic progress. India is permitted by Worth Noting Bangladesh to use its inland route and the ports of Chittagong and Mongla for goods transactions in the northeastern states of India. This facility will not only help India's north east to reach the sea ports, but also Bangladesh's own ambition to become a connectivity hub. Bangladesh's transportation industry will be a major beneficiary of traffic in the north-east of India, as goods will be transported from the Chittagong and Mongla ports to the Indian border by road and inland waterways. India's growing focus as a maritime location on the Bay of Bengal and as a gateway to Southeast Asia makes Bangladesh central to New Delhi's regional remapping as well as the wider Indo-Pacific connectivity.

New Delhi is primarily aware of complaints in Dhaka on the trade front. For example, Bangladesh has rearranged special concessions to Bangladesh without any expectations. It unilaterally decided to provide duty-free access to Bangladeshi products to its markets (excluding 25 narcotics). In addition, India is taking measures to reduce existing non-tariff barriers (NTBs). India is developing integrated check posts at 10 cross-border

points with state-of-the-art facilities in an effort to address NTBs and facilitate trade. Indian efforts are showing results, as Bangladeshi exports to India are steadily increasing. In 2019, Bangladesh's exports to India recorded a 43 percent increase over the previous year, with a total trade value of US \$ 1 billion, making it the only country in Asia after Japan to cross the mark, have done it. Bangladesh is now India's largest trading partner in South Asia.

It was a commitment to a strong partnership, which also led to amicable settlement of land and maritime boundary disputes between the two countries. The delimitation of the maritime boundary requires a special mention as India relinquishes its sovereign rights of approximately 19,467 square kilometers in the Bay of Bengal without challenge, as the United Nations Arbitration Tribunal favored Bangladesh in 2014 Had decided.

The major powers are performing their international obligations with contempt, India showed respect for the rule of law, giving its bilateral relations with Bangladesh a much larger space. India's move helped Bangladesh gain access to the sea, and open up a new vista to its blue economy, in a vast marine area rich in hydrocarbons. The ratification of the Land Boundary Agreement and the successful exchange of the enclave in 2015 marked a milestone in the relationship.

In addition, India has provided liberal development assistance to Bangladesh. India's nearly US \$ 10 billion concession line is the largest offering for any country. In addition, grant aid is an important part of India's development assistance in Bangladesh. A significant part of such grants are used to support high impact community development projects in Bangladesh such as orphanages, student hostels, educational buildings, cultural centers, etc. The real strength of India-Bangladesh relations lies in the connectivity between their people. For

example, India has made efforts to simplify the visa process for tourists coming from Bangladesh and 1.5 million visas were issued only in 2019.

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India has always responded first to Bangladesh's crises, be it after natural disasters such as Cyclone Cedar (2007), or amidst health emergencies such as the ongoing Kovid-19 epidemic. As the Kovid-19 spread to Bangladesh, India provided medical assistance in the form of test kits, PPE and medicines as well as online training for medical professionals.

There are many challenges that are likely to bring major regional and global disruptions - power shifts, climate change, maritime insecurity and the fourth industrial revolution. There will continue to be differences between domestic politics and third parties and India and Bangladesh have to play an important role in changing the lives of their people and realizing Bangabandhu's vision of a 'Golden Bengal'. The year and the 50th year of Bangladesh's liberation, as well as the establishment of their diplomatic relations next year, both cognizance of each other's priorities as well as the rapidly shifting geopolitical and geo-economic sectors Should be Policymakers in New Delhi and Dhaka should not see that it is not just their histories that are interlinked, but more importantly, their future.

During Sheikh Hasina's four-day visit to New Delhi in April 2017, Bangladesh and India signed two defense agreements. Under the pact, militants from both countries will conduct joint exercises and training. India will help Bangladesh in setting up manufacturing and service centers for defense platforms, both

countries aimed at achieving self-sufficiency in defense manufacturing in Bangladesh. India will also provide specialist training, and technical and logistics support to Bangladesh. India provided a \$ 500 million loan to Bangladesh for the purchase of defense equipment.

In March 2019, the current Chief of Staff of the Indian Army, then GOC-in-C of the Eastern Army Command, General M.M. Narwana visited to hold talks related to promoting intelligence sharing between the two countries. Also during the visit of Prime Minister Sheikh Hasina to New Delhi in 2017, the two countries signed a series of Memorandum of Understanding (MoU) in the areas of defense cooperation which focused on certain areas, such as;

1. For developing a framework for defence cooperation.
2. To initiate and enhance cooperation for comparative and joint initiatives of education in the area of Field Strategy and Study of Military Operations, between the Indian Defence Services Staff College and Dhaka's Defence Services and Staff College.
3. Increasing the cooperation for field and strategic studies between India's Defence Staff College and Bangladesh's National Defence College.
4. Extending a line of credit of worth US\$500 Millions for conducting the purchase of Defence Equipment.
5. Increasing cooperation between the Coast Guards of India and Bangladesh.

#### **Bilateral co-operation in Indo-Bangalasesh Since 2019:**

Bilateral Cooperation in India-Bangladesh since 019: Multidisciplinary cooperation between the two countries ranges from traditional areas of tourism, health and education to pioneering areas of nuclear science, space and information technology. In 2019, ten MoUs / Agreements were signed by both countries for

cooperation in various fields. The year 2019 witnessed significant progress in defense cooperation between India and Bangladesh. High level exchanges at the level of Head of Services of the Indian Navy, Bangladesh Navy and Indian Air Force, Second Annual Defense Dialogue and Inaugural Tri-Service Staff Dialogue, Service Specific Dialogue of Navy and Air Force and DG level talks between the Coast The guards have contributed to significant improvements in bilateral defense cooperation. The two countries have continued and increased mutual engagements in the training domain. The two governments are taking several measures to restore the pre-connectivity rail links and other connectivity links between India and Bangladesh. To increase people-to-people contact, it has been decided to increase the frequency of two passenger trains, namely, Maitri Express and Bandhan Express from 4 days a week to 5 days a week and one day a week to two days a week. The two governments decided to start the Dhaka-Siliguri-Gangtok-Dhaka and Dhakasiliguri-Darjeeling-Dhaka bus service, to increase connectivity between the people of both countries and also the track running between Dhaka-Siliguri-Gangtok-Dhaka, December 2019. Held in Bangladesh is India's largest trading partner in South Asia. Bilateral trade between India and Bangladesh has steadily increased over the past decade. India's exports to Bangladesh were US \$ 9.21 billion in FY 2018-19 and imports from Bangladesh were US \$ 1.04 million during the same period. Cooperation in the power sector has become the hallmark of Indo-Bangladesh relations. Currently Bangladesh is importing 1160 MW of power from India. Bangladesh is today India's largest development partner. India has expanded 3 Lines of Credit (LOC) amounting to US \$ 8 billion for the development of infrastructure in various sectors including Bangladesh, Roads, Railways, Shipping and Ports in the last 8 years. Apart

from LOCs, Government of India is also providing grant support for various infrastructure projects including construction of Akhaura-Agartala rail link in Bangladesh, dredging of inland waterways in Bangladesh and construction of Indo-Bangladesh Friendship Pipeline. Small development projects (SDPs) constitute an active pillar of India's development assistance. The Government of India has funded 55 SDPs, which include construction of student hostels, educational buildings, cultural centers and orphanages etc. in Bangladesh and another 26 SDPs are being implemented. Capacity Building and Human Resource Development: The Government of India is training 1800 Bangladesh Civil Service officers at the National Good Governance Center (NCGG), Mussoorie in 2019. Bangladesh police officers are being trained at various leading training institutes in India on various modern policing and new investigative techniques of this information age. Similarly, the Government of India is providing training for 1500 Bangladeshi judicial officers from 2017 at National Judicial Academy, Bhopal and at various state judicial academies in India. Bangladesh is also an important ITEC partner country and annually about 800 participants from Bangladesh take advantage of ITEC training courses. In addition, 200 scholarships are awarded by ICCR (Indian Council for Cultural Relations) every year to students from Bangladesh for under-graduation, post-graduation and M.Phil / PhD courses at educational institutions in India, including IIT and NIIT. The Indira Gandhi Cultural Center (IGCC) in Dhaka plays an important role in celebrating common cultural relations between the two countries. Its training programs including yoga, Kathak, Manipuri dance, Hindi language, Hindustani classical music and cultural programs of famous artists from India and Bangladesh contribute to people to people contact. Six new Indian Visa Application Centers (IVACs) were opened in

Kamila, Noakhali, Brahmanpuria, Sathakira, Thakurgaon, in accordance with the Government of India's policy to further liberalize the Indian visa application process and increase people-to-people contact between India and Bangladesh. And in 2019, Bogura of Bangladesh increased the total number of IVAC to 15.

Bangladesh, shares 4094 kilometers of land border with India on three sides, the fourth side being open to the Bay of Bengal. Various issues need to be resolved if the relationship between the two are to be improved, from sharing the water of 54 international rivers that flow from India to Bangladesh to controlling terrorism and promoting economic Development. Building good relationship with neighbouring countries like Bangladesh and Srilanka is more significant now due to mounting tension between India and China. However, even if there were good relations with China, economic, strategic and cultural relations with Bangladesh, Nepal, Bhutan and Sri Lanka should always remain warm.

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# **AN ANALYTICAL STUDY TO ASCERTAIN THE ELEMENTS IMPACTING E-BANKING ADOPTION IN INDIA**

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## **Abstract**

The aim of the study is to provide comprehensive analysis of the e-banking adoption in India and to identify the statistically unique factors having significant contribution to e-banking adoption. The data was collected from 400 respondents through an online survey across the country. Multiple regression analysis was used for analyzing the data and Automatic Linear Modeling was used for the diagrammatical representation. The initial factors determined for the study were accessibility, receptivity, affordability, trustability and technology as predicting variables and e-banking adoption as independent variable. While running multiple regression, multicollinearity was detected between receptivity and trustability; and receptivity and technology. Hence, the predicting variable receptivity was doffed from the model. The later result shows that predicting variables account for 89percent of variation in e-banking adoption. Significant contribution of each predicting variable is found. The research demystifies the contribution of trust, technology, cost and accessibility to e-banking adoption among Indian customers by proposing a successful model. Hence, it can be inferred that the above model is accurate enough in identifying and exploring the causal effect between the construct and can be applied to the general population of much larger sample size. The research is based on cross-sectional design therefore the relation between actual usage and intension to use may vary. This can be overcome by studying the intention and actual adoption at different period of time through longitudinal research.

**Keywords-** E-banking adoption, Accessibility, Affordability, Trustability and Technology

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## **INTRODUCTION**

Emergence of technology has alleviated human life. E-banking is one of the bestowals to people by technology. It has not only provided ease to the customers to carry out day to day banking operations but also it has helped bankers to build intimate, deep and secure relationship with the customers. E-banking has developed long time relationships in the digital world with real time transfer of value. With the emergence of information technology in 1990s ICICI was the first bank

to introduce e-banking service in India in 1996. Since then banking has come at finger tips of bankers. The transactions are possible from anywhere around the globe 24\*7. Introduction of ATMs, debit cards, smart cards have eased lives to such extent that without these life seems to be elegiac. Information technology has not only given rise to plastic money but also the other tedious banking facilities like transferring fund to different accounts, opening of bank accounts etc. have become simple and expeditious. Banks can have knowledge and know how on trust, strong



relationship, simplicity and value by understanding the customer preference and adoption pattern of e-banking in India. Since e-banking offers bundle of gifts to the customers the question is do they actually accept it? According to the Avaya Banking Survey 2017 covered (5,004 panelists in the UAE, Australia, the UK and India) 51percent of Indians use online banking channels, 26percent of Indian customers prefer to access services via their bank's website, and the same number would prefer to use a mobile app rather than talk to a human agent. The adoption of e-banking is increasing but there are still miles to cover. There are numerous factors like improper infrastructure, lack of awareness among customers towards e-banking and trustworthiness etc. which affect the adoption of e-banking services.

## **LITERATURE REVIEW**

Rahi et.al.l (2019) Assurance is the most influential factor that elucidates customers' intention to use e-banking. Vats and Maheshwari (2018) examine the relationship between trust and internet with reference to e-banking in Nigeria. They found that the non users of e-banking have a dearth of trust in it and users using e-banking have partial trust in the same. He also validated the reason of such dearth of trust, amongst which the few important factors are- Poor Technology, wretched reputation of banks, lack of reliability and assurance. They suggested that organizations' based trust is important in developing confidence. Sharafi et.al (2018) ascertained the impact of privacy and security on e-banking adoption among Jordanian customers. The result revealed that perceived ease of use has significant positive impact on perceived usefulness. Whereas, perceived ease of use doesn't have any significant impact on intention to use. Javier et.al (2017) assessed the effect of customer trust on e-banking in Colombia. They identified that trust, effort expectancy and performance expectancy had significant positive impact on E-Banking Adoption in Colombia. Aderonke (2010) found that amongst all other e-banking services ATM is the most widely accepted in Nigeria. Customers

using e-banking services find it easy, convenient and time saving. He also identified that network security and privacy concern resists potential customers to adopt e-banking service. Duff et al. (2008) claimed that companies provide customer satisfaction by providing higher quality of service. This can be done by defining the service quality. (Ezeoha, 2005) in his study found that privacy and security is the major concern while adopting e-banking service. Pikkarainen et al. (2004) validated that e-banking is the most inexpensive way of delivering the service and is responsive. Customers think that e-banking consumes less time and effort. Hence, he underlined these two factors for e-banking development and penetration. Sohail and Shanmugham (2003) analyzed the impact of demographic variables viz-a-viz age, income and education on preference for e-banking in Malaysia. He also validated that awareness to e-banking, internet accessibility and customers' resistance to change are the major factors that affect the usage of e-banking service.

## **RESEARCH METHODOLOGY**

The study begins from problem identification and in this case it refers to the comprehensive analysis of the customers' discernment to the adoption of e-banking service in India. Withal, the main objectives and hypotheses were substantiated as-

Objective 1: To identify the factors responsible for the e-banking adoption

Objective 2: To ascertain the relationship of each factor with e-banking adoption

H<sub>0</sub>1: There is no significant relationship between the identified factors on e-banking adoption

Objective 3: To identify the impact of each factor on e-banking adoption

H<sub>0</sub>2: There is no significant impact of the identified factors on e-banking adoption

### Measurement and Research Instrument

An online survey was conducted to collect the data targeting the respondents belonging to the different age groups viz-a-viz 20-30 years, 30-40 years and 40-50 years. Churchill and Peter (1984) validated that Likert scale gives highest reliability coefficient. Hayes (1998) Likert scale allows to give contrast responses and easily

calculate percentages of each measurement. In this study the demographic data was measured on nominal scale and the adoption behaviour was measured on interval scale, wherein, 5-point Likert scale format was used to measure the response. Reckoning the fact that scale items were newly developed, the consistency of the constructs was measured by Cronbach's Alpha. Following table shows the reliability of the scale.

Cronbach's $\alpha$	Accessibility	Affordability	Receptivity	Technology	Trustability
	0.943	0.84	0.945	0.96	0.902

### Data collection and Sampling

The study is based on the exploratory research followed by the descriptive research. The primary data was obtained by conducting a field research. Here, the data was collected directly from the respondents through internet. The sample was selected on the basis of non-random convenience sampling spanning to all over India viz-a-viz Lucknow, Delhi, Mumbai and Bangalore. The data was collected through e-mails enclosed with the URL of the survey, posted the URL on social media: LinkedIn, Facebook and Instagram. Also the questionnaire was sent on the instant messaging apps. The sample size was determined by using the formula  $s = z^2 * p * (1-p) / M^2$ , where, s is the sample size of the infinite population, z is z score at 95 percent significant level i.e. 1.96, p is population proportion, which is assumed to be 50 percent and M is the margin of error, considered as 5 percent. The sample size of infinite population was determined as 384. The total number of responses received were 400 of which 392 responses were turned out as the usable data

whereas, rest of the 8 responses were eliminated due to the discrepancies like- missing responses, multiple responses given for the questions and obscurity of data. The sample size was in the following proportion 20.4 percent (age class 20-30 years), 51.4 percent (30-40 years) and 28.2 percent (40-50 years). Out of total respondents 59.2 percent were males and 40.8 percent were females. 45 percent possess master's degree, 35 percent held bachelor's degree and 20 percent retained grade 12<sup>th</sup> or below degree.

### Results

**Regression Analysis-** Standard Multiple Regression analysis was run on SPSS20, wherein the impact of all the predictive variables vis-à-vis accessibility, receptivity, affordability, trustability and technology is seen simultaneously on dependent variable e-banking adoption. Multiple Regression is highly sensitive to multicollinearity, which means model has more redundant predictive variables.

Model Summary <sup>b</sup>								
Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error	F-Change	df1	df2	Sig F change
1	.953 <sup>a</sup>	.909	.908	.2630	769.865	5	386	.000
a-Predictors: (constant), accessibility, receptivity, affordability, trustability, technology								
b- Dependent variable: e-banking adoption								

Table: 4.2.1 Model Summary

Table 4.2.1 provides the value of R and R<sup>2</sup> for the derived model. For this data R has value .953. The value of R represents the multiple correlation between all the five predictors and

dependent variable. The value of R<sup>2</sup> = .909 which indicates that all five predictors account for 90.9percent of the variation in e-banking adoption.

	Accessibility	Receptivity	Affordability	Trustability	Technological
Tolerance	.116	.027	.603	.062	.035
VIF	8.624	37.233	1.659	16.099	28.611

Table:4.2.2 Multicollinearity Determination

Table 4.2.2 represents the statistics for determining multicollinearity. The tolerance indicates how much variability of the specified predicted variable is not explained by other predictive variable in the model. If this value is very small <0.1, it indicates high multi correlation ( $r > 0.9$ ) suggesting high multicollinearity. The tolerance values for the model are extremely low for receptivity (.027), trustability(.062) and technology (.035) connoting multicollinearity. The other value is Variance Inflation Factor (VIF), it is the inverse of tolerance. The VIF values >10, there will be a concern in having multicollinearity. In the model the VIF value for receptivity (37.233), trustability (16.009) and technology (28.611) which is much above 10, signifying multicollinearity. Also it can be seen that the correlation between receptivity and trustability ( $r=.946$ ) and receptivity and

technology ( $r=.953$ ), which is immensely high deducing multicollinearity.

Since, former variables were showing redundancy, it means more than one variable is measuring the same thing. Hence, removing the supererogatory variable an adjusted model was derived.

The former independent variables were not fulfilling all the assumptions of multiple regression. The problem of multicollinearity was diagnosed i.e. the independent variable “Receptivity ↔ Trustability” and “Receptivity ↔ Technology” was very high > 0.9 indicating the redundancy in predictive variables. The existence of multicollinearity in the model was causing the problem as it undermines the significance of technology in the model, further effectuating model fit. Hence, to adjust the model the predictor “receptivity” was removed.

	Accessibility	Affordability	Trustability	Technological
Tolerance	.183	.617	.200	.131
VIF	5.464	1.622	5.006	7.627
	<b>Min.</b>		<b>Max.</b>	
Mahal.Distance (CV=18.446)	.645		8.143	
Cook's Distance	.000		.007	

Table 4.2.3 Statistics for the assumption of multiple regression

Table 4.2.3 represents the statistics determining the assumptions of multiple regression for the revised model. The tolerance value and VFI measure multicollinearity. The

tolerance value for all the predictors is >.1 and the VIF value is <10 signifying that the adjusted model is free from multicollinearity. The preliminary analysis also showed that

there were no violations in the assumptions of normality, linearity or homocedasticity betokening that model also fulfills the assumption of normal distribution of outcome variable i.e. the relationship between the independent variable and dependent variable needs to be linear. Also, multiple regression is very sensitive to outliers, so the extreme scores (very high and very low) were checked and also it was made sure that we must not have any missing data. Scattered plot, Mahalanobis Distance and Cook's Distance measures were used to identify the outliers. The values on the scattered plot indicated that the standard residual for any of the case in not  $>3.3$  and  $<-3.3$ . For Mahalanobis distance the CV (critical

value) was determined using the number of independent variables as degree of freedom. In case of four independent variables the  $CV = 18.466$ , If the scores of Mahal. Distance exceed this value, then it is said to be an outlier. Here, Mahal. Distance  $_{Max} = 8.143$ , which is much less than  $18.466$  Hence, signifying the absence of outlier. Cook's distance was also estimated for confirming the absence of outliers. If the Cook's distance value  $>1$ , outliers exist. Here, Cook's Distance  $_{Max} = .021$ , i.e. much  $< 1$ . This shows that any case doesn't have an undue influence on the ability to predict the outcome. It implies that the revised model has fulfilled all the assumptions of multiple regression

Model Summary <sup>b</sup>								
Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std. Error	F-Change	df1	df2	Sig F change
1	.944 <sup>a</sup>	.892	.891	.2864	796.112	4	386	.000
a-Predictors: (constant), accessibility, affordability, trustability, technology								
b- Dependent variable: e-banking adoption								

Table 4.2.4 Model summary of revised model

Table 4.2.4 provides the value of R and R<sup>2</sup> for the revised model. For this model R has a value of .944. Since there are four predictors vis-à-vis accessibility, affordability, trustability and technology the value of R represent multiple correlation between these predictors and dependent variable i.e. e-banking adoption. The value of R<sup>2</sup> is .892 which indicates that accessibility,

affordability, trustability and technology accounts for 89.2percent of the variation in e-banking adoption. The R<sup>2</sup> value is over estimated, therefore, adjusted R<sup>2</sup> corrects this value i.e. actually happening in the population. Hence, considering 89.1percent variation of predictors on dependent variable would be more felicitous

ANOVA <sup>a</sup>							
Model	SS <sub>M</sub>	SS <sub>R</sub>	SS <sub>T</sub>	MS <sub>M</sub>	MS <sub>R</sub>	F	Sig.
1	261.305	31.756	293.061	65.326	.082	796.112	.000
Df	1	198	199				
a. Dependent Variable: adoption							
b. Predictors: (Constant), technology, cost, trust, access							

Table:4.2.5 Analysis of Variance

The ANOVA table 4.2.5 indicates whether the model's overall result results in a significantly

good degree of predicting the outcome variable. The table shows the various SS<sub>M</sub>

(Sum of squares) and degree of freedom consociated with each. The F value is calculated as  $\frac{MS_M}{MS_R}$ . For this model  $F=796.112$ , which is significant at  $p<.001$ (as the value in the column labeled is less than .001). It infers that there is < 0.1percent chance that an F-ratio this high would happen if null hypotheses were true. F-ratio tells how much

the model has improved the prediction of the outcome compared to the level of inaccuracy of the model. Therefore, it can be concluded that our regression model does a good job in predicting the outcome and it results in significantly good prediction of e-banking adoption.

Coefficients							
	Unstandardized Coefficient		Standardized Coefficient				
Model	B	Std.error	B	T	Sig.	Part correlation	(Part Correlation) <sup>2</sup>
(Constant)	.576	.057		10.19	.000		
Accessibility	0.76	.032	.094	2.40	.017	.040	.0016
Affordability	.250	.019	.285	13.39	.000	.224	.0501
Trustability	.128	.034	.142	3.80	.000	.064	.0040
Technology	.465	.041	.527	11.41	.000	.191	.0364

Table:4.2.6 Effect Determination

Table 4.2.6, the information in the coefficient table identifies which of the variable in the model contributed most in the prediction of the outcome. The value of  $\beta$  under standardized coefficient is used to compare the contribution of different predicting variables as, for standardized coefficient these values for each of the different variable are converted to the same scale which makes the comparison easy. The largest  $\beta$  under standardized coefficient is technology .527 that means it makes the strongest contribution to explain the outcome. When variance is explained by all the variables in the model, this individual variable does the best job to explain the outcome. The data score for all the other variables is slightly lower:  $\beta_{\text{affordability}} = .285$ ,  $\beta_{\text{Trustability}} = .142$  and  $\beta_{\text{accessibility}} = .094$  but they still make fairly large contribution. For each of the variable statistical significance of the contribution was checked by the column labeled “Sig.”. The significance value for all four predicted

variables is <0.05 hence, variables are making unique statistical significant contribution in the model. Part correlation also called as semi-partial correlation is used to determine that how much  $R^2$  will fall if we remove any variable. Our revised model has  $R^2 = .891$ . So, if we remove accessibility from the predictor, the  $R^2$  will drop by .040 points. If we remove affordability from the predictor, the  $R^2$  will drop by .224 points i.e quite high. If we remove trustability from the predictor, the  $R^2$  will drop by .064 points and if we remove technology from the predictor, the  $R^2$  will drop by .191 points. Squaring the part correlation gives the statistics of how much total variance in the outcome is uniquely explained by that individual variable. The statistics of squared part-correlation explains how much total variance in the outcome is uniquely explained by each independent variable. It is found that accessibility uniquely explains about .16percent of the variance in the e-banking

adoption, affordability uniquely explains about 5percent of the variance in the e-banking adoption, trustability uniquely explains about .4percent of the variance and technology explains about 3.6percent of the variance in the e-banking adoption. Since the highest variation in e-banking adoption is due to affordability, it implies that affordability is the most important factor and has highest effect on e-banking adoption followed by technology.

$$\text{E-banking adoption} = .576 + .076\text{accessibility} + .250\text{affordability} + .128\text{trustability} + .465\text{technology} + \varepsilon_i$$

The standard error of the estimates indicates that how much of the prediction errors might be asked. If we make the prediction of e-banking adoption using accessibility, affordability, trustability and technology, the prediction errors of their total e-banking adoption might be asked by about .28646 points. This gives the idea of how much variability there might be in our prediction. It can be seen from the table: 4.2.4 that there is every less variability of score .28 (as smaller the number is lesser, the variability in the equation). The more statistically significant equation is, higher the  $R^2$  value is, typically the smaller is standard error of the estimates. To summarize the results of analysis our model which includes accessibility, affordability, trustability and technology explains about 89percent of the variability in e-banking adoption. Technology makes the largest unique contribution of about 46percent followed by affordability about 25percent, trustability of about 13percent and accessibility of about 8percent. All the predictors also make the statistical significant contribution in the model.

## 1. Discussion

**Theoretical contribution:** Today, the study of consumer behaviour is the prerequisite for business success. India is in the midst of the digital revolution. A report (2017) by Boston and Consultant Group says that India has 45 million of e-banking users which may rise to

150 million by 2020. A survey conducted by Cint (2018) reveals that e-banking users in India account for 63.97percent, whereas, 36.03percent are non-users and prefer cash payments and manual transactions instead. In this technological era, where technology is improving the efficiency of the business process and providing convenience to the customers by 24\*7 banking across the globe, the e-banking adoption rate is still less in India. Hence, this study has identified several statistically unique factors that have an impact on e-banking adoption. These factors are: accessibility, affordability, trustability and technology. Though accessibility has lowest contribution- only about 7percent but still this impact is significant. Access to internet, speed of internet connection and convenient operating hours encourage customers to adopt e-banking. The contribution of affordability is about 25percent but the highest variation in target variable is due to affordability which is around 5percent. Hence it can be inferred that affordability is found as the most important factor affecting e-banking adoption. Lower the cost of internet connection and e-banking service charges, high will be the e-banking adoption. It can also be said that customers resist adopting e-banking if the cost of using it is high. Trustability contributes about 13percent, if the bank is recovering the losses happened due to security breach, rectifying erroneous transactions, responding to the queries, customers will tend to adopt e-banking. Despite increasing internet usage by the customers and improving digital infrastructure by government, banks are yet to completely utilize the opportunity. It was found that significantly large number of e-banking users are dissatisfied with e-banking because of the non-limpidness in instructions, obscure charges and lack of trust. Technology has the largest contribution on e-banking adoption of around 53percent which stated that internet connection security and speed, handy way of doing business, easiness in performing e-banking and easiness of bank's site navigation etc. are important consideration of Indian customers while adopting e-banking. In

comparison with global standards, payment gateways in India have a high failure rate. A number of customers do not reattempt payment if transaction does not succeed the first time. Therefore, to make the payment system effective there is a need to create an open environment and allow technology and service companies to participate. This would make much greater payment service proliferation possible in the country with greater innovation. Hence, it has been validated that about 89percent of variation in e-banking adoption among Indian customers is caused by accessibility, affordability, trustability and technology.

**Limitations:** Limitations of the study primarily include challenges associated with data collection particularly with online surveys, low response rate and unsystematic sampling procedure. Therefore, great effort has been made by the researchers to convert low response rate to high. Secondly, the present study was based on cross sectional design, perhaps the results of the finding wouldn't be same in longitudinal research.

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# **KAUTILYA AND ARISTOTLE'S THOUGHTS ON STATE AND ADMINISTRATION: A COMPARATIVE STUDY**

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## **Abstract**

From 400 BC to 280 BC, was the most exciting period on the planet. During that time, the four greatest names living on this planet formed an important part of warrior history. Two of them were wonderful teachers Aristotle and Kautilya. Even after more than twenty centuries, whenever I read about these two, I am astonished by redefining their way of thinking, living and living human life. In this article, a comparative study of Aristotle and Kautilya's views on the state, politics and administration has been done.

**Key words- Kautilya, Aristotle, 400 BC, State, administration and politics**

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Aristotle was a Greek philosopher and scientist born in the Macedonian city of Stagira, Chalkidice, on the northern periphery of Classical Greece. He was born in 385 BC in Stagira, Greece and died in 322 BC. Born in 350 BCE and Died in 275 BCE. <sup>1</sup>The other names given to him were Kautilya and Vishnugupta, who was born in a Brahmin family. Chanakya's birthplace is a matter of controversy, and there are multiple theories about his origin. According to the Buddhist, his birthplace was Taxila.<sup>2</sup>

Aristotle was a senior contemporary of Chanakya and he died in 322 B.C., about the time when Chanakya was plotting to overthrow the Nanda. R.P. Kangle is right when he says that the Alexander's conquests had no influence on Aristotle's teaching, which was centred on the conception of the city-state. That conception ceased to have any meaning as a result of the conquests. In a similar manner, it seems Chanakya shows no awareness (in his work) of Chandragupta's conquests. He contents himself mainly with the politics of a moderate-sized state.<sup>3</sup>

In comparison to the unhappy, even bitter, relations between Aristotle and Alexander the

Great, the equation between Chanakya and Chandragupta Maurya was an ideal one. Kautilya has drawn attention from political philosophy to political science. Aristotle emphasized political philosophy, while Kautilya focused on practical realism. The purpose of an Arthasastara is to show how a state should be governed. Western economists speak in the context of a highly materialistic world, which Kautilya has excluded from a moral angle. Its purpose was to show how the government should be run.

Aristotle and Kautilya have similar views on the issue of state immunity. Both give top priority to state immunity. Aristotle says in one place that the state should be capable enough to protect itself. Plato described the public and the state as the most important than Aristotle. In this, Kautilya goes one step further and says that the military capability should be so strong that it is able to deal with internal threats besides external. Kautilya seems more alert to internal threat than external threats.<sup>4</sup>

Kautilya and Aristotle were connected to two different socio-political environments. There were small states in India. The feudal system



was present here. Kautilya's focus was to build a big nation by joining all the small states. He was the new experimenter on feudalism and democracy. In contrast, Aristotle was developing the idea of an ideal state in his thoughts. A huge empire was being built in India during the era of Kautilya. Kautilya was contemplating the problems and challenges of that emerging empire. Kautilya was in a position to look at the challenges more closely as he was the Prime Minister of that fast-growing empire. On the other hand, Aristotle was in the role of an idealistic teacher, so he was trying to explain things in a more idealistic manner. If looked at broadly, Aristotle's "Politics" and Kautilya's "Arthashastra" seem to be complementary to each other. Whose study is the overall study of political science. Kautilya's Arthashastra is focus on the nature of the state, while politics is focused on the moral nature of the state. According to him, the constituent elements of the state are the following:<sup>8</sup>

- I. The king who exercised political authority (The Svamiri)
- II. The officials, who advised him on public administration (The Amatya)
- III. Territory (Janapada)
- IV. The forts (The Durga)
- V. The army (The Danda)
- VI. Allies (Mitra)
- VII. The treasury (The Kosh)

Both Aristotle and Kautilya have given importance to the imperative of the army, but Kautilya has described the nature and extent of the army. He deals with the nuances of the military as closely as possible. Aristotle's politics is not so serious. Kautilya wants to see the army very influential and aggressive. For him, there is a fantasy of a very influential state in which the role of the army is important. On the contrary, Aristotle considers the army as an element of the state which is capable of giving pleasure to the public. Under Kautilya's political circumstances, internal challenges were high. Foreign invasions were also taking place from the west frontier, so in his ideology, there is a concept of a military force which is unbeatable military force and is capable of breaking the internal and external enemy's morale.

Aristotle considers 'justice' as an essential part of the state in addition to 'Independence' and 'State wealth'. Kautilya also talks about a just system. He says that the political decisions of a king should be done on the basis of three Vedas and three different sciences. Kautilya advocates a huge state. But Aristotle also believed that the state should be large enough to be self-reliant and self-sustaining. Apparently, both were in favour of big states.

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Aristotle considers 'justice' as an essential part of the state in addition to 'Shani Shakti', 'Independence' and 'State wealth'. Kautilya also talks about a just system. They say that the work of regulating the king should be done on the basis of three Vedas and three different sciences. Kautilya advocates a huge state. But Aristotle also believed that the state should be large enough to be self-reliant and self-sustaining. Apparently, both were in favour of big states. Kautilya, like Max Weber, was in favor of efficiency and rationality of administration. Kautilya's administration included such characteristics as maximum hierarchy, defined capacity of each office, selection by merit, promotion by seniority-cum-merit, compensation, training and discipline. Webers' concern for the separation of officers from the means of administration lies in the bureaucracy advocating high moral conduct. Likewise, Kautilya's control over the authorities and even tensions over a spy-

network expressed his concern for the 'clean' administration. The basis of the Weberian bureaucratic model is "authority", which implies the desire to receive and obey orders, while Kautilya focuses on the concept of 'control' - which, in Weberian analysis, would equate to power for which forcing devices are used. Follow orders. Thus, Kautilya and Weber differ depending on the legitimacy of authority. Mackenzie Brown rightly salutes Kautilya for accomplishing the feat with superb ability, which Aristotle, Machiavelli and Bacon tried separately.<sup>5</sup>

Before evaluating Kautilyan and Aristotle's thought, we must not forget the context in which the Arthashastra and the Politics were written. Kautilya was trying to create, almost single-handedly, order out of chaos, peace out of war, a public state out of a corrupt one. That is why his ideas were extremely complex. He had suggested the use of all evil means; on the other hand he was obsessed by the idea of creating a neat administrative system, town planning, problems of mines, rural and urban colonisation and settlement, with the creation of dams and canals no less than with a monetary system and control of weights and measures. Obviously, such a man could not be preaching political groupism he is not preaching that the end justifies the means, the only end, which justifies the means, is the preservation and development of the state, punishment of the wicked and protection of the good. On the other hand **Aristotle** was of the view that the origin of the **state** is present in the inherent desire of man to satisfy his economic needs and racial instincts. ... Then they work for achievement of their desires. They live together and form a family in household which has its moral and social unity and value. Aristotle's theory of state is also criticized, his theory of state is totalitarian in character. The persons of his kingdom have no separate status. They are completely merging with the state. Its biological nature is totalitarian. Secondly, in Aristotle's theory of state, associations or communities have no separate significance or position. This means that all communities are merged into the state body. But it is also important to understand that according to Aristotle the state is not the product of any contract. it is natural. This does

not mean that man has no role behind the creation of the state. The development of human consciousness and intelligence has helped in the creation of the state.<sup>6</sup>

In both cases, 'state' or 'Janpad' is placed above the individual. Modern thinkers will find their views a bit traditional. Even today Kautilya is criticized on the issue of nationalism. The principle of sacrificing his personal life for the king in the statehood seems strange to today's materialistic thinkers.<sup>9</sup>

Kautilya said that everyone has the right to education. Kautilya wanted that the state has the responsibility to teach people. But Kautilya's idea of education seems to be based on the traditional and to some extent based on the varna system But Kautilya has never written that only a few castes have the right to give and receive education. He says that there should be proficiency in the process of acquiring knowledge and teaching.<sup>7</sup> But both thinkers believed that the state should bear the responsibility of educating the people. Kautilya considered it necessary to promote education in the interest of the state. Aristotle considered education for the development of children. They wanted that men and women should get the same education. Kautilya says that only through experiment utility education can it be landed deep inside. It is evident that he laid special emphasis on the practical aspects of education. Kautilya considers mathematics and alphabetic knowledge to be essential for kings and subjects. He talks about a great training for accountants and appropriate arrangements for their seating. Management of accounting books is very important for him. He considers specific training compulsory for the different departments. Kautilya, who at times describes qualitative, uniformity and utility in education; recommends the appointment of highly skilled employees. It is not possible to appoint such a large number of employees only from the elit class only. Apparently, he does not indicate appointments on caste grounds. There are hints of the inclusion of the business class in the rule in that time segment. Kautilya considers farmers to be a very important part of the state. He is not in favor of giving undue powers to the army. He feels that by gaining more power,

the army will uproot king. He is a supporter of the monarchy. They look against the military rule. For him, the state, king, royalist and patriotism is important. He only accepts the king as the decision-maker and the controller.<sup>10</sup>

If we do a comparative study of the views of Aristotle and Kautilya, we find that Individual responsibility and value of individual endeavour is emphasised by both Kautilya and Aristotle. The state rests on definite and enduring relations and to both of them it was an organism. To Kautilya society under the king was an organism. While to Aristotle the society and state were one and indivisible. According to Aristotle, the stability of the state means the stability of the constitution. If the constitution is stable, then all the organs of the state will be permanent and will function smoothly. Aristotle recommends recruitment of staff by lottery or selection process. He advocates a highly self-reliant state, which is not dependent on foreign aid. For the stability of the constitution, he emphasizes the need for consent and acceptance of all classes in the activities of the state. Their views may be for the then Greek states, but they are still relevant today.

On the other hand, Kautilya has associated the stability of the state with the powerful king, his tact, merit and morality. Before him, the goal was to establish a good governance state against the misrule of Dhanananda.

In this way we see that even after living in two different societies, Kautilya and Aristotle, both have a wonderful ideological similarities. For both, a well-organized and smoothly functioning state is of paramount importance. Aristotle presents an idealistic form of state, and Kautilya, the realist. The views of both thinkers are very relevant in the present context. The kind of practical advice Kautilya gave for running the kingdom, and the better analysis of the theory of the state by Aristotle, both seem very relevant and complementary to each other. In fact, both ideas give perfection to each other's ideas

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