

ISSN: 2320-2750 | RNI: JHAENG/2013/53159 | September - October, 2021



# JAMSHEDPUR RESEARCH REVIEW

(PEER REVIEWED, REFEREED MULTIDISCIPLINARY INTERNATIONAL RESEARCH JOURNAL)



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ENGLISH BIMONTHLY

Year IX  
Volume V  
Issue XLVIII

A Publication of  
Gyanjyoti Educational & Research Foundation  
Jamshedpur-831005

Registered with Ministry of Information and Broadcasting, Government of India (RNI)

# Jamshedpur Research Review

(Peer-Reviewed, Refereed, Multi-Disciplinary International Research Journal)

English Bimonthly

Year 9: Volume 5: Issue 48

(September-October 2021)

RNI – JHAENG/2013/53159

ISSN: 2320-2750(PRINT)

Postal Registration No.-G/SBM-49/2019-21

- Dateline: September-October 2021
- Year 9: Volume 5: Issue 48
- Place: Jamshedpur
- Language: English
- Periodicity: Bimonthly
- Price: Rs.150
- No. of Pages:(Incl. Cover page):136
- Nationality of the editor: Indian
- Editor: Mithilesh Kumar Choubey
- Owner: Gyanjyoti Educational and Research Foundation (Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005.
- Publisher: Mithilesh Kumar Choubey
- Nationality of the Publisher: Indian
- Printer: Mithilesh Kumar Choubey
- Nationality of the Publisher: Indian
- Printing Press: Gyanjyoti printing press, Gyanjyoti Educational and Research Foundation (Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005.

Declaration: Owner of Jamshedpur Research Review, English Quarterly is Gyanjyoti Educational and Research Foundation (Trust), 62, Block No 3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin - 831005, and published and printed by Mithilesh Kumar Choubey and printed at Gyanjyoti Printing Press, Gyanjyoti Educational and Research Foundation, 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005, and published at Gyanjyoti Educational and Research Foundation(Trust), 62, Block No.-3, Shastrinagar, Kadma, Jamshedpur, Jharkhand, Pin-831005, and editor is Mithilesh Kumar Choubey



ISSN: 2320-2750(Print)

www.jamshedpurresearchreview.com

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- **Registration:** RNI: JHAENG/2013/53159 and ISSN-2320-2750.
- **No of Issues published:** Year 9, Issues- 48(Up to September 2021)

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**It gives me great pleasure to present you the 48th issue of Jamshedpur Research Review. This issue contains a beautiful bouquet of 19 research articles. In this issue, we have given special focus on the Indian economy and poverty alleviation programmes. The economy of our country is slowly trying to recover from the shocks of Corona. The biggest problem facing the country today is poverty and unemployment. That's why our latest issue is focused on the country's economy and poverty.**

**Most of the research papers in this issue are from PhD Research Scholars. They prepared these articles after a lot of hard work, dedication and research. Your feedback will show how successful they have been in this work.**

**Wishing you all the good health. ...**

**Yours Sincerely**

**Dr. Mithilesh Kumar Choubey  
Editor-in-Chief**

**Date: 1 September 2021  
Jamshedpur**

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# HISTORY OF DEVELOPMENT OF SCIENCE & MATHEMATICS FROM INDIAN PERSPECTIVE

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## Abstract

We are taught History Subject as Events of Power shifts, Revolutions, Revolts and Social order being made to change. But we were never taught the history of Science & Mathematics in a proper chronological way. We simply considered West as scientifically superior and whatever they are telling us, we never critically examined the story or how the particular science evolved. This is just the inferiority complex and deep down believing that India was a country full of superstitions and we are unscientific in many ways. When Colonizers came to India in past they needed the elite Indians along with them so that they can rule India with ease. Also they need to establish themselves as culturally superior and again much more scientific. There is an immediate need of re-telling the background story more specific history of development of Science & mathematics so that the belief; India (East) cannot innovate or create new things and Endorsement of West is necessary to claim something original and new should be demolished at least in the Psyche. Consider this a part of "Decolonization of the mind."

**Key Words:** Colonizers, Chronological, Decolonization, History

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Theoretical Physics is considered one of the toughest branch of science. Stephen Hawking is well-known and a very renowned theoretical physicist and cosmologist. In his book "Theory of everything", he starts with glorifying the Greeks for understanding planetary motions, shape of earth and whether earth is stationary or revolving. So a scientist which is so much celebrated starts with Greek Stories, you will not find any Indian Name at least for Pre-Christian era. So even in modern times and his followers (including Indian) will consolidate the understanding that Science originated in the west. Quoting few lines from his book "theory of everything"

*"Copernicus published his model anonymously. His idea was that the sun was stationary at the center and that the Earth and the planets moved in circular orbits around the sun. Sadly for Copernicus, nearly a century passed before this idea was to be taken seriously."*<sup>1</sup>

Again quoting lines from book written by Dr. C.K. Raju "Ending Academic Imperialism... a beginning"

*"It has been known for at least the last sixty years that Copernicus, a mere priest, only translated the works of Ibn Shatir and Nasiruddin Tusi (of Maragha) from their (Byzantine) Greek versions to Latin. Yet the mass of people still believe Copernicus was a revolutionary scientist. Most Western historians of science go on talking about the "Copernican revolution", pretending as if nothing happened."*<sup>2</sup>

So what is the basis of understanding of Science, say Physics that goes to observe natural phenomenon. It should be backed by proper understanding of mathematics. We give credit to the development of Calculus and concept of time to understand many of the phenomenon of the hard sciences.

### Concept of Time keeping

Many people will consider Astrology as a superstition but at the same time it uses Astronomy; positions of particular planet (*Graha*), Star (*Nakshatra*). Because it is already mathematically established. A *Jyotishacharya* need not to do Astronomy part, he simply follows Indian Calendar (not the Julian or Gregorian) to say about the future. As the planetary motions, stars relative positions are very complex mechanisms and precise too at the same time. One must recognize the hardship went into developing the *Jyotisha* (Time keeping) and simplified in a way that can be taught to an ordinary human without any pre-requisite knowledge and cognitive skill set.

### Introduction of Zero & Development or Arithmetic

So the assigned symbol '0' means having no intrinsic value but it is way more important than it looks like. How do you write 6 in Roman i.e. VI (5+1) and How do you write 4 in Roman i.e. IV (5-1). So just assigning a particular number is required addition and subtraction. Think of multiplying 4 & 6 in Roman. It will be a cumbersome process. But '0' introduces a place value system; *ikai*, *dahai*, *saikda*. Further you can express big numbers in the form of  $a \times 10^n$

Forget about fractions, and understanding the square roots with roman numerals. So a kind of mathematics that is not able to do complex calculations how can they perform experiments and record empirical data.<sup>3</sup>

### Superstition in Mathematics

Going through the work of Dr. C.K. Raju one can understand how west emphasized that the mathematics need to be exact, pure and non-empirical because the Mathematics is itself is coming from God. So colonizers pointed out the superstitions in our society and preached better social sciences. But we never acknowledged their superstitions in the science and mathematics. Further to cover up the flaw in calculus they need to go to the Limits and established SET Theory<sup>4</sup> that gives proof of  $1+1=2$  in a more than 300 pages. It reminds that cumbersome multiplication of

two numbers written in roman numerals. So the *Ganit*, *Shulbsutra* that has more real life practical values and takes account of Empirical details became mathematics that comes with lots of theorems and proofs because the word of God is not direct, cannot be observed easily and need to be explored via metaphysical means.

After many years, people from west start accepting the originating points of mathematics is in India, at least in the empirical sense. But they say it again "we learned from you, but we made it better and used it better than the Indians. West developed Calculus. That's why Newton was able to do great Classical Physics. Later Einstein rectified it introducing better version of concept of Time.

One can understand, we are still teaching mathematics that is made artificially complex. In *Ganit*, we accept that it has imperfections and cannot be exact and taking straight lines as reference are not of practical value. West copied many of the mathematics and sciences and never acknowledged or Quoted Indians. A common sense tells you; a person who is copying will not understand the concept fully, he will make mistakes. Mere translation will not take you to the excellence. Trigonometry is never triangle based concept, it was always circular functions. But as they avoided measurement of curved lines, they relied on three straight lines with a fixed defined angle  $90^\circ$ . So in Indian schools we are taught to find trigonometric values of angles 0, 30, 45, 60 and 90 degrees. What if we need to find  $\sin 89$  degree, we cannot do arithmetically. We use calculator or tables. If someone has improper understanding of Trigonometry (rather it should be called Criculometry), he cannot understand size of earth, longitudes, latitudes. So navigation of ships will always have hit and trail approach. Colonizers had to be precise in navigation because logistical cost is considerable part of any business. You can now understand why Columbus didn't reach India or why someone is taking longer well known routes and relying only on the stars & Constellation's positions.

**“The real history is that most of elementary mathematics taught in school today (arithmetic, algebra, trigonometry and calculus) is not native to Europe, but was imported”<sup>5</sup>**

So Indian *Ganit*, *Aryabhata* followers in Kerala and many more Indian mathematicians helped colonizers to learn mathematics, perform better experiments and thus develop hard sciences. If you cannot deal with fractions, complex mathematics how you can understand the phenomenon of Nature (Physics).

### **Difference between Hard Sciences and Social Sciences**

Hard sciences require falsifications time to time. Always a new scientists come and modifies what is already being said, or even alters and lastly debunks. That errors even contribute to the development of the hard sciences. But the social sciences are always written from a perspective (that exclusively biased and prejudiced towards rulers, victors & -ism). Hard sciences has the capability to debunk even the false theories of Social sciences like AIT (Aryan Invasion theory) because now you can use Genetics, Genome, Advance archeological devices, Paleontological evidence and many more.<sup>6</sup>

**Why even we need to study history of Science and Mathematics & critically examine the theories of social sciences.**

We need to decolonize our mind, because psychologically Indian minds are kept inferior that they cannot be scientist because they never were. It should be called an Intellectual Racism, if a particular group is considered elite in the field of sciences.

As AIT (Aryan Invasion theory) was introduced, just to make north Indian people believe that they were also invaders, also Indians are culturally backwards. So colonizers will civilize the population (popular Christian belief & doctrine of discovery). In the process the colonized people will learn science and scientific temperament will develop. Because west is the sole carrier of Science. At the end, elite class becomes supporter of the British.

### **End Note:**

1. Theory of Everything; Stephen W. Hawking; Page 13
2. Ending Academic Imperialism... a beginning; C.K. Raju; Page 9
3. Ending Academic Imperialism... a beginning; C.K. Raju; Page 35
4. Ending Academic Imperialism... a beginning; C.K. Raju; Page 51
5. Ending Academic Imperialism... a beginning; C.K. Raju; Page 33
6. <https://www.newindianexpress.com/magazine/2019/sep/15/its-all-in-the-genes-does-dna-call-bluff->

# ROLE OF EMPLOYER BRANDING IN TALENT MANAGEMENT- A HOLISTIC APPROACH IN RETAINING HIGH VALUE CUSTOMERS AND ITS EMPLOYEES- AN OVERVIEW

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## Abstract

Employer branding is targeted as a long term strategy to manage awareness and perceptions of employees, potential employees and related stakeholders with regards to a particular firm. Talent management, on the other hand, is all about managing the skills, knowledge and abilities of an individual which is incomplete without employer branding, as it builds an image confirming the organization as a good place to work which is considered to be a strategic approach to attract the key talents to the organization. However, just by hiring them, creating a brand image does not solve all the purpose. It requires a ruthless effort on the part of the HR team to attract and retain the most calibre people for a longer period of time making a competitive edge in the market. Thus, Employer branding and talent management are distinguished functions on their own are considered to be an integral part of human resource management and integration of one on the other creates a holistic approach in retaining high-value customers and its employees. The paper deals with identifying the role of employer branding in talent management in retaining its key talents. The paper would also focus on the key components of employer branding and the coalition of employer branding to talent management. This is a descriptive study based on secondary data drawn from secondary sources to identify the role of employer branding in talent management and a linkage between the two, using list of examples to add more value to the content.

**Key words:** Employer Branding, Talent Management, Strategy, Human Resource Management.

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## Introduction

Today, an effective employer brand is essential for gaining a competitive advantage. Increasingly, Indian corporations are becoming intentionally strategic to utilize the employer brand to attract and retain talent for expansion and growth. This increasing focus on competitive advantage is leading many Indian firms to rethink their employer brands as well, since the powerful employer brand has the capacity to attract and retain talent and represent quality to its customers, with the goal of gaining global recognition in a sustainable manner. In addition, the right kind of employer branding has also plenty of advantages as it provides a personality to the

company and helps structure recruitment (Suman Kumar Dawn & Suparna Biswas, 2010)<sup>1</sup>. Undoubtedly as quoted by Sutherland, Torricelli, & Karg (2002)<sup>2</sup> that, in an organization's skilled employees are hard to attract and difficult to retain and it has become critical to business success, hence employer branding is used for corporate identity and reputation which communicates its image to current and potential employees. Turban & Cable (2003)<sup>3</sup> have rightly argued that firms higher in corporate social performance (CSP) have more positive reputations and are more attractive employers to employees than firms lower in CSP. Such results suggest that potential applicants are aware of firms' CSP and that those with more positive ratings may

have competitive advantages because they attract more potential applicants than firms. The above viewpoints reveal that employer branding policies are associated with not only stable and highly positive workforce attitudes but also had an effect on the organization's performance.

### Method of Study

The present study is a descriptive study based on secondary data collected from various books, journals, company manuals, magazines and from the website for exploring the lives examples to create an association between brand and talent and to customer satisfaction. The purpose of the paper is to identify how employer branding plays a crucial role in talent management and retains its employers and high-value customers for which live examples are taken into consideration.

### Key Components of Employer Brand

According to the Corporate Leadership Council (1999)<sup>4</sup>, a firm's employment brand is ultimately based on its actual employment offers and its ability to deliver on its promises and the opportunities created to its employees after the employment. All these things together would lead to the retention of more calibre people in the organization. There are five components that make an employer brand, which certainly plays a key role in talent management which are mentioned below-

- Product brand strength: A product has added values which meets certain psychological needs of the consumers. These added values are elicited that the brand is of higher quality or more desirable than similar products from competitors. This is also applicable on employer branding.
- Company culture and environment: The second component is the company culture and environment. This includes the values that the company stands for, work rituals and systems that are in place and the examples that are set by top leadership.
- Work life balance: There is no point wasting time and money attracting people towards something the company cannot deliver.

- Work Environment: If the people at the top do not show their commitment through the required actions and behaviors, the employer branding process will not be successful. Compensations and Beliefs, which is the job offer made to an employee. This is made up of the financial compensation, job role and responsibilities, designation, work environment and career development plan.

### Talent Management

To be a magnet is to lure, to draw, to attract, and once a connection is made, is to engage, to maintain a hold. In a similar way, every organization, no matter its business, no matter its market place, no matter the economic conditions, needs the right people to be engaged for making right contributions. At the same time, every organization no matter its people needs, wants to be like a magnet, which consistently attracts, engages and retains the best of talent (Schumann, Mark & Sartin Libby, 2009)<sup>5</sup>.

But this all depends upon how organizations empower and enthuses its talent. The core argument is that this is best achieved by articulating a sense of the organization that is credible and motivating both internally and externally. However, simply stating the organization's purpose and values by themselves is not enough. Organizations need to build meaning into the ideas so that employees can genuinely live the brand during workday. This is increasingly important if businesses, government and voluntary organizations want to make best use of the intellectual resources of all of their employees; to capture the most innovative ideas; to build strong and lasting relationships with customers; to use the enthusiasm and imagination of people (Nicholas Ind, 2004)<sup>6</sup>.

Ambler, T. and Barrow, S have defined the concept of employer brand in the year 1996, and it is the package of functional, economic and psychological benefits provided with employment and identified with the employing organization. The main role of the employer brand is to provide a coherent framework for management to simplify and focus priorities,



increase productivity and improve recruitment, retention and commitment. Although “Forces are in play: Talent is always scarce. Having the right talent in the right place, at the right time, is a make-or-break factor, for entries of all types and sizes- companies and nations alike” (Rueff & Stringer 2006<sup>7</sup>, & Ali, Faisal, 2008)<sup>8</sup>. Thus the single term talent has a broader meaning to it; the term was originally derived from the term *talentum* which stands for gift. In general ‘talent’ is used as a synonym for a special ability or skill. Anyone is portrayed as talented, if he or she “has the potential or factual ability to perform a skill better than most people” (Katoen & Macioschek, 2007)<sup>9</sup> whereas, Brand communication has two main roles, one is to attract the attention towards the brand and to build the brand profile. This itself illustrates an overview on the theme of talent attraction and if the efforts of the organization when using a strategy of Employer Branding, correlates with the image of the target groups, attraction may occur (Fredrik & Nordkvist, 2004)<sup>10</sup>.

### **How to attract talent**

According to Corporate Leadership Council (2010), there are 3 factors to identify to ensure an employee is a high performer for the future:

- Ability: intellectual, technical and emotional skills (both innate and learned)
- Engagement: the level of loyalty and connection that the individual feels to the organization.
- Aspiration: the employee’s desire to progress within the organization.

### **Linking Talent with Branding-The Need of the Hour**

In an ever changing business environment, it is crucial for an organization to possess highly qualified and talented personnel to motivate and keep up with the fast paced market needs. Demand for competent persons is increasing steadily when it comes to key portfolios in organizations. In contrast, the demographic change in certain parts of the world is witnessing a trend where in the number of people in the age group of 20-29 will go down by 20 per cent, while the age group of 50-64 will amplify by 25 percent (Buck &

Dwortschak, 2003)<sup>11</sup>; it means the population is getting older. If someone considers the direct impact on labor market, it is evident that organizations will encounter problems finding highly skilled successor to replace the 40-70 percent of all senior executives who may be eligible for retirement in the next five – ten years (Gandossy, R.P & Kao T, 2004)<sup>12</sup>.

### **Coalition of Employer Branding to Talent Management: A Holistic Approach in Retaining High Value Customers and Its Employees**

In modern society huge multinational corporations are dominating the business world and the competition is hard, which consequently increases the complexity of knowing who you are as an organization as well as presenting our self to the market. The rapid changes has lead to an increased focus on identity as all corporations try to project their images into the overcrowding contemporary business world in order not to be forgotten (Alvesson, 2004)<sup>13</sup>. The employer brand has therefore become increasingly important during the hardened competition, where the most talented employees have become a product in itself in order for the companies to stay successful. To be able to win the war of talents the companies needs to be perceived as an attractive employer.

The existence of an identity is to be viewed as a precondition making the employer branding work as a strategic weapon possible to use (Backhaus K., Tikoo, S. (2004)<sup>14</sup>. More and more important is the view of the employees as advertisers advertising the company as an attractive employer (Berthon, Ewing & Lian Hah, 2005)<sup>15</sup>. When this happens the coalition takes place between employer branding and talent management. There are several companies which a proven to be good and active among both the aspects that they have created a brand image of their own and are attracting the top talents to their company. The list is many but few are mentioned below-

### **Live example of Employer Branding towards Talent Management and Retention of its Customers:**

### **Case of -Tata Steel**

One of the India's oldest and most respected corporate brand 'TATA' at present stands 65th in the world brand valuation league as per Brand Finance Global 500 March 2010 report. A series of international acquisitions and 65 percent of group's revenues drawn from outside India has helped the 140 year old group to achieve a major international reach today. Tata has many different markets across the globe and many more different types of customers. However, customer's images of Tata brand are remarkably similar. Indian consumers see Tata brand as trustworthy, safe, and reliable and provider for value for money. The company has always developed a reputation as an exciting place to work in for its employees. The employer brand is much more tightly focused covering all its employees and allows everyone, from top executives to staff to workers to feel that they are working in a comfortable and safe environment where growth and development always exist.

The Tata Steel group believes that people are its key assets and value creation for the company depends principally on their professional and personal wellbeing. Adhering to the adage "successful individuals create a successful team", Tata Steel has always given priority to the people, encouraging them to take initiatives and look beyond the obvious. The organization provides a fertile ground for the personal and individual growth of each member in its large and multicultural family. Such employer brand is the need of the hour in this cut throat competitive world where every company is trying to out-beat the other company in terms of its resources, in terms of its customers, products, services and above all in terms of its human resources. Hence, for the attraction and retention purpose employer branding plays a crucial role. One major reason for employees of Tata to get stick to the company is because of its employer branding<sup>16</sup>.

### **Case of Nokia**

Nokia is well-known for its emphasis and creativity in phone designs and usability. This is reflected in its employer brand also indicating- 'creating amazing new ways for

people to connect to each other, and to the things that matter to them'. The Mobile Rules competition introduced by Nokia invited business plans from applicants that 'will shake up the mobile world.' The initiative was an excellent way to discover new talent or identify passive candidates that Nokia may wish to recruit by having a clear Employer Brand, this shows that Nokia has tried to attract a certain type of individual, with a specific set of skills and qualities who would like to be praised for their creativity and flexibility (Des Tubridy 2010) <sup>17</sup>.

### **Case of Coca-cola**

When Coca-Cola employees were asked about their company brand, they responded: 'exciting, unique and challenging' 'makes people happy and refreshes them'. Employee testimonials, such as these are often used as Employer Brand recruitment tools to attract similar employees who can thrive in this type of environment (Des Tubridy 2010)<sup>18</sup>.

### **Case of Johnson & Johnson**

Johnson & Johnson's through its LeAD program helps the organization's managers select the employees who they think could run a business in the next three years. For nine months participants receive advice and assessments from external coaches. These participants are expected to build a growth project – product or service – which creates value for their individual unit. The participants' performance is measured at an international leadership session where they are informed of future projects. When top talent is seen as a critical organisational asset to be developed by senior leaders across the organisation and made to feel like the right partners to management, the group's ability and willingness to contribute to the firm dramatically increases.

In short the employer brand signifies an organization's image as an employer, while employer branding denotes the activities aimed at influencing the opinion of this brand. The basic idea was to combine traditional branding principles with human resource management, although in recent year's employer branding as an independent concept within the broad field of marketing and brand

management has grown more distinctive. It is now a vital part of many firms' efforts to remain competitive (Backhaus & Tikoo, 2004)19.

## Conclusion

Employer branding is one of the organization's most important recruitment (HR) tools, if done correctly and consistently it can yield better results. Branding an organization is just like branding a product – the only difference is the emotional effect it has on the employees and the impression it gives to potential employees and above all the satisfaction that it gives to its customers in the form of products and services. Every organization in order to excel must strive for this by way of increasing the brand value thereby retaining its talents and customers for a longer period of time.

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19. Ibid.
20. Ibid at 14.

# AN ANALYSIS OF BANKING PENETRATION AND BUSINESS CORRESPONDENT MODEL IN INDIA SINCE 2010

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## Abstract

Our country India has ranked 2<sup>nd</sup> in terms of population but the households availing banking service in the country is only 58.7% as per census 2011. Providing people the banking facilities has become the agenda for the country which is financial inclusion and to boost the banking outreach the reserve bank of India came up with business correspondent model in 2006 to provide the unbanked population the banking services at their doorsteps. This paper analyses the banking performance in terms of usage, accessibility and the quality of the banking services provided since 2010. It also examines the growth and progress in the banking outreach through business correspondents for the last ten years.

**Keywords-** financial inclusion, unbanked, banking outreach, business correspondent.

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## Introduction

Business Correspondents are retail agents who represent banks and are responsible for delivering banking services at locations other than a bank branch/ATM. BCs support banks in providing its limited range of banking services at affordable cost. Thus, they are pivotal in promoting financial inclusion. According to the RBI's mandate, the products offered by BCs include Small Savings Accounts, Fixed Deposit and Recurring Deposit with low minimum deposits, Remittance to any BC customer, Micro Credit and General Insurance. The BC model helps banks in bringing door-step delivery of services especially 'cash in - cash out' transactions in areas which are nearer to the rural population, thus resolving the issue of last-mile delivery.

Business Correspondent, who serves as a crucial link between end users of banking services and the banks which they represent, are responsible for undertaking a gamut of responsibilities. They are responsible for identification of potential customers and generating awareness about savings and other products offered by banks as well as offering debt counselling and advice on money management. One of the major tasks handled by Business Correspondents is the collection and preliminary processing of various forms for deposits including verification of primary information or data, filling of applications / account opening forms including nomination clause and submission to the bank. Business Correspondents (BCs) also execute various tasks such as completing the KYC process for the customers, opening of no frill deposit accounts and other products offered by the bank, furnishing of account information like mini account statements as well as cross-

selling of other financial products by the bank. They undertake activities that would be within the normal course of the banking business of the concerned bank, but organised through and by entities at places other than the bank's premises.

### Literature Review

(Subbarao, 2009) describes business correspondent model as important initiative of RBI towards achieving financial inclusion. The BC model bridges the demand and supply gap in financial service delivery to people. In 2006, banks were given authorisation by RBI to avail service of NGOs, MFIs, retired bank employees & ex-servicemen as business correspondent. (Dasgupta, 2009) suggests the introduction of business correspondents has reduced the barriers to financial access. (Kamath, 2007) stated the importance of branchless banking in expanding the reach of financial services. He stated two major models viz e-banking and BC model for the same by providing financial services in a cost effective manner. The World Bank Findex (The World Bank, 2014) survey shows that out of 1.2 billion Indian populations, only 53 per cent of Indians are financially included. To make progress in financial inclusion, historically, Indian banks have favoured expanding their number of brick-and-mortar branches over deploying branchless technology. The banks have relied on business correspondents (BCs; i.e., third party agents) to reach the unbanked population in remote and unbanked villages. In 2006, the Reserve Bank of India (RBI) devised the BC model (Basu, 2006). The model not only aims to provide an alternative banking channel to millions by making financial services accessible for the un-/under banked population through a branchless banking facility but also supports the national agenda for employment generation (RBI, 2008).

### Need for the study

A lot of initiatives and campaign like Pradhan Mantri Jan Dhan Yojana have been introduced from time to time to increase the

banking penetration and various services provided by the bank. It becomes necessary to assess the progress in financial inclusion as a result of the recent initiatives introduced. This study tries to analyze the performance of business correspondent in providing more and more banking services to the unbanked. The time period of the study is ten years to know if there is significant improvement or not.

### Statement of the Problem

Although there has been many initiatives taken by the government and the reserve bank of India, still a vast number of population are out of the reach due to problems like lack of infrastructure, poor internet facility, financial illiteracy, poor money management skills etc. I am assessing the banking performance and BC model through determinants like access and usage of the services, deposit and credit accounts, ATMs deployed, and branches and transaction covered by the business correspondent to know the root cause for the area uncovered and providing suggestions for the same.

### Objective of the study

1. To know the current availability, accessibility and usage of the banking services in the country.
2. To examine the role of Business Correspondent in the banking penetration.

### Hypothesis

1. H0: There is no significant growth in the availability of banking services in terms of branches across the rural and urban locations  
H1: There is a significant growth in the availability of banking services in terms of branches across the rural and urban locations.
2. H0: There is no significant growth in terms of availability of ATMs across the country  
H1: There is a significant

growth in terms of availability of ATMs across the country.

3. H0: There is no significant growth in the usage of banking services in terms of credit accounts over the last 10 years.  
H1: There is a significant growth in the usage of banking services in terms of credit accounts over the last 10 years.
4. H0: There is no significant growth in terms of credit outstanding over the last ten years.  
H1: There is a significant growth in terms of credit outstanding over the last ten years.
5. H0: There is no significant growth in the usage of banking services in terms of deposit accounts penetration.  
H1: There is a significant growth in the usage of banking services in terms of deposit accounts penetration.
6. H0: There is no significant growth in terms of deposit mobilization over the last ten years.  
H1: There is a significant growth in terms of deposit mobilization over the last ten years.

**Research methodology and data analysis tools-** The study is descriptive in nature. Secondary data is used for the analysis and the hypotheses are being tested. Compounded annual growth rate (CAGR) is used to determine the progress in the banking outreach & Spearman's correlation coefficient (Rho) test is run to assess the relationship between the variables. The

SPSS Statistical Software is used for the same.

## **Data analysis and result discussion**

**Dimensions of financial inclusion-** The following are the three dimensions which I am using to measure the extent of financial inclusion:

### **The access to financial services**

- a. The total number of scheduled commercial bank branches
- b. Deployed ATMs
- c. Number of household availing banking services

### **The usage of financial services**

- a. Total number of deposit accounts and the amount mobilised in such accounts
- b. Total number of credit accounts and the total outstanding credit.

### **The quality of the products and the service delivery.**

### **First Hypothesis**

H0: There is no significant growth in the availability of banking services in terms of branches across the rural and urban locations  
H1: There is a significant growth in the availability of banking services in terms of branches across the rural and urban locations.

The Spearman's Correlation Coefficient Test was run to assess if there is any significant relationship between them. It was found that there is a strong positive correlation between the growths in the availability of banking services across the rural and urban locations and is statistically significant,  $r_s = 0.863$ ,  $p = 0.001$

**Table 1: Growth in the Total Scheduled Commercial Bnaks across the Country.**  
( Source: Rbi |Annual Report, 2010-2020)

Year	Rural	Semi Urban	Urban	Metro
2010	31,420	24,076	18,617	21,078
2011	33,770	26,971	20,138	22,583
2012	36,748	29,773	21,354	23,710
2013	41,930	32,957	23,020	25,312
2014	45,198	35,331	24,578	26,902
2015	48,330	38,022	26,183	26,902
2016	49,915	39,450	27,489	26,902
2017	50,910	40,160	27,868	26,902
2018	51,662	41,575	28,731	26,902
2019	52,454	42,773	29,788	26,902
2020	52,773	43,683	30,638	26,902
CAGR	5%	6%	5%	2%

### Second Hypothesis

- H0: There is no significant growth in terms of availability of ATMs across the country.
- H1: There is a significant growth in terms of availability of ATMs across the country.

It was found that there is a strong positive correlation between the natures of growth in the availability of banking services in terms of ATMS across the country and is statistically significant,  $r_s=1$ ,  $p=0.0048$ . Thus the alternate hypothesis is accepted and one can conclude that there is a significant growth in the availability of banking services in terms of ATMs

**Table 2: Number of ATMs in the Country (Source: RBI annual report, 2012-2021)**

Year	Number of ATMs	No of ATM transactions	
		Credit card	Debit card
2012	95,686	202106	471031623
2013	114,014	225770	482004645
2014	160,055	296548	571497661
2015	181,398	437278	624205135
2016	199,099	612531	731722405
2017	208,354	489248	710108656
2018	207,052	785732	774943830
2019	202,196	862737	891423739
2020	210,760	755039	542038566
2021	213,575	592827	601611788

**Table No. 3: Number of households availing banking services: source: NSSO Survey 2011**

Type	Census 2001			Census 2011			CAGR
	Number of households	Households availing banking services	%	Number of households	Households availing banking services	%	(%)
Rural	13,82,71,559	4,16,39,949	30.1	16,78,26,730	9,13,69,805	54.4	8.18
Urban	5,36,92,376	2,65,90,693	49.5	7,88,65,937	5,34,44,983	67.8	7.23
Total	19,19,63,935	6,82,30,642	35.5	24,66,92,667	14,48,14,788	58.7	7.82

**Third Hypothesis**

- H0: There is no significant growth in the usage of banking services in terms of credit accounts over the last 10 years.
- H1: There is a significant growth in the usage of banking services in terms of credit accounts over the last 10 years.

The Spearman's Correlation Coefficient Test was run to assess if there is any significant growth in usage of the banking services in

terms of credit accounts across the rural and urban locations. It was found that there is a strong positive correlation between the growths in the accessibility of banking services in terms of credit accounts across the rural and urban locations and is statistically significant.  $R_s = 0.956$ ,  $p = 0.001$ . Thus the alternate hypothesis is accepted and it can be concluded that there is a significant relationship between the natures of growth of usage of banking services in terms of credit accounts across both the regions.

**Table 4: Growth in the Number of Credit Accounts Over Different Regions During 2010-2019**

Year	Rural	Semi Urban	Urban	Metro	All India Total
2010	3,61,92,714	2,68,75,601	1,60,19,694	3,95,59,873	11,86,47,882
2011	3,91,29,655	2,86,72,791	1,65,22,322	3,63,99,327	12,07,24,095
2012	4,11,15,985	3,10,47,873	1,74,42,503	4,12,74,939	13,08,81,297
2013	4,40,35,167	3,44,37,372	1,81,90,031	3,16,23,721	12,82,86,291
2014	4,78,96,289	3,82,89,872	1,98,00,527	3,27,64,194	13,87,50,882
2015	4,99,27,765	4,04,69,781	2,11,53,955	3,26,88,135	14,42,39,636
2016	5,41,61,214	4,57,36,497	2,45,81,297	3,78,94,909	16,23,73,917
2017	5,28,78,583	4,83,09,734	2,53,26,398	4,58,68,803	17,23,83,518
2018	5,60,52,493	5,29,73,486	3,05,74,156	5,73,76,965	19,69,77,100
2019	6,27,82,872	6,12,05,597	3,91,29,291	6,91,84,139	23,23,01,899

**Fourth Hypothesis**

- H0: There is no significant growth in terms of credit outstanding over the last ten years.
- H1: There is a significant growth in terms of credit outstanding over the last ten years.
- 

It was found that there is a strong positive correlation between the growths in the usage of banking services in terms of credit outstanding across the rural location over the last four years and is statistically significant,  $R_s = 0.988$ ,  $p = 0.001$ . Thus the alternate hypothesis is accepted and it can be concluded that there is a significant relationship growth of usage of banking services in terms of credit outstanding in the rural areas over the last ten years.



**Table 5: Outstanding Credit According To Different Population Group During 2010-2019**

Year	Rural	Semi Urban	Urban	Metro	All India Total
2010	2492769	3199728	5585310	22173884	33451693
2011	2958145	3815728	6838831	27143766	40756470
2012	3805177	4598608	7815122	31813763	48032669
2013	4561908	5560680	9079585	36051057	55253170
2014	5246134	6640959	10053428	40880303	62820824
2015	5983460	7591879	11039154	44170232	68784725
2016	6746702	8519919	11957731	48002095	75226447
2017	6695748	9307925	11535569	51639443	79178685
2018	7231001	10787490	13205673	56445562	87669726
2019	8292890	12089420	14902560	63691080	98975950

**Fifth hypothesis**

- H0: There is no significant growth in the usage of banking services in terms of deposit accounts penetration.
- H1: There is a significant growth in the usage of banking services in terms of deposit accounts penetration.

It was found that there is a strong positive correlation between the nature of growth in the accessibility of banking services in terms of deposit accounts across the rural and urban locations and is statistically significant,  $r_s=1$ ,  $p=0.00000001$ . Thus the alternate hypothesis is accepted and it can be concluded that there is a significant growth in accessibility of banking services in terms of deposit accounts across both the regions.

**Table 6: Growth in the Number of Deposit Accounts over Different Regions during 2010-2019**

Year	Rural	Semi Urban	Urban	Metro	All India Total
2010	224154850	189457206	152322831	168934254	734869141
2011	250253643	212043091	168036910	179795709	810129353
2012	283071790	239951065	180626261	199551141	903200257
2013	335347106	283989969	203090638	222676882	1045104595
2014	406624148	340522129	231521152	248042742	1226710171
2015	493969524	404661314	266228270	275033175	1439892283
2016	576170952	470710594	297715349	301519170	1646116065
2017	604231467	540510751	317461509	364447713	1826651440
2018	642225450	568453687	327037962	373786516	1911503615
2019	667461000	588848000	338747000	377664000	1972720000

**Sixth hypothesis**

- H0: There is no significant growth in terms of deposit mobilization over the last ten years.
- H1: There is a significant growth in terms of deposit mobilization over the last ten years.

It was found that there is a growth in the deposits mobilized over the last four years in the rural areas and is found to be statistically significant,  $r_s=0.99$ ,  $p=0.090$ . Thus the alternate hypothesis is accepted and it can thus be concluded that there is a significant relationship between the growths in usage of banking services in terms of deposits mobilized in rural area over the last ten years.

**Table 7: percentage of total deposits in different population groups during 2010-2019**

Year	Rural	Semi Urban	Urban	Metro	All India Total
2010	4203377	6140472	9449922	25816519	45610291
2011	4932655	7168312	11105133	30689413	53895513
2012	5731859	8425447	12725921	33899207	60782433
2013	6698887	9791935	14970129	38665252	70126204
2014	7871511	11410772	17140100	43134829	79557212
2015	9156765	13172507	19649009	47242832	89221112
2016	10089413	14772116	21505758	49628024	95995310
2017	11219669	17306891	22489181	56284554	107300294
2018	12097864	15513696	2437498	59357983	114344509
2019	135729300	20607480	26970530	65239140	126390090

Table 8 depicts the outreach of banking through branches and business correspondents in rural & urban area of country. And the year

on year growth rate is also calculated to see the significance growth per year.

**Table 8: Bank outreach through different modes (Year2010-2020)**  
(Source: RBI Annual Report)

Year	Bank Expansion Through Branches	YOY Growth %	Bank Expansion Through BCs –Rural	YOY Growth %	Urban Locations Through BCs	YOY Growth %
2010	33378	---	34316	---	447	---
2011	34881	4.5	81397	137.2	3771	743.6
2012	37471	7.4	141728	74.1	5891	56.2
2013	40837	8.9	227617	60.6	27143	360.8
2014	46126	12.9	337678	51.1	60730	123.1
2015	49571	7.5	504142	46.6	96847	59.5
2016	51830	4.6	531229	5.3	102552	5.9
2017	50860	-0.1	543472	2.3	102865	.3
2018	50805	-0.1	515317	-5.9	142959	38.9
2019	52489	3.3	541129	5	447170	212.8
2020	54561	3.9	541175	0.008	635046	42

Table 9 depicts the accounts covered through business correspondents and the amount deposited in such accounts which is in millions. And the compounded annual growth

rate is also calculated which is 38% over last ten years and amount rate is 52%. The ICT based accounts growth rate was 62% and the amount rate is 104%.

**Table 9: Number and the amount mobilized through BC model and the BC model led ICT accounts**

Basic saving bank deposit account - BCs												
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	CAGR
No. in millions	13.27	31.63	57.3	81.27	116.9	187.8	231	280	289	319	338	38%
Amount in millions	10.69	18.23	10.54	18.22	39	74.6	164	285	391	532	726	52%
ICT accounts - BCs												
No. in millions	26.52	84.16	155.87	254.46	328.6	477	827	1159	1489	2084	3231	62%
Amount in millions	6.92	58	97.09	233.88	524.4	859.8	1687	1687	4292	5884	8706	104%

### Findings of the study

The rural and urban households availing the banking services have grown at a rate of 8.18% and 7.23% respectively over the last 10 years. There is a significant improvement in the availability of the banking services in terms of branches in both the rural and urban locations. There is a significant growth in the availability of banking services through the ATMs. There is a significant relationship between the nature of growth of usage of banking services in terms of credit accounts across both the urban and rural regions. There is a significant growth in the usage of banking services in terms of credit outstanding in the rural areas over the last ten years. There is a significant growth in the accessibility of banking services in terms of deposit accounts across both the regions. There is a significant growth in usage of banking services in terms of deposits mobilized in rural area over the last ten years. Where there was a very minimal expansion through bank branches, there is a very impressive banking expansion through BC model in both rural as well as urban areas. While the growth in the bank branches has been 8.23% over the last five years, the banking outreach through BC model in the rural areas has increased by 71%.

### Suggestions/recommendations

It is evident that business correspondent model has successfully banked the people who were out of the reach and opened a lot of service providing point and provided services at doorsteps still a lot of people are need to be covered. More and more number of business correspondents need to be employed by the

bank. And proper training should be given to them. There is a vast gender inequality in BC agents. Less than 10% women are BC agents which need to be balanced. In rural areas women hesitate to interact with MEN BC AGENTS and couldn't share the problem. This need to be addressed because BC agents can only bridge the gap between the unbanked to banked.

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# HISTORICAL PERSPECTIVE OF SELF-HELP GROUPS IN ODISHA

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## Abstract

(In this nineteenth century Self-Help Groups (SHGs) have emerged as the very powerful instruments in the third world countries through which women are getting empowered economically and socially. Bangladesh and India are two leading countries in South-Asia where Self-Help Groups movements is rising very steadily. The Self-Help Groups provides ample opportunities to women folk of our countries to reduce poverty and enables them to make an easy access to credit facilities. Further, Self-Help Groups create self-employment opportunities by which they are strengthening their household chores. In this context, a modest approach has been initiated by the author to unravel the real story of functioning of SHGsmovements in the state of Odisha since its inception.)

**Key Words:** (Governance, Empowerment, Development, communities, Involvement)

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The former UN Secretary General Kofi Annan, once upon a time told that “Gender equality is more than a goal in itself. It is a precondition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance”. Hence, it would not be wise, if women power remains unorganized while making effort for restructuring the communities. It is highly necessary that more and more platforms should be created for women under the able guidance of the state to discuss their issues, their participation in the development process, taking decision in their own and community life. In this backdrop, the group approach of SHGs especially of women have been proved as an unsurpassed alternative for making communities sustainable and sensitive.

Today, the women communities are facing multiple forms of exploitation which emanates from class, caste, culture and patriarchal systems. In order to free women from these social maladies, creation of Self-Help Groups have been emerged as a great panacea to tide over the women’s issues. All over the world, it is realized that the best way to reduce poverty and to provide a quality life is through social mobilization of poor, especially women, into self-help groups. It is very often observed that women are in the process of enriching themselves through Self-Help Groups. The

SHGs have concentrated on social mobilization of women giving them awareness of their legal and political rights. In this context, the Government of Odisha has introduced the concept of SHGs as early as 2001. The Odisha Government has, along with other developmental programmes, been encouraging the growth of SHGs as a strategy to address poverty, and in particular a reduction in feminization of poverty and empowerment of women in Odisha.

## History and working of SHGs in Odisha

Being a backward state and situating in the western part of India, Odisha is one of the pioneer states in the promotion of Women’s Self-Help Groups (WSHGs) in the country through which there has been remarkable progress in the state. The state government launched this programme in 2001 with an intention to make women financially viable so that they can lead a very decent and independent life without depending upon the male folk of the society.<sup>1</sup> To fulfill this objective and for the speedy implementation of this mission a “Mission Shakti” was launched on the occasion of International Women’s Day on 8<sup>th</sup> March, 2001 by the Honorable Chief Minister of Odisha. From the very beginning the Mission Shakti aimed at empowering women through formation and promotion of

one lakh Women's Self-Help Groups over a period of 4 years from the year 2001-2005. The women self-help groups are themselves involved in varieties of income generating activities such as piggery, goater, pisciculture, dairy, setting up Public Distribution System (PDS) outlets, kerosene dealership, supervision and distribution in the mid-day meal in the schools, execution of labor-intensive works, vegetable cultivation, floriculture, horticulture, carpet making, khali stitching, bee keeping, making of broom sticks, rope making, etc. These groups are also taking up social activities like immunization, cleaning of village roads, ponds, repairing of tube-wells, artificial insemination of animals, monitoring of Government programmes like ICDS, supplying MDM to schools, supplying cooked food in rural healthcare centers, maintenance of rural infrastructures and managing village nurseries, anti-liquor and literacy campaign, etc. in the state. Presently, in the state of Odisha there are six lakh Women Self-Help Groups with seven million women are working consistently under the flagship "Mission Shakti" programme.<sup>2</sup> These groups are linked to Odisha Livelihood Mission and Odisha Rural Development and Marketing Society. All the members of women self-help groups are encouraged and motivated by the state government to sell their products at fairs and exhibitions organized by the state round the year. It gives them enormous opportunities to visit across the different parts of the state which help them in gaining greater exposure.

Since its inception, the Mission Shakti has been working in different fields including, formation of SHGs, linking them with various government programmes such as addressing women and child problems, mainstreaming women activities and their presence in development process. Further it links WSHGs with Nationalized Banks and executes promotion of credit and thrift in SHGs and encourages income generation and self-employment initiatives by WSHGs, supporting women's concern over liquor, domestic violence and dowry, and market support arrangement with several market bodies in the state for WSHGs products through exhibition and other outlets. Further, the Mission Shakti has encouraged the WSHGs to work in the field of public distribution system, provision

of Mid-Day-Meal in Primary Schools, infusion of habit of savings in citizens, best utilization of available natural resources through development of entrepreneurial skills, etc.

In order to accelerate the pace of the movement, the state government has announced an interest-free loan of Rs. 3 lakhs in January 2019 to each self-help groups. Further, this amount was increased to Rs. 5 lakhs just before the General Election of 2019. Beside this, to win the heart of the women and also to empower them, the state government has also announced several attractive plans like distribution of smartphones, award of work contracts, and higher entitlements in the state's health insurance scheme. The government has also announced an accident insurance schemes for all the members of the women self-help groups.<sup>3</sup>

In 2018, the state government had also created an independent Directorate for Mission Shakti under the Women and Child Department and this department was renamed as the Department of Women and Child Development and Mission Shakti. Under the active supervision of the Chief Minister of the state Hon'ble Sri Naveen Pattnaik the Mission Shakti is moving towards in achieving its noble goal in the state.<sup>4</sup> He is personally reviewing the programme with the District Collectors through Video-Conferencing and other means. He is giving top priority on constitution of federation of Women Self-Help Groups, skill up gradation and capacity building of women and adoption of more and more highly remunerative economic practices in a very conducive environment. In the Parliamentary elections, Sri Naveen Pattnaik, the Chief Minister of Odisha, nominated Smt. Pramila Bisoi, a 70-year-old lady who was a leader of the women self-help groups, to contest election from the Lok Sabha Aska Constituency. To the utter surprise, Smt. Bisoi finally won the elections by a record margin of votes. This gave a moral boosting to all the members of the women self-help groups in Odisha to work more dedicatedly in this noble mission.<sup>5</sup>

### Government Initiative for Self-Help Groups:

The Government of Odisha by launching the Mission Shakti in 2001, is seriously thinking about the women empowerment in the state. The government is committed to make development of women in the overall development including social, political and economic spheres. In this context, the Women and Child Development Department of Odisha is playing a significant role in promoting self-help groups approach. This department is working consistently for the inclusion of the rural women in this programme and to carry out the WCD Department's vision and mission for the economic welfare of the women community. Under

the guidance of the Women and Child Development Department, the members of the self-help groups are taking various programmes like sexual abuse, health, adolescent, development and capacity building of women. The different programmes like Rashtriya Mahila Kosh (RMK), SGSY, and Swayamsidha which are the centrally sponsored schemes and Mission Shakti have greatly influenced the micro-finance scenario in the state of Odisha. For the last fifteen years in Odisha the micro-finance has been regarded as the major poverty alleviation programme which is strongly evolved through self-help groups. Recently, the state government has not allowed the private micro-finance companies to work in the self-help groups.<sup>6</sup>

**Table-1 WSHGs in Odisha**

Sl. No.	District Name	Total No. of SHGs	Category wise Members (SHGs)			
			SC	ST	Minority	Others
1	Angul	214821	37605	23777	1303	152136
2	Baleshwar	251540	58109	23222	5357	164852
3	Bargarh	112067	25156	28514	323	58074
4	Bhadrak	200822	49659	3030	3780	144353
5	Balangir	195722	37951	49450	4950	103371
6	Boudh	64967	17027	6744	87	41109
7	Cuttack	252940	55676	8737	8502	180025
8	Deogarh	60786	10456	21437	83	28801
9	Dhenkanal	137771	25749	19732	4274	88016
10	Gajapati	86065	7740	51266	8827	18232
11	Ganjam	260225	52109	10451	3894	193771
12	Jagatsinghpur	163634	38778	421	4211	120224
13	Jajpur	214428	52398	15970	4526	141534
14	Jharsuguda	47318	10996	19410	104	16808
15	Kalahandi	178778	40050	61144	2620	74964
16	Kandhmal	109213	30180	60650	1591	16792
17	Kendrapara	175588	39469	658	3726	131735
18	Kendujhar	184354	20766	83663	1806	78119
19	Khordha	152762	26331	6898	4313	115220
20	Koraput	147692	29386	83926	5394	28986
21	Malkangiri	75011	26577	44145	163	4126
22	Mayurbhanj	259928	21572	154256	4094	80006
23	Nabarangapur	102821	19232	63763	1206	18620
24	Nayagarh	132251	17522	8105	629	105995
25	Nuapada	79055	11966	29696	195	37198
26	Puri	259338	51102	760	5380	202096
27	Rayagada	111087	20817	69735	1324	19211
28	Sambalpur	102140	17733	49539	315	34553
29	Sonepur	68307	22184	5367	298	40458
30	Sundargarh	194824	17732	137986	2197	36909

**Source: National Rural Livelihoods Mission**

**Self-Help Groups Bank-Linkage Programme:**

India after entering into the process of globalization, and introducing financial sector reforms in 1991, the banks exploit a very innovative models to finance the under privileged section in the society under the following models.<sup>7</sup>

- a. Model I: The NGOs are financed by banks for lending to SHGs. (It covers about 27% of SHGs)
- b. Model II: Direct Bank finance to SHGs for micro-enterprises. (It covers 17%)
- c. Model III: Direct Bank finance to SHGs for on lending to micro-enterprises with the intervention of NGO as facilitators (It covers 56% of SHGs)
- d. Model III: Bank provides loans directly to individual SHGs members on recommendations of the SHGs and NGO. Here the banks are assisted by the NGOs in the matter of supervision and loan recovery.

To provide financial support a number of financial institutions like NABARD, SIDBI, HDFC, Commercial Banks and DCCB are

involved in extending micro-finance services in the state. In this connection, among all the financial institutions NABARD has been playing a very pivotal role by providing credit linkage since 1994. It has been observed that in Odisha the SHGs have made tremendous progress over the years due to the SHGs-Bank linkage programme. It is found that in the year 2002, as many as 20,553 Self-Help Groups were linked to Bank. However, the situation changed substantially and the figure reached 147,951 towards the end of the March, 2005. By the end of March, 2013, the figure grew to a substantial progress and 447,199 Self-Help Groups were linked to banks under the Bank-Linkage Programme. 46946 SHGs have been credit linked amounting Rs. 577.37 crores in 30<sup>th</sup> November, 2016. Odisha Livelihood Mission is the pioneering institution to facilitate effective linkage of SHGs with Banks. Most of the time, the banks organize Samanwaya Mela (Coordinating festival) for solving the issue relating to pending cases of SHGs for credit linkage. During this Mela all the SHGs are also given the opportunity to open savings bank accounts. During the financial year, 2016-17, Interest Subvention of Rs. 2.11 crore has been released to 29,276 SHG loan account.<sup>8</sup>

**Table 2: SHG-Bank Linkage scenario in different district of Odisha**

District	Total no. of Village (as per census-01)	No. of Revenue Village where WSHG were formed	% of Revenue Villages having with WSHGs.	No. of Village covered with credit linkage	% of Villages availing credit linkage.
Angul	1911	1591	83	1584	100
Balasore	2952	2642	89	2618	99
Bargarh	1224	1224	100	1224	100
Bhadrak	1311	859	66	859	100
Balangir	1794	1775	99	1736	98
Boudh	1186	1029	87	1001	97
Cuttack	1850	1780	96	1648	93
Deogarh	875	645	74	484	75
Dhenkanal	1215	1076	89	1076	100
Gajapati	1619	1423	88	1247	88
Ganjam	3212	3212	100	3206	100
Jagatsinghpur	1288	1268	98	1248	98
Jajpur	1778	1505	85	1199	80
Jharsuguda	356	351	99	351	100
Kalahandi	2246	2039	91	1771	87



Kandhamal	2546	1139	45	1139	100
Kendrapara	1540	1390	90	1195	86
Keonjhar	2121	1659	78	1659	100
Khurdha	1551	1532	99	1113	73
Koraput	2028	1479	73	1479	100
Malkangiri	1045	864	83	639	74
Mayurbhanj	3950	3660	93	3520	96
Nabarangapur	901	1659	188	1686	99
Nayagarh	1695	690	41	690	100
Nuapada	663	509	77	509	100
Puri	1715	1640	96	1583	97
Rayagada	2667	1962	74	1962	100
Sambalpur	1322	1322	100	1322	100
Sonepur	959	900	94	557	62
Sundargarh	1782	1775	100	1731	98
Total	51302	44635	87	42036	94

**Source:** Women and Child Development Department, Govt. of Odisha.

### Self-Help Group Co-operatives in Odisha:

In order to bring coordinating measures among the Self-Help Groups and to make them into one umbrella, the state government has made elaborate provision for SHGs Co-operatives and federations through which the SHGs can produce and market their products in cooperation. A Co-operative society is defined as a voluntary association of persons, primarily designed for promotion of economic interest of its members with cooperation principle. The main slogan of the cooperative is “all for each and each for all”.

In Odisha, the Self-Help Cooperative (OSHC) Act was invoked in the year 2001 to facilitate the SHGs to contribute immensely to the Women Self-Help Groups in Odisha. The primary motive of this Act is to impart legal status to Self-Help Groups clusters and federations to run their business enterprises to be owned, managed and controlled by the women themselves. This Act has helped in formulating 407 numbers of cooperatives and these cooperatives were registered in 20<sup>th</sup> May,

2005. Out of these 407 numbers of cooperatives 403 cooperatives were primary cooperatives and three were secondary. It is found that by the end of December, 2010 the figures of the registered self-help cooperatives increased to 1272.

### Self-Help Group Federations:

To make the Self-Help Groups more sustainable, to increase its longevity and to make them more fruitful in their functioning subsidiary institutions were developed to enhance the efficiency of the primary ones. Keeping this in mind, the concept has emerged to form viable, strong and sustainable women self-help groups. Self-Help Groups Federations have been formed in all the village, Block and district level in Odisha. These federations play a very significant role in mobilizing self-help groups to link themselves with different financial institutions to fulfil their credit needs. These institutions also mediate between self-help groups and banks in resolving their finance related issues.

**Table3: District wise data of Self-Help Groups Federations in Odisha**

District	No. of Federation in District level	No. of Federation in Block level	No. of Federation in Panchayat level	Total No. of Federations
Angul	1	8	693	702
Balasore	1	12	389	402
Bargarh	1	12	273	286
Bhadrak	1	7	193	201
Balangir	1	14	285	300
Boudh	1	3	63	67
Cuttack	1	14	363	378
Deogarh	1	3	63	67
Dhenkanal	1	8	530	539
Gajapati	1	7	129	137
Ganjam	1	22	476	499
Jagatsinghpur	1	8	220	229
Jajpur	1	10	299	310
Jharsuguda	1	5	120	126
Kalahandi	1	13	268	282
Kandhmal	1	12	153	166
Kendrapara	1	9	230	240
Keonjhar	1	13	288	302
Khudra	1	10	167	178
Koraput	1	14	286	301
Malkangiri	1	7	272	280
Mayurbhanj	1	26	399	426
Nawarangpur	1	10	169	180
Nayagarh	1	8	180	189
Nuapada	1	5	143	149
Puri	1	11	267	279
Rayagada	1	11	171	183
Sambalpur	1	9	177	187
Sonepur	1	6	96	103
Sundargarh	1	17	299	317
Total	30	314	7661	8005

**Source: Women and Child Development Department, Govt. of Odisha.**

### **Self-Help Group as an Administrative Mechanism:**

India is a welfare state. The primary objective of the welfare state is to provide all sorts of welfare measures to its citizens to lead a happy life in the state. It requires active participation of the people. The women self-help groups actively participate in implementing various developmental schemes of the government. In Odisha, the women self-help groups are directly involved in the different welfare activities of the government and also work whole heartedly to carry forward the vision

and mission of the Women and Child Development Department. These groups always perform these duties by remaining within the frame work of the Mission Shakti and the Odisha Livelihood Mission. These two organizations provide directives to women self-help groups to work for the creation of a congenial environment for the larger interest of the people of the state. It also provides institutional support, technical support, marketing linkage to women self-help groups.

In Odisha, the women self-help groups are directly involved in the supervision of the

Mid-Day meal scheme, public distribution system, village ponds, etc. For the first time in our country the union government started the provision of the distribution of mid-day meal in primary schools under the SarvaSikshya Abhiyan in 1995. The Government of Odisha introduced this scheme on 15<sup>th</sup> August, 1995 and decided to entrust these responsibilities to women self-help groups for its smooth management. The official statistics of the government of Odisha reveals that near about 64,612 primary schools are entrusted by women self-help groups to provide the mid-

day meal. By discharging these duties, the women self-help groups could exert a visible impact on education, administration, regular monitoring of school children and their learning behaviour. Further the WSHGs also get a chance to share its information in school administration and it has been observed that most of the members of the WSHGs are included in the village education committee. The leadership qualities of the members of the WSHGs are improved in direct involvement of such type of work.

**Table 3: Involvement of SHGs in Mid-Day Meal Programme (District wise data)**

Name of District	Involvement of SHGs in Mid-Day Meal (MDM) Programme	
	Number of Primary Schools	No of SHGs tagged
Angul	1429	1321
Balasore	2932	2738
Bargarh	2532	2286
Bhadrak	2026	1947
Balangir	2502	1653
Boudh	847	760
Cuttack	2271	1425
Deogarh	715	487
Dhenkanal	2059	1352
Gajapati	1425	1227
Ganjam	3499	1839
Jagatsinghpur	1627	965
Jajpur	2445	1038
Jharsuguda	815	662
Kalahandi	2518	1919
Kandhmal	1994	1497
Kendrapara	1710	795
Keonjhar	2267	1496
Khurda	1531	1366
Koraput	2560	2106
Malkangiri	1493	1014
Mayurbhanj	4596	3189
Nawarangpur	1980	1819
Nayagarh	1453	992
Nuapada	1243	1103
Puri	2030	756
Rayagada	2142	1789
Sambalpur	1478	1104
Sonepur	1058	798
Sundargarh	3256	2169
Total	60433	43612

**Source: Women and Child Development Department, Govt. of Odisha.**

The women self-help groups also involved themselves in the delivery of goods through public distribution system (PDS). This ensures the transparent and timely delivery of goods and services to the general people of the state. The statistical figure reveals that near about 7486 Women Self-Help Groups are engaged in this noble work which increases the self-confidence of the women. Beside this, the women folk also learn the socio-economic conditions of the people of their area. The WSHGs also participate in the distribution of LPG Gas under the Shakti Gram programme. This programme was launched by the union government in 2011 and 2137 Women Self-Help Groups were involved in this national work in Odisha. Moreover, 6,414 Panchayats ponds have been leased out to the Women Self-Help Groups for pisciculture. The state government also appointed more than 1200 young women and trained them as Shakti Sahayikas whose primary duties would be to work as business development service provider for both self-help groups and their federations. All these Shakti Sahayikas were being imparted training relating to micro-finance, livelihood enhancement, women's issues, legal and administrative entitlements of women, food and nutrition, Government policies, entrepreneurship building, business development, credit management and financial literacy. By getting all the deep-rooted extensive training the Shakti Sahayikas were assigned the task of managing the records of self-help groups, designing the business proposals, network with primary producers, processing markets for self-help groups, in village and block level SHGs federations. Beside this, more than 654 Women Self-Help Groups have joined in the Total "Sanitation Movement" and are able to maintain hygiene and sanitation in their respective localities which has been a great lesson to local people in generating awareness campaign in rural areas.

### **SHGs and Marketing:**

The Women Self-Help Groups are actively involved in income generating activities such as, turmeric powder, chilli powder, broom sticks, mushroom cultivation, vegetable cultivation, floriculture, horticulture, carpet

making, khali stitching, bee keeping, rope making, etc. All these products require market for selling. The government of Odisha very often organise the "SHG Mela" in block, district and state level to attract the customer to sell the SHG products. It is the most important source for the WSHGs in getting huge amount of profit by selling their products. Odisha Rural Development and Marketing Society (ORMAS) is an autonomous organization working under the Panchayati Raj Department, Government of Odisha that is in charge of catering the marketing needs of the Women Self-Help Groups products both in inside and outside the state by organizing buyer-seller melas, craft exhibitions and other such market promotional activities.

Self-Help Group (SHG) is a very notable programme which was introduced in the Tenth Five-Year Plan particularly for the empowerment of women. Under this programme, women belonging to weaker sections, i.e., scheduled caste, scheduled Tribe, Other backward caste and minorities getting involved in the self-economic activities and are able to raise their family income. It is observed that there was a very good beginning of Self-Help Groups in Odisha and gradually by getting the support of the Government and other social institutions it is working in the right path in achieving its desire goal.

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# A STUDY ON RECENT WAVES OF MERGERS AND ACQUISITION OF PUBLIC SECTOR BANKS IN INDIA: SYNERGIES AT WORK

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## Abstract

Indian financial sector had undergone through significant radical changes since nineties, thereby going enormous changes in the current scenario of Public sector banks in India. Indian Banks are observing growing NPA's (Non-Performing Assets) due to the slowdown in the Indian economy and high interest costs. The banks face multiple problems such as operational risks, financial risks, market risks on a daily basis, along with it suffers pressure to earn good profits, promoting safe lending, enriching to new customers leading towards expansion and advancement. The banks also face liquidity constraints, management related issues etc. M&A idea was initially developed in the western part, eventually expanded in rest of the world promoted towards innovation, economic integration and globalization. Merger and Acquisition (M&A) basically enhances bigger areas, increase its production and gives it more financial strength to become stronger against their competitor. Bank mergers and acquisitions generally resort to restructuring synergies by way of branch rationalization, capital optimization, gaining access towards sophisticated and latest technology and catering to experienced and professional managements to take control. This desire for growth has increased the merger and acquisition activities across the board. The Report of the Committee on Banking Sector Reforms (1998) (Chairman: Shri M. Narasimham) has acknowledged the import of the fact that NPAs of large magnitudes are a major impediment to the healthy performance of the banking sector. NPAs have been the most vexing problem faced by the weak banks with additions to NPAs often outstripping recoveries. A significant portion of the NPAs are chronic and/or tied up in BIFR cases. High level of NPAs acts as a major hindrance to the profitability of banks, the government has resorted to recapitalization of banks in order to improve their capital adequacy ratios (CAR). The pandemic COVID-19 having deeply infected the society, the lockdown has resulted into negative impact on our as well as world economy, it would be difficult for the government to achieve the objectives set against restructuring of Public Sector banks in India.

**Keywords:** Merger and Acquisition (M&A), Restructuring, PS banks, NPA, Banking

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## Introduction

Banks act an important pillar for the economic system. The health and prosperity of any Nation is denoted by its vitality and energy. Banks are financial institution licensed to receive deposits and make loan. They also promote financial services such as wealth management, currency exchange, and safe deposits. Banking sector is entering a new world and exciting developments are changing

its face. There has been rapid advancement towards Consolidation of institutions, globalization of operations across boundaries, and development of new technologies and creating banking a universal sector. National and situational boundaries have been unimportant. It occupies a crucial place in understating country's monetary advancement and acting as catalyst to economic growth in triggering socio- economic transformation.

According to Indian banking history first merger in the banking sector took place in 1921 by merging the Bank of Bengal, Bank of Bombay and Bank of Madras resulting to Imperial Bank of India, later renamed as State Bank of India. Merger and Acquisition in Indian banking sectors have been initiated by the recommendations of Narasimham Committee II. They aimed at quantifying a degree of operational flexibility, internal autonomy to the banks for decision making. The Narasimham committee recommended “merger between strong bank and financial institutions for greater economic and commercial sense would be where the whole is greater than the sum of its parts and have “force multiplier effect”.

According to Oxford Dictionary the expression “merger means combining two commercial companies into one”. The economic modifications has led the banking sector in India upon mergers and acquisitions, Merger meaning two companies of similar size being combined to form a new single entity whereas acquisition is when larger company acquires a smaller company, thereby absorbing the business of the smaller company, to catch the synergistic advantages like economies of scale and degree and promoting towards increasing competition from local towards quick innovative improvement. Mergers and acquisitions shows substantial effects on companies engaged, and the organizations' workers, financial specialists, and customers. It promotes the business venture in accomplishing fast development than usual progress, resumption of credit and towards earning of handsome profits in order to take care of Capital requirements and adequate provisioning of bad assets. With the expansion of Globalization, the weight of getting by in the market has additionally expanded on each Industry because of high rivalry, thereby blending and amalgamation for survival. M&A creates monetary benefits, diminishing liabilities, enhancing cooperative energies, economic value, presumably by transferring assets to management teams that operate them more efficiently.

## Motive Behind Mergers And Acquisition Of Public Sector Banks

The purpose behind Mergers and Acquisitions of banks are highlighted as under:

- **Unlocking Synergies:** Rationale for mergers and acquisitions (M&A) is to create synergies in which the combined entity worth more than the two banks individually. Synergies can be due to cost reduction or higher revenues. Cost synergies are created due to economies of scale, while revenue synergies are created by cross-selling, increasing market share, or higher prices. Efficiency in banking will increase and the earlier NPAs could be securitized with changed refinancing under the Merged PSU's.
- **Coping up with liquidity crisis:** Significant number of banks faces liquidity issues to carry its business venture. The capital constraint can be easily resolved through M&A.
- **Higher Growth:** Mergers and Acquisitions (M&A) promotes the banks to achieve higher revenues as compared to growing organically. M&A helps to promote with latest capabilities without taking much of risk.
- **Survival:** The banks enter into M&A for the survival purpose in order to enter into the Globalized competitive world and stay stiff against rivalry.
- **Enhancing market power:** Horizontal merger helps to attain a higher market share and gain the power to influence prices whereas Vertical mergers also leads to higher market power keeping the banks in control of its supply chain, thereby avoiding external shocks in supply.
- **Promoting diversification:** Banks suffers significant losses that can be mitigated through diversification. M&A plays an important role in the diversification of banks.

### Merger of PSBs in India

A long history has been entailed regarding Mergers and acquisition of public sector banks that has been described briefly in Chronological order. M&A are described in five phases under:

#### Phase – I: Merger of Punjab National Bank and New Bank of India (1993-94)

In 1993-94, first merger took place between two nationalized banks that was the merger of New Bank of India (1936) was nationalized by government of India in 1980, with Punjab National Bank. Purpose was to protect the stakeholders interest as New Bank of India was a loss making bank.

#### Phase – II: Merger of State Bank of India and State Bank of Saurashtra (2008)

The motive of enhancing State Bank of India's Competency against international platform led to the merger of State Bank of India and State Bank of Saurashtra in the year 2008 as number of SBI associate banks were reduced from seven to six. State Bank of Saurashtra, was smaller than any other associate banks of SBI, was fully owned subsidiaries of State bank of India, on 1st May, 1960, in the early merger between SBI and its associates. The ratio of Owned Funds to Deposits has deteriorated from 11.3 per cent in 1960 to 7.08 per cent in 2008, Credit-Deposit ratio arose from 59.2 per cent in 1960 to 75.71 per cent in

2008. But Investment-Deposit ratio has declined from 60 per cent in 1960 to 37.02 per cent in 2008.

#### Phase– III: Merger of Five SBI associate banks and Bharatiya Mahila Bank merged with SBI (2017)

The merger of five SBI associate with BMB as on April 1 2017, State Bank of Bikaner and Jaipur (SBBJ), State Bank of Hyderabad (SBH), State Bank of Mysore (SBM), State Bank of Patiala (SBP) and State Bank of Travancore (SBT), besides Bharatiya Mahila Bank (BMB), with SBI catapulted as country's largest lender to among the top 50 banks (in Asset terms) in the world. The total customer base of the bank has risen to 37 crores with the 24000 branch network. The merger enhance the productivity, mitigated geographical risks, enhancing operational efficiency and drive synergies across multiple dimensions ensuring increased levels of customer delight.

#### Phase – IV: Merger of Bank of Baroda, Dena Bank and Vijaya Bank (2019)

The merger came into effect on 1 April 2019, as Bank of Baroda was merged with Dena Bank and Vijaya Bank, Post-merger; the Bank of Baroda is the third largest bank in India, after State Bank of India and HDFC Bank. The consolidated entity has across 9,500 branches, 13,400 ATMs, 85,000 employees and serving 120 million customers.

**Table – 1: Key Indicators of Merged Bank of Baroda**

Financial Parameters	Bank of Baroda (BoB)	Vijaya Bank	Dena Bank	Merged Entity
Total Business (Rs. Cr.)	10,29,810	2,79,575	1,72,940	14,82,325
Gross Advances (Rs. Cr.)	4,48,330	1,22,350	69,920	6,40,600
Deposits (In Cr.)	5,81,485	1,57,325	1,03,020	8,41,830
Domestic Branches	5502	2130	1858	9490
Employees	56360	15875	13440	85675
Net NPA	5.40%	4.10%	11.04%	5.71%
CASA Ratio	35.52%	24.91%	39.80%	34.06%

Source: Business Standard, 30th August, 2019

The merger of Vijaya Bank and Dena bank has given Bank of Baroda a lead in retail lending, particularly loans against jewellery that rose to 35% to be one of the fastest-growing segments last year.

After the first three-way amalgamation with two other banks (Dena bank and Vijaya bank), Total business of BOB was Rs, 14, 82,325 Cr. Gross advances were Rs, 6, 40,600 Cr. Deposits were Rs, 8, 41,830 Cr. with 9490 Domestic branches and 85675 employees. Bank of Baroda has also recorded nearly Rs 1,000 crore of savings following the three-way merger and is in line to achieve savings of Rs 10,000 crore over five years. The bank has got the benefits of economies of scale and branch rationalization, reduced the need for fresh hiring. Another cost-saving has been in interest expenses. “The ratio of low-cost current and savings account (CASA) deposits of the merging banks was lesser than that of standalone Bank of Baroda. Post-merger, BOB’s CASA dropped from 40% to 34% as per Table 1.

### **Phase – V: Mega-Merger (Ten PSBs merging into four PSBs)**

Ten public sector banks were merged into four banks with effect from April 1, 2020 with a motive of creating next generation banks with strong national and international presence. Mergers helped in dealing with the banking issues like government ownership, similar pay structure and career progression avenues for staff, and common core banking solutions (Table 2). United Bank of India and Oriental Bank of Commerce has been merged with Punjab National Bank; Syndicate Bank merging with Canara bank; Corporation Bank and Andhra Bank merging with Union Bank of India; Allahabad Bank merging with Indian bank. This has been popularly considered as mega-merger of PSBs. After the mega-merger, six PSBs namely Indian Overseas Bank, Bank of Maharashtra, UCO Bank and Punjab and Sind Bank, will continue as separate entities. Central Bank of India will continue to operate separately. As of today India has 12 public sector banks, including State Bank of India and Bank of Baroda.

**Table 2: Core Banking Solutions**

<b>Banks</b>	<b>Merged Into</b>	<b>Core Banking Solution</b>
Punjab National Bank (PNB) Oriental bank of Commerce (OBC) United Bank of India	Punjab National Bank	Finacle
Syndicate Bank Canara Bank	Canara Bank	iFLex Cube (OFSS)
Andhra Bank Union Bank of India Corporation Bank	Union Bank of India	Finacle
Allahabad Bank Indian Bank	Indian Bank	BaNCs

Source: rbi.org.in



**Table 3: Post-merger key indicators of Punjab National Bank**

Indicators	Punjab National Bank	Oriental Bank of Commerce	United Bank of India	Punjab National Bank + Oriental Bank of Commerce + United Bank of India
Total advances (Rs. Cr.)	506194	171549	73150	750867
Total deposits (Rs. Cr.)	676030	232645	134983	1043659
Employees	65116	21729	13804	100649
Branches	6992	2390	2055	11437
CASA (%)	42.16	29.40	51.45	40.52
Net NPA (%)	6.55	5.93	8.67	6.61
Capital adequacy (%)	9.73	12.73	13.00	10.77

Source: Business Standard, 30th August, 2019

Punjab National Bank has become India's second largest bank after being merged with Oriental Bank of Commerce and United Bank with total deposits of Rs 1043659 Cr, total

advances of Rs 750867 Cr, 100649 employees and 11437 branches. The merger revealed growth in the capital adequacy from 9.73% to 10.77%.

**Table 4: Post-merger key indicators of Canara Bank**

Indicators	Canara Bank	Syndicate Bank	Canara Bank + Syndicate Bank
Total advances (Rs. Cr.)	444216	217149	1520295
Total deposits (Rs. Cr.)	599033	259897	858930
Employees	58350	31535	89885
Branches	6310	4032	10342
CASA (%)	29.18	32.58	30.21
Net NPA (%)	5.37	6.16	5.62
Capital adequacy (%)	11.90	14.23	12.63

Source: Business Standard, 30th August, 2019

Canara bank has become the country's fourth-largest public sector banks after merger with syndicate bank with 89885 employees and 10342 branches having business size of over ₹16 trillion. The capital adequacy increased from 11.90 % to 12.63%.

**Table 5: Post-merger key indicators of Indian Bank**

Indicators	Indian Bank	Allahabad Bank	Indian Bank + Allahabad Bank
Total advances (Rs. Cr.)	187896	163552	351448
Total deposits (Rs. Cr.)	242076	214335	456411
Employees	19604	23210	42814
Branches	2875	3229	6104
CASA (%)	34.71	49.49	41.65
Net NPA (%)	3.75	5.22	4.39
Capital adequacy (%)	13.21	12.51	12.89

Source: Business Standard, 30th August, 2019

Post merger of Indian Bank with the Allahabad bank has resulted Indian bank as

India's seventh-largest public sector bank, having total deposits of Rs.456411 Cr, total

advances of Rs.351448 Cr, 42814 employees, 6104 branches. The merger showed negative impact towards NPA as it has risen from

3.75% to 4.39% and decline in capital adequacy from 13.21% to 12.89%.

**Table 6: Post-merger key indicators of Union Bank**

Indicators	Union Bank	Andhra Bank	Corporation Bank	Union + Andhra + Corporation Bank
Total advances (Rs. Cr.)	325392	178690	135048	639130
Total deposits (Rs. Cr.)	415915	219821	184568	820304
Employees	37262	20346	17776	75384
Branches	4292	2885	2432	9609
CASA (%)	36.10	31.39	31.59	33.82
Net NPA (%)	6.85	5.73	5.71	6.30
Capital adequacy (%)	11.78	13.69	12.30	12.39

Source: Business Standard, 30th August, 2019

Union bank has become fifth-largest public sector bank after the merger with Andhra bank and Corporation bank with 75384 employees, having 9609 branches. The net NPA declined from 6.85% to 6.30% whereas the capital adequacy showed substantial growth from 11.78% to 12.39%.

The mega merger of public sector banks has been helpful in settling issues relating to equity swap ratio between merged entities. Table 7 briefly describes the Equity shares swap ratios:

<b>Table 7: Share Swap Ratios</b>	
Punjab National Bank	<ul style="list-style-type: none"> <li>• 1,150 equity shares of ₹2 each of Punjab National Bank for every 1,000 shares of ₹10 each of Oriental Bank of Commerce</li> <li>• 121 equity shares of ₹2 each of Punjab National Bank for every 1,000 equity shares of ₹10 each of United Bank of India</li> </ul>
Canara Bank	<ul style="list-style-type: none"> <li>• 158 equity shares of ₹10 each of Canara Bank for every 1,000 equity shares of ₹10 each of Syndicate Bank</li> </ul>
Union Bank of India	<ul style="list-style-type: none"> <li>• 325 equity shares of ₹10 each of Union Bank of India for every 1,000 equity shares of ₹10 each of Andhra Bank</li> <li>• 330 equity shares of ₹10 each of Union Bank of India for every 1,000 equity shares of ₹2 each of Corporation Bank</li> </ul>
Indian Bank	<ul style="list-style-type: none"> <li>• 115 equity shares of ₹10 each of Indian Bank for every 1,000 equity shares of ₹10 each of Allahabad Bank</li> </ul>

Source: rbi.org.in

Mergers dealt in resolving challenges in meeting regulatory requirements by strengthening the capital buffers of banks. The

post merger Capital to risk-weighted assets ratio (CRAR) of banks has been revealed under Table 8.

**Table 8: CRAR of Banks: Pre- and Post-Merger**

(Per cent)

Name of the bank	March 31, 2020 (Pre-Merger)	June 30, 2020 (Post-Merger)
Punjab National Bank	14.14	12.63
Oriental Bank of Commerce	11.55	
United Bank	5.56	
Canara Bank	13.65	12.77
Syndicate Bank	11.52	
Union Bank of India	12.81	11.62
Andhra Bank	11.12	
Corporation Bank	11.53	
Indian Bank	14.12	13.45
Allahabad Bank	12.01	

Source: rbi.org.in

### Advantages of Bank Merger And Acquisitions

Merger has been advantageous for the public sector banks in various ways as listed below:

**Enhancement in capital base:** Merger helps in extending the capital base and minimizes dependency on Central Government in number of ways. First of all, if the integrated company can leverage synergies, they will benefit from high-profit margins. Secondly, the combined firm will have higher revenue and a higher value of assets, allowing leverage more debt from the financial market and also securing lower rates of interest as the larger business poses less of a risk to investors. Large Bank efficiently manage its short and long term liquidity and also offers more products and services for its integrated growth of the Banking sector, which raises profitability level.

**NPA management:** There are loans given to state and central public sector units which have failed to repay. The operations of Debt Recovery Tribunals are such that they have not so far made a dent in the NPA position of banks. The route of compromises has also not been very successful despite setting up of Settlement Advisory Committees. It is necessary to take measures to mitigate chronic NPAs which are being possible through Mergers and Acquisitions, as it enhances management, eradicates financial constraint, promotes capital base.

**Economies of scale:** When two firms join together, they are able to take benefit from economies of scale in the form of lower unit costs, driven by lower fixed costs, larger access cuts down the operational cost resulting into inconsiderably higher savings and profits and reducing the cost of banking operation and may also benefit from efficiencies that it can achieve thereby increasing the shareholder base and open branches across the world.

**Reduces unhealthy Competition:** Post liberalization era ignited intensified competition both among bank themselves or between non-financial institutions resulting into exploitation of resources, various policies of expansion, diversification was taken up through mergers and acquisitions. Better utilization of financial resources is possible as it reduces unhealthy competition by protecting Employees' interest.

**Technology developments:** Mergers have promoted financial and technological transformations, especially in the field of information and communication and the Internet, allowing devise new ways to get closer to customers. Tremendous improvement and developments has been made by Expanding the use of the computer and internet services that speed up delivery of services, increases the volume of electronic banking transactions across geographical boundaries or through electronic commerce also through advanced the electronic means of payment such as plastic money, credit cards, smart money, electronic money and mitigate

the bureaucratic burden thereby saving time for both customers and bank employees. Technological advances meet the challenges faced by global world by facilitating development, diversification in the banking services and maintaining its legal as well as legislative framework intact. Wide range of products is offered in form of mutual funds, insurance products, loans and deposits etc.

**Creation of synergies:** Mergers and Acquisitions create synergies for network, by reducing risk due to change in organizational focus, promoting low-cost deposits and subsidiaries. M&A minimizes the scale of inefficiency by establishing efficient organizational structure. It adds more value to the combined entity than either individual company can produce on its own.

### **Disadvantages of Bank Merger and Acquisitions**

Apart from various advantages of M&A there are certain limitations which are not accountable but are a part of concern. Some of them are listed below:

**Inconvenience to customers-**Due to abrupt merger of banks bank customers face a lot of inconvenience in dealing their personal relationship with the bank staff and ease of doing business with the bank. Bank customers face inconvenience due to operational issues. M&A shows adverse impact on customer loyalty.

**Hurdles in complying with legal framework-**Regulators do not taken into account legal hurdles being faced by the affected parties of integrated banks, including staff unions/associations point of view, Change of policy guidelines by Banks on M&A and their bargaining power as staff benefits and perks. There is much possibility of opposition by trade unions.

**Conflict of culture-**Standardization of working procedures of integrated banks, create cost of seriously de-motivating workers who had employee-friendly workplace, might be through lower maternity leave periods or a lower contribution to pension scheme. For

instance, one bank may be very strict and regimented and require workers to work a standard 9-5 job alongside overtime hours. However, the other bank may be quite flexible allowing employees to work the hours they choose. There may also be a number of employee benefits that one firm has that the other doesn't. Mergers and acquisitions are tough on the employees as they suffer as a result of merging two corporate culture, it cuts back on overlapping administrative service to benefit from its synergies. Employee motivation may drop as frustration with new roles and new co-workers or management increases. Also employees face uncertainty after watching their co-workers being laid off.

**Financial burden-**Merger or acquisition may result in a huge debt, may be from the amount the acquiring firm has to borrow, or because it merging bank has a high level of debt resulting into an integrated firm may have a high level of debt because of the transaction.

**Higher prices-**Large banks obtain a significant market shares, creating a monopoly type of power in the market, making them the "price maker" and allowing them to set prices knowingly that consumers have nowhere else to go. The huge cost to acquire or merge with another company may force to charge higher prices in order to recoup its investment.

**Lost jobs-** Integration of banks results in fewer jobs and fewer employees as combining departments that overlap. For instance, it may only need one HR and Finance department that can handle the combined company.

### **Conclusion**

It is mandatory for a nation to have sound banking system for the upliftment and enrichment of nation. And it is well known that the banks have entered in to restructuring at some point of time to avoid risk in this sector. The banking sector was at cross roads because of heavy NPAs, increased frauds, improper board questioning over key decisions and failing banks at the time when country's GDP is at lower levels, an efficient decision of mega-merger of nationalized banks was adopted by the government. The merger move

in PSBs is a welcome step taken by the government to mitigate and efficiently coordinate the operations. Administration of banks engaged with merger ought to be "fit and legitimate" and capable enough deal with the dangers. Merger tends to extend the area by widening its operation beyond geographical boundaries and not confined to one state or one part of the country. M&A in PSBs promotes expansion and diversification of business banks. Enriched management along with bigger workforce should leads to scope of enhancing effectiveness and efficiency in the work culture of the merged banks by leveraging on expertise of large banks. The management would be better with the sufficient available resources for the improvement in the infrastructure facilities and promoting skill based training to the employees as skill enhancement. Efficiency in banking will increase and the earlier NPAs could be securitized with changed refinancing under the Merged PSU's. M&A promotes a huge capital base support to aid the acquirer to offer heavy loan amount, tends to reduce recapitalization need from government as heavy investment is generated through M&A, promotes in dealing with revenue enhancement, by improving profit margins and returns on investment, improved performance of the bank by controlling the cost of operations, resulting from the impact of consolidation on bank size, scope, operations and overall market power. Banks merger caters to meet the challenges of the global financial shifts by tapping up the opportunities of globalized world.

Mergers and acquisitions may be one of the most stressful experiences employees have to face. But the long-term benefits of mergers and acquisitions for management, stockholders and for the company's bottom line may outweigh the short-term challenges. Till now the PSBs, whose financial position is weak and is facing losses, are under strict vigilance. The merger of these banks will be treated as stepping stone towards more mergers in future to create synergies in the banking industry. Some problems still has been observed by the anchor bank after prevailing for long periods after merger in terms of risk management, credit appraisals, dependence on government to bail them out in difficulties etc. There is still threat of crashing of the merger having consistent change in area reforms in

managing an account, profit. Time has come for the government and the regulator to be proactive, improve the surveillance and promote their active roles towards respective departments and also lay focus on revival of bank lending and recovery of bad and unrecovered loans, taking appropriate measures to stabilize Insolvency and Bankruptcy Code (IBC) process. Looking on to the overall data as well as having critical observation merger and acquisition of PSBs has result in efficient functioning of banking industry both qualitatively and quantitatively.

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# LEARNING STYLE OF TEACHER TRAINEES OF DISTANCE AND REGULAR MODE: A COMPARATIVE STUDY

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## Abstract

The present study was conducted with the objectives (i) To compare the Learning style of Distance and Regular mode Teacher trainees. (ii) To examine the interaction effect of Gender, Stream of qualification and mode of training on learning style of Teacher trainees. A sample of 360 Teacher trainees enrolled in B.Ed. programme at dual mode institution was selected through two stage cluster random sampling. Data were collected using Learning Style Inventory developed by Mishra (2005). Descriptive statistics and inferential statistics were used to analyze the data. Assumptions of such tests were firstly examined then suitable statistical tools were used. KS test of normality, Levene's Test for Equality of Variances, t-test,  $2 \times 2 \times 3$  Factorial analysis were used to analyze the data and to see the main effect of independent variables viz. gender, mode of training and stream of qualification. **Findings of the study:** Learning style of distance mode teacher trainee and regular mode teacher trainee was found significantly different. Interaction of gender, mode of training and stream of qualifications do not have significant effect on learning style of teacher trainee. Group of distance mode and regular mode teacher trainees were found not to differ in their enactive learning style. Distance mode teacher trainees were found to be more figural than their counterpart of regular mode with respect to learning style. Interaction effects of the combinations of gender and mode of training, gender and stream of qualification, and, mode of training and stream of qualification were found to be not significant on learning style of teacher trainee with respect to figural learning style. **Relevance:** As a general conclusion from the finding, getting evidences concerning learning styles of trainees, teacher educator of both modes distance and regular may orient their training methods according to the learning styles of trainees of different mode of training. An analysis of trainee's learning style in the beginning of a training session may be very useful and can make real improvement in the outcome of training.

**Keyword: Learning styles, Distancemode teacher trainees, Regular mode teacher trainee**

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Every human's endeavor is envisaged with attempt to save time, money and afford during the proactive phase of the process. Education and training of an individual is intervened by his/her individuality in learning strategies preferences. A good number of researches revealed that community of learners may be classified into different group on the basis of their learning strategies preferences, the way they gather information and process it, and solving the problems in day to day situations. Such bases are summarized as learning style of an individual. Concept of learning style

focuses on how a person learns. A learner should be given opportunities to learn, deal with information and communicate in the way he/she feels comfortable. Shael (1989) note that the paradigm shifted from teacher, transmission of information, and how best this can be improved, to a focus on learners and how to promote learning. Various theories of learning style suggested that students will learn more and will enjoy the class experience and environment when they can use their preferred learning styles. Learning style emerged as a very relevant pedagogic concept

due to the varied nature of classes in terms of size, diversity, curriculum and breakthrough of information and communication technology (ICT). For effective teaching, optimum learning and to enhance the students ability to learn, teachers must have sound knowledge and understanding of the way an individual learns. It helps to design, implement of curriculum transaction the effective management of instructional and learning process by the educators. Discovering learning styles will allow the students to determine their own personal strengths and weaknesses and learn from them (Gilakjani, 2012). On the other hand, a teacher could be very knowledgeable, creative, caring and enthusiastic yet fail to facilitate learning for students whose strengths or learning styles are not acknowledged or addressed by the teaching methods in the classroom (Gilakjani, 2012). Neglect or misapplication of the concepts of learning style may result in failure of educational/training endeavorsto achieve the set targets. Whereas, sincere deal with it and congruency between strategies of educational transactions and learning style of learner will result in fast, accurate and depth learning consequently will save time, money and affords all.

**Concept of Learning Styles-** Concept of learning styles varies widely across the literature due to the multitude of learning style theories and authors. Coffield et al. (2004) identified as many as 71 models. Common terms include “modality preferences”, “learning preferences” and “learning strategies” (Coffield et al., 2004). Dunn and Dunn (1993, p. 2) defined learning style as “...the way in which each learner begins to concentrate on, process, and retain new and difficult information. The Dunn and Dunn model includes an information processing dimension which is broken down into two dichotomous learning style element pairs (global/analytic and impulsive/reflective) and “hemi sphericity” (Dunn & Dunn, 1993, p. 4). Mishra (2005) divided learning style into six major types namely- Enactive, Figural, Verbal, reproducing, constructive, According to him they may be explained as follow.

Enactive learning style: Learner of such style prefers to action based concrete experience.

Persons learn best through hands on approach, actively exploring the physical world around them. It is hard to them to sit still for long periods and may become distracted by their need for activity and exploration.

Figural learning style: Learner of this style prefers to see the teacher's body language and facial expression to fully understand the content of a lesson. They tend to prefer sitting at the front of the classroom to avoid visual obstructions. (E.g. peoples hands) They may think in pictures and learn best from visual displays including diagrams, illustrated textbooks, overhead transparencies, video, flipcharts and hand-outs, during a lecture or classroom discussion, figural learners often prefer to take detailed notes to absorb the information

Verbal learning style: Learners of this style need to prefer to written and or spoken information related to subject matter communicated through words i.e. they prefer to verbal communication. They learn best through verbal lectures discussions, talking things through and listening to what others have to say. Verbal learners interpret the underlying meanings of speech through listening to tone of voice, pitch, speed and other nuances.

Constructive learning style: Learner of this style prefer to reflective, accommodative and abstract thinking about subject matter so as to develop conceptualizations.

Reproducing learning style:Learner of this style emphasize on imitation and practice. Their attempts are reproduction oriented. They prefer to drill and practice.

**Review of literature:** A number of studies have concluded that the inconsistent findings are due to differences in theoretical models of learning styles, differences in how to measure learning styles, and design flaws (De Ciantis & Kirton, 1996; Delahoussaye, 2002; Garner, 2000). However, many agree that these inconsistencies do not limit the usefulness of learning styles. The educational implications of cognitive style have been pointed out in several studies (Mishra, 1997). It encourages the use of certain strategies to operate on learning tasks. It is major determinant of learning outcomes. McLoughlin (1999) reviewed the learning styles literature and

concluded that learning styles can help us design better distance learning courses. Muir (2001) asserted that online courses need to develop learning activities which address different learning style. Garland & Matin (2005) emphasized to consider learning style of students while designing online courses. Also, researchers have found learning styles to be useful in classifying individuals in different occupations or fields (Wessel, Loomis, Rennie, Brook, Hoddinott, & Aherne, 1999). These mixed findings led the researchers to include a measure of learning styles to determine their relationship to the new measure of learning success. Dutta (1989) found cognitive style and intelligence contribute significantly to total variance in problem solving. Panda (1991) found positive effect of age on cognitive style. Shukla (1991) found no relationship between Cognitive style and locus of control. Vyas (1992) found Field independent strategies cognitive style appeared to be more effective than field dependent style for concept learning at all level. Diaz and Cartnal (1999) revealed that relatively larger differences in the average scores of the two classrooms occurred for the independent and the dependent learning styles. Renu (1990) observed that regular mode trainees were significantly superior to that of distance mode with respect to overall academic performance. However performance of regular trainees in practice teaching area was more or less the same with distance trainees. Chaturvedi and Singh (1996) also found that urban off campus students scored higher in intelligence test than their counterparts. Dubey (2000) found significant difference in overall teaching attitude of regular mode trainees at the time of entry as compared to their counterpart of distance mode. It was supported by Farah (2001) and Kareem, et.al (2012). The analytical observation on the reviewing of the available literature gave a mixed result and do not set any particular trends in general. Perhaps, it resulted so due to the variance in design of study and participants. Though, substantial number of studies pertaining to a particular variable teaching attitude bears definite direction with some contradictions. However, in case of learning style, diverged findings were obtained. Hence, it may be concluded that there were inconsistencies in

the findings of various studies even in some case there was contradicting. Keefe (1979) asserted, learning style diagnosis opens the door to placing individualized instruction on a more rational basis. If educational institutions are to fulfil their commitment to offer courses equivalent to their traditional counterparts, they must investigate ways to address the learning needs and styles of different types of learners (Terrell, 2005). Educators believe that researches in area of learning style may help to improve academic achievement (Sim & Sim, 2006). The quality of teacher education is dependent on the quality of entrants to the teacher education programme (Verma Report, 2012). That is why Justice Verma Commission (2013) engaged itself with issues related to improving the quality of the entrants, the envisioned profile of a teacher. Joshi (1997) emphasized on research on qualitative differences between the entrants and product of the formal and non-formal system of teacher education.

### **Statement of the Problem**

The problem under investigation was entitled as “Learning style of Teacher trainees of Distance and Regular mode: A Comparative study”

### **Objectives of the Study**

Keeping in view the need of the study the following objectives were framed.

- To compare the Learning style of Distance and Regular mode Teacher trainee.
- To examine the interaction effect of Gender, Stream of qualification and mode of training on Learning style of Teacher trainees

### **Null Hypotheses**

The following null hypotheses were framed to achieve the objective of study. The hypotheses were tested at .05 level of significance.

- i. There is no significant difference between Learning style of distance and regular mode teacher trainees.



- ii. There is no the interaction effect of Gender, Stream of qualification and mode of training on Learning style of Teacher Trainees

### Operational Definitions of Key Terms

**Constructive learning style:** Learner of this style prefer to reflective, accommodative and abstract thinking about subject matter so as to develop conceptualizations.

- **Distance mode Teacher Trainee:** Distance mode Teacher Trainee referred to those teachers who are getting training through distance mode Two years B.Ed. Course. They are in service. They could not complete B.Ed. course before joining the job. They had to attend prescribed workshop classes periodically.
- **Enactive learning style:** Learner of such style prefers to action based concrete experience.
- **Figural learning style:** Learner of this style prefers to pictures and learn best from visual displays including diagrams, illustrated textbooks, overhead transparencies, video, flipcharts and hand-outs, during a lecture or classroom discussion, figural learners often prefer to take detailed notes to absorb the information
- **Learning Style:** Learning styles are those strategies of learning under which a student is most likely to learn. It refers to the way by which one internally represents experiences and recall or processes information.
- **Regular mode Teacher Trainees:** It referred to those teachers who are getting training through formal mode and they are pre-service trainees. They are enrolled in one year B.Ed course and had to attend formal classes regularly.
- **Reproducing learning style:** Learner of this style emphasize on imitation and practice. Their attempts are reproduction oriented. They prefer to drill and practice.
- **Stream of qualification:** It referred to the qualifying qualification of B.Ed. programme which was possessed by

teacher trainee. In the present study, Art, Commerce, and Science were taken into account.

- **Verbal learning style:** Learners of this style need to prefer to written and or spoken information related to subject matter communicated through words i.e. they prefer to verbal communication.

### Delimitation

Study will be delimited with respect to follow

- i) Teacher trainees of Teacher Education Institute of northern India.
- ii) Teacher trainees of secondary level.

### Design of the study-Methodology

**Population:** Population of the study comprised of all Teacher trainees (distance and regular) enrolled in B.Ed. programme at Teacher Education Institutions providing training through both modes distance and regular.

**Sampling:** Ss of the study comprised of 360 Teacher trainees enrolled in B.Ed. programme at dual mode institution. Since the study compared the two groups of teacher trainees i.e. from Distance mode and Regular mode. The sample of 160 distance mode Teacher trainees enrolled in first year of two years B.Ed. programme and 200 regular modes Teacher trainees of one year B.Ed. programme were selected through two stage cluster random sampling. In the stage one, a set of clusters comprising four Teacher Education Institutions (of two Central Universities and two state universities) were selected randomly from all. In stage two, random sample of Teacher trainees was drawn from each of the cluster selected in stage one. Selected sample for the study were distribute as follow.

### Description of Tools used

Learning Style Inventory developed by Mishra (2005) was used to collect the data. It is Likert type instrument consisting of three sub-scales and 42 items. These sub-scales were developed by the Likert summated ratings

procedure. Each scale has 14 statements that pertain to a particular preference of learning style. The three main learning styles dealt within the inventory are Enactive, Figural, and Verbal. Each learning style has two components viz., Reproducing and Constructive.

### **Reliability:**

Alpha reliability for the three learning styles namely- Enactive, Figural and Verbal are 0.682, 0.742 and .903 respectively (N=150). **Validity:** Intrinsic validity of learning style inventory was determined by the product moment correlations among learning styles. All the learning styles viz., Enactive, Figural and Verbal learning style are positively correlated to one another. Correlation among various learning styles as measured by Learning style Inventory (N=200).

### **Administration of tools and Collection of Data**

Researcher visited the sampled cluster personally for the purpose of planning for data collection before tools administration. Well in advance, he consulted the heads of the Teacher education institutions selected as sample of the study for their permission and had got the academic calendar from them. In the very beginning of session researcher visited to the venue to administrate the tools so that freshly enrolled teacher trainees might be consulted. Similarly, teacher trainees of distance mode B.Ed programme were consulted during their first annual workshop for the session corresponding to regular one for the purpose. Tools were administered among the teacher trainees of both modes at selected Institutions. Collected data were organized and analyzed using suitable statistical tool with the help of SPSS 16.0 version. Data were arranged according to three independent variables viz. mode of teacher education (distance/regular), gender (male/female) and qualification stream background (arts, commerce and science) of teacher trainees. Descriptive statistics and inferential statistics were used to analyze the data. Parametric tests were used to make inferences. Assumptions of such tests were firstly examined then suitable statistical tools

were used. KS test of normality, Levene's Test for Equality of Variances, t-test,  $2 \times 2 \times 3$  Factorial analysis using three ways ANOVA were used to analyze the data.

### **Finding of the study**

- Over all Learning style of distance mode teacher trainee was found better than that of regular mode teacher trainee.
- Learning style of the teacher trainee with different stream of qualification i.e. Arts, Commerce and Science was found to be differing to each other.
- Art and Science qualified teacher trainee were found to have different learning style.
- It was found that there was no significant difference between learning style of Art and commerce, and Commerce and Science graduate teacher trainees
- Group of male and female teacher trainees were found do not differ to each other with respect to their learning style.
- Interaction of gender, mode of training and stream of qualifications do not have significant effect on learning style of teacher trainee.
- Group of distance mode and regular mode teacher trainees were found not to differ in their enactive learning style
- Gender and Stream of qualification were found do not effect on enactive learning style. Male and female teacher trainees have similar enactive learning style.
- Interaction effects of gender and mode of training, gender and stream of qualification, mode of training and stream of qualification, and gender, mode and stream of qualification were found to be not significant on learning style of teacher trainee.
- Distance mode teacher trainees were found to be more figural than their counterpart of regular mode with respect to learning style.
- There was significant difference found between figural learning styles of male and female teacher trainees.
- Figural learning style of the teacher trainee with different stream of qualification i.e. Arts, Commerce and Science differ to each other.

- Commerce graduated teacher trainee is more figural than that of their Art counterpart. Whereas, differences between figural learning style of Art and science, and Commerce and Science graduate teacher trainees were found not significant at .05 level.
- Interaction effects of gender and mode of training, gender and stream of qualification, mode of training and stream of qualification, and gender, mode and stream of qualification were found to be not significant on learning style of teacher trainee with respect to figural learning style.
- Distance mode and regular mode teacher trainees was found to do not differed in their learning style i.e. have similar verbal learning style.
- Verbal learning style of the teacher trainee with different gender and stream of qualification i.e. Arts, Commerce and Science do not differ to that of each other. Therefore it can be concluded that gender and Stream of qualification have no effect on enactive learning style. Male and female teacher trainees have similar enactive learning style.
- Interaction effects of gender and mode of training, gender and stream of qualification, mode of training and stream of qualification, and gender, mode and stream of qualification were found to be not significant on verbal learning style of teacher trainee.
- Group of distance mode and regular mode teacher trainees were found to have similar reproducing learning style.
- Gender and Stream of qualification have no effect on enactive learning style. Male and female teacher trainees have similar reproducing learning style.
- Interaction effects of gender and mode of training, gender and stream of qualification, mode of training and stream of qualification, and gender, mode and stream of qualification were found to be not significant on reproducing learning style of teacher trainee.
- Distance mode teacher trainees were found to be more figural than their counterpart of regular mode with respect to constructive learning style.

- Constructive learning style of the teacher trainee with different stream of qualification i.e. Arts, Commerce and Science were found to be differing to each other.
- Commerce graduated teacher trainee is more constructive than that of their Art counterpart. Whereas, there was no significant difference between constructive learning style of Art and science, and Commerce and Science graduate teacher trainees.
- Interaction effects of gender and mode of training, gender and stream of qualification, mode of training and stream of qualification, and gender, mode and stream of qualification were found to be not significant on learning style of teacher trainee with respect to constructive learning style.

## Conclusion

The factorial analysis of the variables yielded divergence results. Main purpose of the study was to compare the characteristics of teacher trainees of two modes regular and distance. The groups of trainees of two modes were found different with respect to their learning style. Learning style of the teacher trainee with different stream of qualification i.e. Arts, Commerce and Science was found to be differing to each other. Art and Science qualified teacher trainee were found to have different learning style. Distance mode teacher trainees were found to be more figural than their counterpart of regular mode with respect to learning style. There was significant difference found between figural learning styles of male and female teacher trainees. Figural learning style of the teacher trainees with different stream of qualification i.e. Arts, Commerce and Science differ to each other. Commerce graduated teacher trainee is more figural than that of their Art counterpart. Group of distance mode and regular mode teacher trainees were found to have similar reproducing learning style. Gender and Stream of qualification have no effect on enactive learning style. Male and female teacher trainees have similar reproducing learning style. Distance mode teacher trainees were found to be more constructive than their

counterpart of regular mode with respect to their learning style. Constructive learning style of the teacher trainee with different stream of qualification i.e. Arts, Commerce and Science were found to be differing to each other. Commerce graduated teacher trainee is more constructive than that of their Art counterpart. A teacher educator could be very knowledgeable, creative, caring and enthusiastic yet fail to facilitate learning for trainee whose strength or learning styles are not acknowledged or addressed by training methods. As a general conclusion from the finding, knowing more about learning styles of trainees, teacher educator of both modes distance and regular may orient their training methods according to the aspirants and learning strategies preferences of trainees who can differ in mode of training. An analysis of trainee's learning style in the beginning of a training session may be very useful and can make real improvement in the outcome of training. Finding of the study indicates that there are differences and diversities in learning style of two modes. Figural and constructive based self-learning module and training strategies need to be emphasized in the distance mode teacher training programme. However, both groups of teacher trainees should offered similar learning environment which can provide opportunities of enactive and reproductive learning. Since, teacher educators of regular mode training programme are deputed in distance teacher education programme for teaching theories classes during periodical workshop and supervision of practice teaching. Hence they may be oriented with the distance mode trainee's learning styles which are different from regular mode teacher trainees. There should be link between design and alignment of training to individual learning styles. The programme shall be conducted with full professional expertise. Self-learning materials, both print and non-print, must be based on the principles of instructional design and the pedagogy of self-learning (NCTE-2014). As a general conclusion from the finding, it would be in the best interest of teacher educators to maintain a constant awareness of the variety of learning styles represented throughout the student body.

### Suggestion for Future Research

Beside the above educational implications, the investigator gained some experienced during this investigation regarding future research which may be conducted. A single endeavor cannot cover all sphere of a problem. It is now obvious that there is difference between the learning style of entrant of two modes of teacher education programme. This study put forth the ideas of future research to compare the both modes of teacher preparation. Hence following suggestion for future research can be made. This study was conducted on BEd trainees of distance and regular mode and was delimited to Teacher education institute of north India. It may be extended to other geographical region of the country. Also it can be conducted on trainees of other professional training programme which are provided through two modes e.g. D.El.Ed MBA, BBA, MCA. The present study was confined with the entrant of training programme. Same study may be conducted with the output/product of training programme. Such study may reveal the any effect of training programme on the characteristics of trainees.

**Acknowledgment:** Special thanks to Professor BhooDev Singh, Faculty of Education, BHU, Varanasi for continuous guidance and suggestions. Also author extend thanks to Professor Gyan Prakash Singh, IMS, BHU, Varanasi for helping in using SPSS to analyze the data.

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# A STUDY ON INVESTORS AWARENESS OF POST OFFICE SAVING SCHEMES WITH SPECIAL REFERENCE TO HAZARIBAG DISTRICT

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## Abstract

Indian Post Offices acts as a traditional saving mode for many section of society especially to rural households. It is one of safe and secured savings that is risk free and provide a regular return on savings made. It offers different type of savings schemes especially for small savings. Now these days India post focusing on banking institutions takes into consideration the deposits, performance and administration of the branches that provide core banking solution (CBS). The paper titled "A study on investor's awareness of post office saving schemes in Hazaribag District." focuses on the attitude and awareness of people investing in post office savings schemes in Hazaribag district.

**Keywords:** Post office, rural households, Investor, Awareness

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## Introduction

India Post is a 100% Government of India owned Public Limited Company, that is a part of the Ministry of Communications and Information Technology of India and. It has the most important Postal Network in India with over 1, 54,910 Post Offices. There are round 1, 38,955(89.70%) postofficeswithinside the rural area and 15,955(10.30%) postoffices in urbanregion. The personpostoffice serves an area of 21.22 Sq. Km. and a populace of 8221 people. India has been divided into twenty two postal circles, every circle headed through a Chief Postmaster General. Each Circle is in addition divided into Regions comprising fieldunits, called Divisions, headed through a Postmaster General. Other functionalunits like Circle Stamp Depots, Postal Stores Depots and Mail Motor Service may also exist withinside the Circles and Regions.

## Literature review

Mohinder Singh (June 2018) in his paper titled "Investors perception towards post office saving schemes – A case study of Himachal Pradesh" discusses about the investors behavior towards the savings schemes. The studyturned intoconducted from a sample of a hundred and forty respondents specifically from 3 districts of Himachal Pradesh. The study concludes throughsaying that not unusualplacehumans in hill regionspecifically mobilize their financial savings in postoffice saving schemes than formal banking forms. The researchtechnique used for the study is descriptive and explorative in nature. The paper entitled "rural investorsattitudetowardspostofficesavings scheme-Kodavasal Taluk" wasdoneby Dr. N.R Vembu and J Abhinaya. The study is carried out to decide the factors that encourage the investors to selectpostoffice saving schemes. The study concludes that particularly investments in postoffice are made through rural females. The largestadvantage of making an investment in postal schemes is tax relief. The respondent of

the examine is 120. Both primary and secondary sources of data are gathered to carry out the study. SukharanjanDebnath in his paper titled "A study on post office savings of middle class people of West Tripura District" focuses on finding out how the middle class mobilize their saving in different post office schemes. Data is collected through structured questionnaire. The study concludes by saying that government should take massive awareness program and proper training to be provided to post office agents to attract more investors. It also suggests that post office should be provided with more facilities and services in future. Miss JyothiMahadeoPatil in her paper entitled "A study of savings and investment pattern of rural inhabitants relating to postal and banking schemes" (June 2017) focuses to find out the rural people awareness regarding the saving and investments. The paper also points out the problems faced by the rural inhabitants at the time of making savings in post office saving schemes. The data collected for the study is from 12 districts of Kolhapur district and from sample of 480 respondents.

### Statement of the problem

This research has taken up with the purpose of studying the awareness of postal services in Hazaribag district towards various financial and banking services. In the recent year India Post has entered into core banking services and provides all type of banking services like commercial banks. ATM has been installed in all the head post offices for the convenient of

the postal customers and in near future the number of ATM will be raised gradually. By repositioning it, India Post can grow to be a self-sufficient, credible, efficient, and short and priceeffective issuer of banking offerings within side the rural area.

### Objectives of study

- ❖ To study about the different deposit schemes available in post office.
- ❖ To evaluate the sources of public awareness regarding different saving schemes in post office.
- ❖ To put forward suggestions for attracting the public to saving schemes of post office.

**Sampling design:** The sample size for collecting data for this study is 60 investors of post office schemes in Hazaribag district. The sampling technique used for the study is convenient sampling.

**Hypotheses: NH-** There is no significant association between level of awareness and investors attitude towards savings scheme in Hazaribagh district.

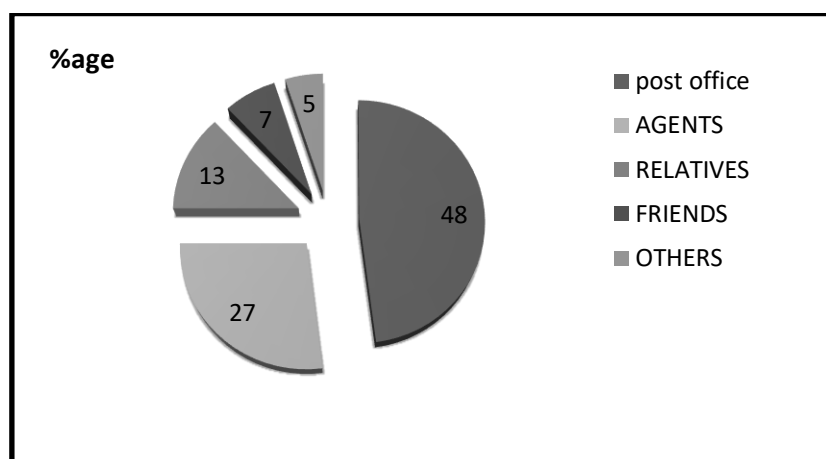
**AH-** There is significant association between level of awareness and investors attitude towards savings scheme in Hazaribagh district.

## DATA ANALYSIS

**Table 1: Source of Awareness of Investors**

SL.No	Source	No of Investor	Percentage	Rank
1	Post Office	29	48	1
2	Agents	16	27	2
3	Advertisement	00	00	--
4	Relatives	8	13	3
5	Friends	4	7	4
6	Other	3	5	5
<b>Total</b>		60	100	

(Source: - primary, through questionnaire)

**Graph-1 Source of Awareness of Investors**

The above table and graph shows 48% of investors gathered information through Post office and 27% of investors gathered

information through Agents. And 13% are aware by Relatives, 7% are aware by Friends and 5% are aware by other sources.

**Table 2: Relationship between type of Savings and Number of Investors**

Sl.no	Types of saving account	Number of investors	Percentage	Rank
1	Savings account	12	20	2
2	Recurring deposit account	13	22	1
3	Time deposit	11	18	3
4	Monthly income schme	3	5	7
5	Public provident fund	1	2	9
6	National saving certificate	8	13	4
7	Senior citizen certificate	4	7	6
8	Kisan vikas pathra	6	10	5
9	Sukanya samridhi yojana	2	3	8
<b>Total</b>		<b>60</b>	<b>100</b>	

(Source: - primary, through questionnaire)

The Table-2 shows 22% are choose RDA, 20% investors are chosen savings account and 18% investors are chosen time deposit account. Other type of account have less investor while we take 60 investors are sample. While ranking the type of deposits based on the information from the respondents, rank one goes to recurring deposit account and two goes to savings account and so on. An attempt has been made to find association between level of awareness and investors attitude towards post offices savings scheme in Hazaribagh district.

For the purpose of this study, investors attitude has been classified into viz., positive, and negative and level of awareness is considered into three categories, low, medium & high. The sample consists of 75 (30%) respondents are having positive attitude and 175 (70%) respondents have negative attitudes regarding postal services of Hazaribagh district. The distribution of sample respondents according to the level of awareness and investors attitude are shown in the following table 3.



**Table 3: Level of Awareness and Investors Attitude (two-way table)**

Investors Attitude	Level of Awareness			Total
	Low	Medium	High	
Positive	4	6	10	20
Negative	21	16	3	40
Total	25	22	13	60

The table 3 indicates that maximum number of the respondents has negative attitude towards Indian postal services. In order to find out the relationship between investors attitude and

level of awareness, a hypothesis was framed and analyzed with the help of chi-square test. The results of the chi-square test are shown in the following table 4.

**Table 4: Level of Awareness and Investors Attitude (two-way table)**

Factor	Calculated Chi-Square Value	Degrees of freedom	P-Value	Remarks
Investors Attitude	78.0058	2	0.0000	Significant at 5% level

It is concluded from the above analysis that the p- value is lesser than the level of significance at 5% level. Hence, the null hypothesis, “There is no significant association between level of awareness and investors attitude towards savings scheme in Hazaribagh district” is rejected and alternate hypothesis is accepted. Hence, it is concluded from the analysis that there is a close significant relationship exists between Level of Awareness and Investors Attitude towards Indian postal services. Thus, level of awareness is a significant factor in India which influences investor attitude towards financial services in Hazaribagh district.

### Suggestions

- More awareness must be created among the people about all the schemes introduced.
- More loan facilities may be given.
- Speedy transaction through computerized techniques may attract investors.
- Provide great attention to the unbanked area for better customer service should be provided by the post office so that more unsatisfied customers can satisfy.

- Interest rate of some schemes is found very less, steps should be taken to increase the interest rate.

### Conclusion

This study entitled “A take a look at on client notion closer to submit workplace saving schemes “seemed in saving schemes of post office and the evaluation of these schemes by the investors. It additionally studied how someone selects the saving scheme from post office.

Though 9 different post office saving schemes exist, it is found that most effective schemes are running efficaciously as they may be maximum preferred by the investors. Therefore, enough promotional and propaganda are to be added to popularize different schemes. The post office saving schemes face stiff competition from banking and non-banking financial institutions. It desires extra programmers to come to be famous. The post office ought to offer extra facilities to the investors. Moreover post office is one of the maximum famous and used communicative system in our country and it deliver extra employment possibility to the people. In nutshell, if post offices of our country efficaciously perform their present activities they are able

to attract more number of customers as they offer the best rate of interest and bonus to their present investors.

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# COMMITMENT OF TEACHER TOWARDS PROFESSION

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## Abstract

Teachers are the destiny maker of the society and Nation builder. Every second of his life devoted for the betterment of their students, society and other stakeholder. He has many character and commitment is a very important characteristic. It is permanent need for the profession of teaching. A committed teacher is never satisfied with their performance he already has, rather move toward the best achievement of their students regularly with full of enthusiasm, such a teacher will be successfully able to create authentic and effective learning and teaching as well as facilitating their student too become a best citizen of his country. In this paper author want to emphasize the committed teacher and effects of commitment on his professional activities.

**Keywords:** - Commitment, Committed teacher, Effective teaching learning. Teaching Profession.

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## Introduction:

Destiny of any nation built in the classroom and the teachers are the destiny builder/maker. It is teacher who not only gives the instruction in the classroom but mold their students according to the need of society and nation at large, develop such capacity and skills by which they may able to solve their problem, fulfil their need and establish him self as a social animal, this is the reason a teacher called creator, sustainer, and destroyer (destroyer of the devil). They always committed towards their learners, society, nation and their profession. This character of teacher makes them restless and drive every second of his life for the betterment of mankind. A true teacher immediately came down to the level of their student and transmit his soul to the student soul to make them a committed and useful person of the society of what he wants to become.

## Teaching Profession:

Teaching is a profession which need perfection, Potentiality, punctuality, and permanency, this process also needs the best

performance. It is even true to say that the awareness and curiousness of some educated people about their environment and the happening around them have created the act of teaching, because they have wished to share their own experiences on the objects or phenomena with the people around them. In the course of time, this has turned in to a system that we have been calling 'Education'; where ever we go, although the way how people teach, that is to say their methodology and style, there is one thing remaining the same. It is the need for teaching. In every time present or past society has given a very important significance to the act of teaching and those societies who make the greatest investment in the education and educators are developed in all aspect and dimensions.

In new era science and technology is on top and day by day it is growing towards peak. Competition is on highest level, more perfection is needed now, success can achieve only by the competency and commitment of the teacher if he or she act as a professional.

### **Commitment:**

Many definitions have been given by the scholars and educators like; Buchanan (1997) defined commitment as the fact that an individual feels an emotional connection to an organization in terms of goal and value of the organization without any interest.

Celep (2000) view that commitment as it the attitude of an individual towards the organization value and goal beyond the formal and normative expectation of an organization. In fact, commitment is a emotional relation and determination of person with organization and goal which he want to achieve with hard labor with full of enthusiasm without any expectation. It is likely to say that the commitment is to dedicate one's self to the task, job to be perform. It can be a physical and nonphysical effort; however, it requires the readiness of mind to do the action.

### **Committed Teacher:**

Committed teachers are those who have passion, desire, enthusiasm, excitement, and energy as well as highly motivated. They have feeling of responsibility and accountability towards stakeholders, institution, towards stakeholders, institution, society, nation and their profession. Due to their commitment to the teaching and learning they will be able to generate something new, permanently change and authentic. Zehm & Kottler viewed that those teachers carrying such passion of commitment will always seek for more in teaching because they found of the profession they are holding. Likewise, serin (2017) stated about the commitment as the most important passion, passionate teacher are strongly committed to their students 'as well as awaken their desire to learn. According to Huber (1999) committed teacher or educator will have strongly bonds with the school, learner and their profession, such a commitment contents, passion, enthusiasm, motivation and dedication to the job and tasks to be performed and the outcome of this dedication will be automatically visible in the academic successes of the learning.

Role of commitment in Teaching and Learning.

Commitment is most important objectives that is indispensable for the educators for perform best. In this regard Day (2004) claimed that there are some items that can be optional for teacher or educators, but a committed passion is not one those for the process of education, passion create motivation, hence encourage teacher to act. Hensen (2001) defines passionate teacher as people who truly believe that teaching energizes them compared with those who have lost faith and put less effort in to their job. An enthusiastic teacher can encourage students and turn in to passionate individual to achieve more successful outcome.

Fink (2003) stated that students attach importance to something they become energetic and willing too learn. Fried (2001) argued that there is a relation between passionate teaching and quality education. The reason can be listed as –

- The commitment help teacher to create collaborative environment using effective teaching methodology and establish interaction between teacher and learner.
- The commitment and passion increase active participation of learner by instruct and motivate by the teacher.
- The committed teacher did not push their student to do something rather he inspire them by their productive outcome.
- The commitment and passion of teacher engage their students to innovate effective learning strategies and he also innovate effective teaching methodology for Teaching- learning.

### **Conclusion:**

Teachers' commitment directly contributes to the methodology of teaching, characteristics, personality, attitude and comprehension. This commitment and passion of teacher not only make him a role model of students rather among their colleagues too. Commitment has a key function in terms of success in education.

A committed teacher's determination, dedication, motivation not only activate or energize him for better performance but also inspire the peers to do better in their teaching and learning as well as develop feeling of responsibility and accountability for learner, institution, and society, such characteristics of teacher must be developed by value based teacher education programmes and encourage them.

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# AN ANALYSIS OF GENDER AND DIFFERENTLY ABLED WORKFORCE UNDER MGNREGA IN JHARKHAND

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## Abstract

The secondary analysis of workforce participation in MGNREGS tries to evaluate the participation of women and differently abled job seekers in terms of employment, person days and earnings through NREGA in Jharkhand. Under MGNREGS the one thirds women participation is mandated in entire workforce to keep equal and equity-based opportunity for keep labor market perfect and this paper explores the comparison of women and differently abled labor force participation with national level aggregated data. Jharkhand has significantly achieved the mandate of women participation in since financial year 2016 mainly in irrigation, canal development, renovation of traditional water bodies, land development etc. Participation of differently abled labor force in same financial years are consistent and participation is significant.

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## Introduction

MGNREGA a flagship programme of Government of India notified in September 2005 started with 200 rural districts in India. In 2007–08, it was extended to another 130 rural districts. The remaining districts came under MGNREGA after April 1, 2008. The main objective of the act is to enhance livelihood security of the rural household by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The scheme also makes mandatory the provision of work within a five-kilometer radius, the failure of which leads to an increased wage payment by 10%. The Act also ensures that women and men are paid equally through electronic transfers. Women empowerment is an unintended consequence of the Scheme however, it is a fact that employment guarantee has paved the way for greater independence and self-esteem of rural women. In India the rate of participation of women in the labour market has been growing since the inception of the

Act in 2006. The women participation rate in Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has been 55% in FY 2015-16, 56% in FY 2016-17, 53% in FY 2017-18 and 53% in 2018-19 (as on 07.12.2018) which has been above the statutory requirement of 1/3<sup>rd</sup> women participation under MGNREGS, as per the Mahatma Gandhi National Rural Employment Guarantee Act, 2005<sup>1</sup>. In Jharkhand a worker gets the minimum wage of Rs 194 after he digs 73 CFT soil. The scheme's wages are fixed and paid by the Centre. In about half of the states including Jharkhand the job scheme wage is lower than the minimum wage fixed by the state government. The minimum wage rate in Jharkhand is Rs 283, while a labor working under MGNREGA gets Rs 194 as minimum wage. Honorable Chief minister Jharkhand Shri Hemant Soren, on occasion of one-year of government's celebration said "MGNREGA is a lifeline for rural poor people, but people do not show much interest due to poor wage, So we have decided to enhance the wage from the existing amount fixed by the Centre at Rs 194 to Rs 225 from

the state exchequer.” The study highlights that number of factors are associated with women’s participation in the labour market, including education, marital status, children and social norms. Amongst reasons that contribute to enhancing women’s participation in paid employment is educational attainment (Eckstein and Lifshitz, 2011; Tansel, 2001). Some have suggested a U-shaped relationship between education and women’s employment, whereby poorly educated women’s employment is distress-driven in contrast to that of better educated women, compelled to work by attractive wages (Klasen and Pieters, 2012). For public employment programmes to achieve gender equality, the transformative function of a social protection policy needs to be considered. There are great opportunities to support gender equality through different measures in public employment programmes, such as setting of fair and equal wage, the provision of childcare and transportation, gender-responsive, asset creation and lastly including them to social sector activities. The Act gives right to women in such a way that at least one-third of the beneficiaries be women. Several measures have enhanced participation of women, which is more than 50%, far ahead of the minimum percentage of 33% as mandated by the Act<sup>2</sup>. Women often experience the situation of extreme poverty which is further aggravated by household and social discrimination. Economic empowerment is possibly the best way to give equal status to women in a male dominated society. To be empowered, women should come forward and consider themselves on upper hand as citizen of the society and equally compete with men in all aspects of livelihood. Various research studies and government reports have focused on the impact of MGNREGA in terms of women perspective, particularly on socio-economic improvements and challenges faced by women. In South Indian states women participation rates reach as high as 89 per cent in Kerala, while in North Indian states the

number is lower than the national average: 35 per cent in Uttar Pradesh, and 30 per cent in Jammu and Kashmir (MGNREGA, 2019).

### Objectives of the Study:

- To understand the participation of women workforce in terms of employment, person days and earnings in MGNREGS in Jharkhand through secondary data analysis.
- To understand the participation of differently abled workforce in terms of employment in MGNREGS in Jharkhand through secondary data analysis.
- To understand the major workforce participation in category of work and future scope and socio-economic scope.
- To make appropriate suggestions for strengthening of the scheme based on findings of the study.

### Methodology:

The study used secondary data. Secondary data collected from MGNREGA website ([www.nrega.nic.in](http://www.nrega.nic.in)), MoRD website (<https://rural.nic.in>), Budget report of Jharkhand, Books, related articles, journals, official websites, etc

### Data Analysis

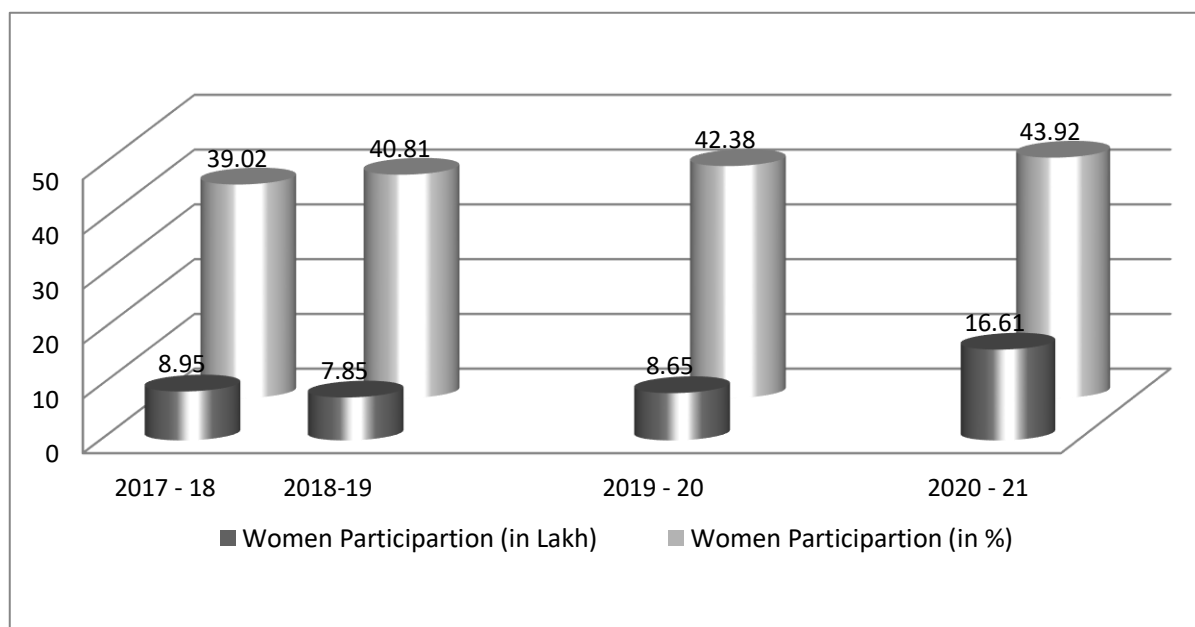
1. Total number of Women’s Participation from 2017-18 to 2020-21 in Jharkhand- In India Data shows women participation stood at 53.53% in 2017-18, 54.59% in 2018-19, 54.78% in 2019-20 and 53.07% in 2020-21, which is the lowest in the last five years<sup>3</sup>. However, in terms of Jharkhand the data show some different results.

**Table 1.1: Women participant in MGNREGA (Period 2017-18 to 2020-21)**

Financial Year	2017 - 18	2018-19	2019-20	2020-21
Women Participation (in Lakh)	8.95	7.85	8.65	16.61
Women Participation (in %)	39.02	40.81	42.38	43.92

Women Participation in terms of number and percentage is presented in the table 1.1 and Fig-2.1. It can be seen that the percentage of number of participations has increased on year basis. There is an increase of around 5% from 2017-18 to 2020-21. When we look at the numbers of participation the numbers have been doubled after covid-19 situation. In

Financial Year 2019-21 the total participation was around 8.65Lakh which has tremendously risen to double which is 16.61 in 2020-21. Again, MGNREGA proved to be livelihood options not only for the rural households but for the migrants as well.

**Fig. 2.1 : Women participation in Jharkhand (2017-18 to 2020-21)**

2. **Women Person days out of Total %-** It is very evident from the available data that the reach of the MNREGA programme has been tremendous covering nearly 35% of the rural household every year. But another issue

which is to be looked into is how many person days of employment has been generated on an average to the 35% of the rural household who has been provided with the employment<sup>4</sup>.

**Table 1.2 : Women person days (2017-18 to 2020-21)**

Financial Year	2017 - 18	2018-19	2019-20	2020-21
Women Person days (In %)	37.33	39.22	41.31	42.53

Women Participation in terms of person days generated out of total is presented in the table 1.2 and Fig-2.2. Data shows women

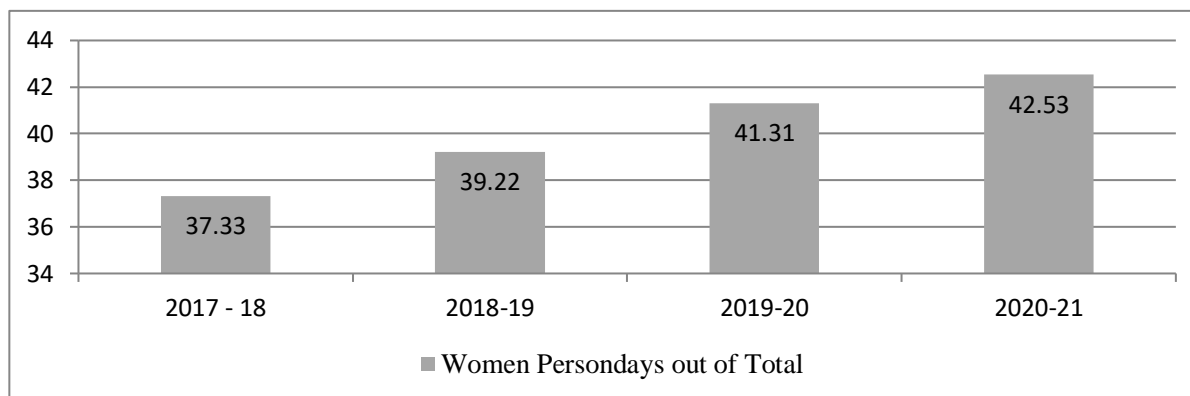
participation stood at 37.33% in 2017-18, 39.22% in 2018-19, 41.31% in 2019-20, and 42.53% in 2020-21, which is the highest in



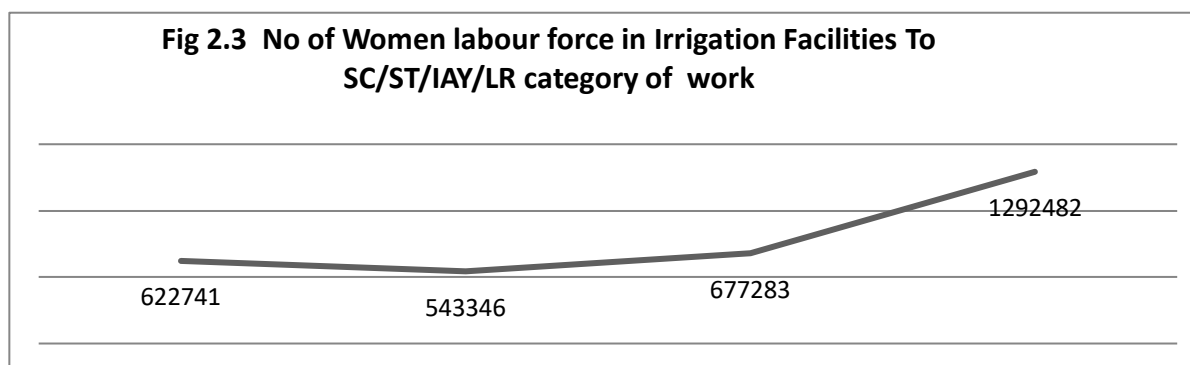
the four years. As per the data available for Jharkhand on NREGA website during FY 2020-21 more than 1 crore person-days have been generated under the scheme out of which around 42% contributes to women person days. Again, there is an increase of

around 5% in person days for women in comparison to FY 2017-18 to FY 2020-21. Data show participation of women under the Mahatma Gandhi National Rural Employment Guarantee scheme has risen to a four year high.

**Figure 2: women person days out of total**



**Fig 2.3 No of Women labour force in Irrigation Facilities To SC/ST/IAJ/LR category of work**



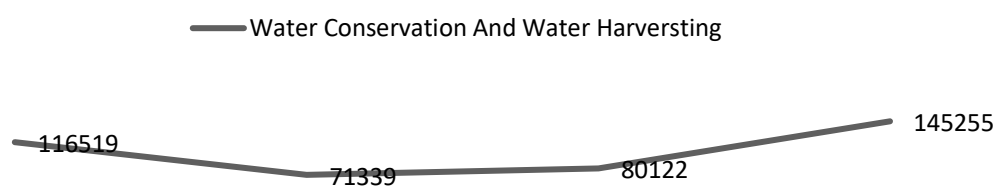
**3. Women workforce participation in category of works:** The consequences of MGNREGA on women workers were analyzed by Khera and Nayak (2009) using qualitative data collected in worksites across 10 districts in North India. They found that almost half of interviewed women would not have worked outside of the home had it not been for MGNREGA. During analysis of secondary data of women's participation of Jharkhand for FY 2017-18 to 2020-21 the findings elude that out of 14 categories of working women in Jharkhand got major engagement in, Development of irrigation facilities, Land development work, renovation of water conservation

and water bodies, rural connectivity and irrigation canal works. However, the overall work participation of women in different categories are just doubled in 2020-21 in comparison to 2017-18 and so on (table 2.3) Irrigation category & water conservation and water harvesting are two major categories which gave consistent engagement to women workforce. In figure 2.5 the workforce participation in land development category has sharp decline in last financial year while in 2017-18 & 2018-19 this was one of the major categories of engaging women workforce. However, Rural Connectivity and Irrigation Canal facilities are almost 3 times high in engagement of women

workforce in last financial year. These all data suggests that in Jharkhand women workforce are significantly contributing to formation of social capital and development of natural resource management under MGNREGS. But at the same time decline in rural sanitation work under MGNREGS in Financial year 2018-19 & 2019-20 needs to be analyzed in detail whether due to lack inter-departmental coordination was weak or planning at Gram Panchayat could not happen properly but in last financial year progress in same category is performing better. Overall, work force participation of women in 2020-21 is double and can be interesting to explore whether return of migratory workforce from industrial parts of India during complete lockdown

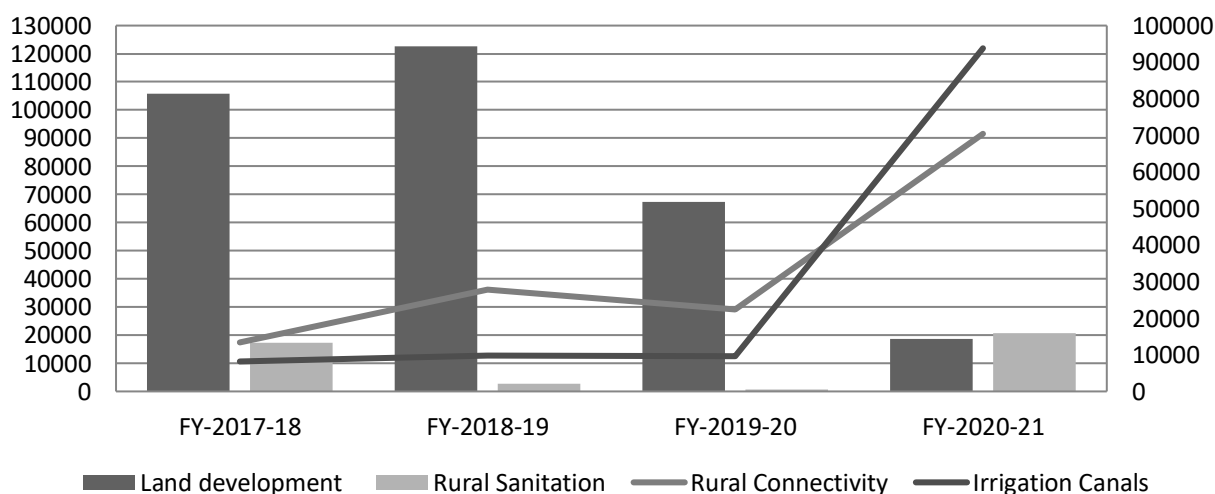
prompted these women to work close to home also encouraged them take up MGNREGA employment or not. The MGNREGA Operational Guidelines has dedicated a separate chapter entitled “Strategy for Vulnerable Groups” wherein a detailed procedure has been outlined to facilitate differently abled persons under MGNREGA and includes ‘holistic fulfillment’ as special attention is focused on the vulnerable sections including differently abled persons. The inclusion of differently abled persons in workforce participation under MGNREGS at both level National and State are looking very positive in financial year 2020-21 (fig 2.6) and this may be interesting to know how they are being participated and their role as per guidelines are being fulfilled or not.

**Fig ure 2.4: Water Conservation And Water Harversting**



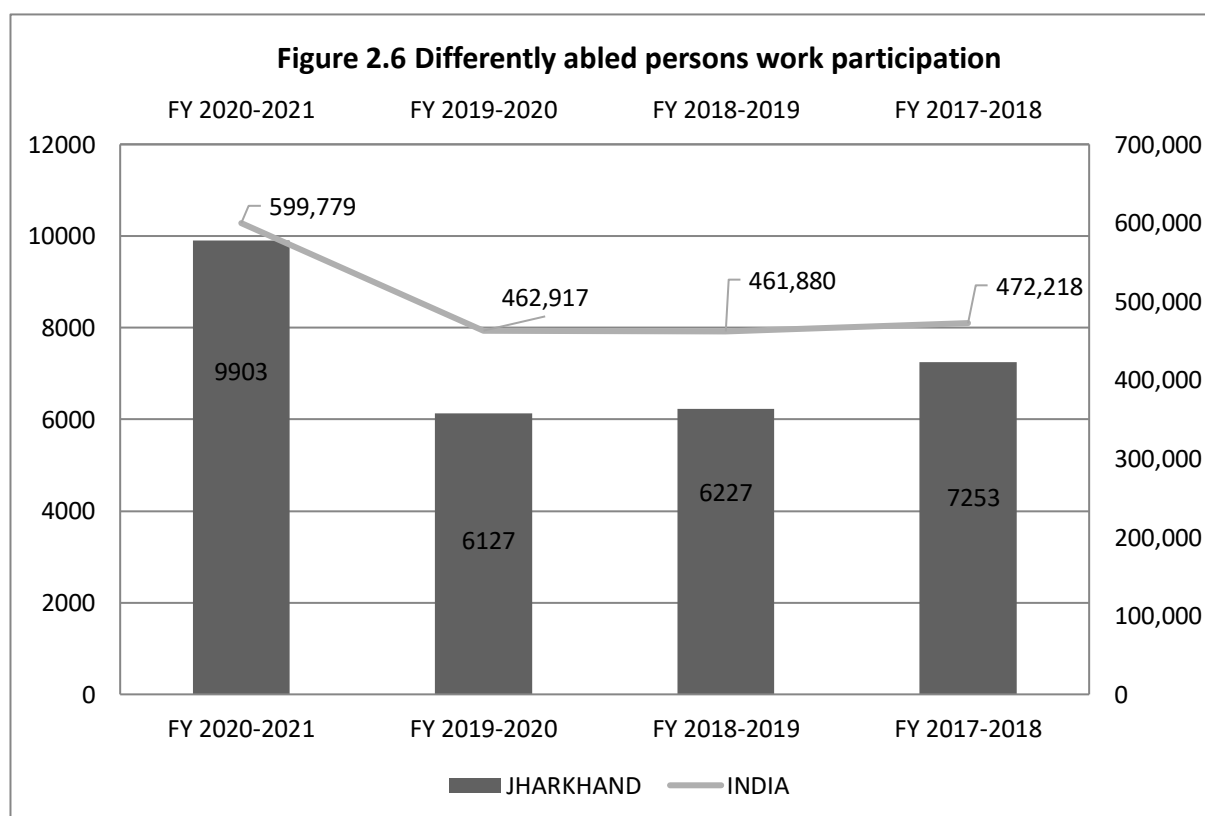
**Table 1.3 Female workforce participation in different shelves of works**

**Figure 2.5 Female workforce participation in below shelves of works**



Work Category	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21
Rural Connectivity	13393	27902	22318	70415
Water Conservation and Water Harvesting	116519	71339	80122	145255
Renovation of Traditional Water Bodies	4215	5288	6348	6141
Flood Control	1283	688	629	7911
Drought Proofing	1673	1156	804	5618
Irrigation Canals	8186	9833	9675	93797
Irrigation Facilities To SC/ST/IAY/LR	622741	543346	677283	1292482
Land development	105781	122733	67431	18648
Bharat Nirman Rajeev Gandhi Sewa Kendra	683	260	90	58
Coastal Areas	7	0	0	0
Rural Drinking Water	275	26	7	6
Fisheries	30	0	0	0
Rural Sanitation	17343	2683	729	20781
Other works	3773	326	44	36
TOTAL	895902	785580	865480	1661148

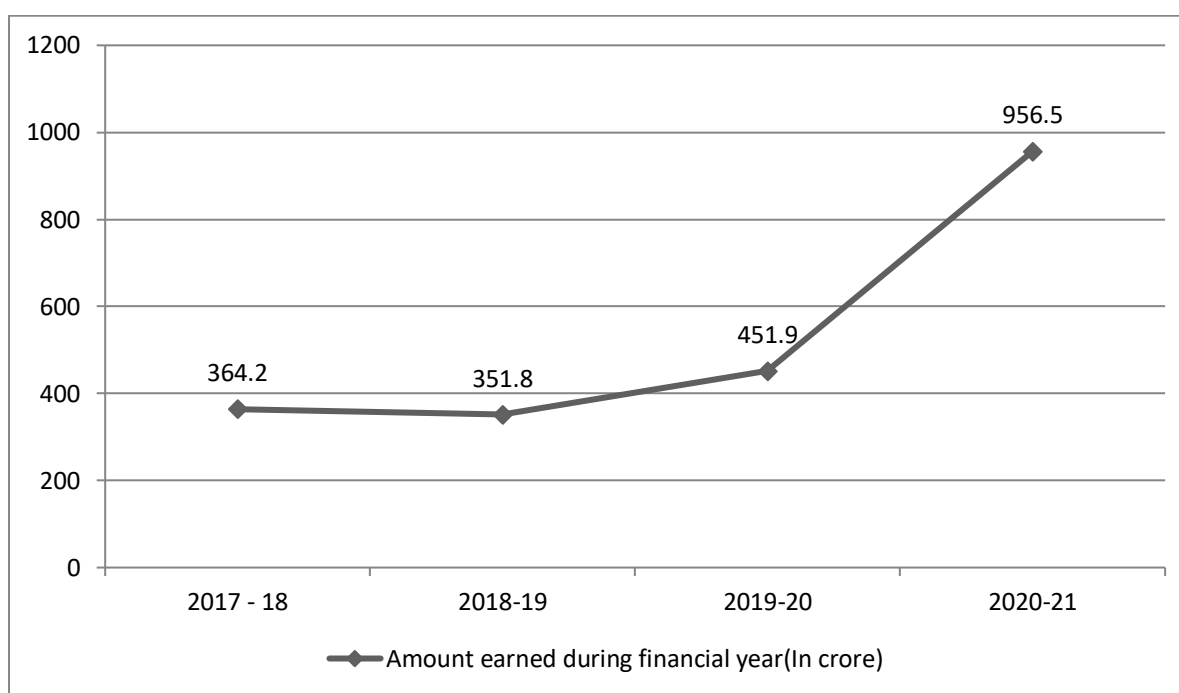
#### 4. Total amount earned by women participants during financial year (In Crore)



**Table 1.4: Total amount earned by women participants during financial year (In Crore)**

Financial Year	2017 - 18	2018-19	2019-20	2020-21
Amount earned during financial year (In crore)	364.2	351.8	451.9	956.5

MGNREGA was the only source of income for many people given that every other economic activity was shut during the lockdown. In May, the government had announced an additional ₹40,000 crore as budgetary support to MGNREGA after allocating ₹61,500 crore in the budget in February. The additional funds were to ensure money to pay wages, anticipating a spike in demand in rural jobs after millions of workers employed in cities went home during the lockdown.

**Figure 2.7 Amount earned during financial year 2017-18 to 2020-21**

The final analysis was done for change in income of women household worked in NREGA in Jharkhand. It was found that there is a substantial impact on income level of women households of NREGA. The change in income has been depicted in the Fig-2.7, and Table-1.4. It can be seen that there is an increase in the earning on year basis, women earned 364.2 crore in 2017-18, 351.8 crore in 2018-19, 451.9 crore in 2019-20 and 956.5 crore in 2020-21, which is highest in four years.

### Conclusions & Suggestion

The MGNREGA is a lifeline for the rural poor especially for women household, through which they have increased their purchasing power, leaving a quality and healthy life with all the basic facilities such as education to their children and several other family benefits. Generally, when the income increases it has an impact on the expenditure of the family. The rural employment guarantee programme in India has been an opportunity for women to enter paid employment and as this study has shown the participation has increased with increase in their earnings as

well. we need to improve the collective power of women ensuring fair women representation in the social audit process which monitors implementation at village level. The analysis needs to further investigate at ground level how social capitals formed under MGNREGS and where women workforce participation are significant, are impacting on socio-economic conditions of women, Differently abled persons and overall families. Despite the challenges faced by women as MGNREGA workers, the programme is generally viewed as positive which might be a result of an increase in employment opportunities. Women are found to have a preference to work for MGNREGA because of its flexibility regarding work hours and the ability to bring their children to the worksite.

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# RETURNS TO EDUCATION & EMPLOYMENT STATUS IN WEST BENGAL

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## Abstract

Education has significant role in the developed countries in signaling the labor market. However, employers always observe the qualification while giving employment. It has also been observed that difference in level of education creates wage differential among the workers. Therefore returns to education has also important role in determining the wage as well as employment. The present study examines the employment based on different educational level of the workers in different sectors in West Bengal. An attempt has also been made to focus on the role of returns to education in employment. It is observed that as the level of education rises it has significant impact in the returns to the education of workers employed in service sector meaning thereby the sector requiring skilled workers are benefitted the most with education. Employment elasticity shows that

**Key Words:** Human Capital, Development, Returns to Education, Wages, Employment.

JEL Classification: C2, I26, J31, O15

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## Introduction

Education can be thought as investment from both the private as well as the social point of view. From the private point of view investment in education is the choice of an individual to study or invest his time and money in education. From the society's point of view it is nothing but the government's choice in public expenditure so as to build the nation or to maximize social welfare. Education is viewed in Economics both in terms of consumption and investment. As far as investment in education is concerned, it depends on the returns to education. Returns to it can be looked into either as individual choice of investment in education or social choice of investment in education. Private Returns to Education is made up of the individual's costs and benefits or the net of transfer in earnings (excluding taxes) from the individual's point of view whereas the Social returns to Education include the externalities or the spillover effects (including taxes) from the society's point of view. Education economics deals with the issues relating to the demand for education, financing for education

and framing policies for education. But individual demand for education depends on the costs of education. Here cost of education is basically of two types: monetary and non monetary. Monetary cost is the sum of all payments made towards pursuing studies including tuition fees, library fees, fees for computers, fees for transportation etc. The non monetary cost is associated with the opportunity cost which is the income forgone while studying and not joining the labour market. It is however complex to calculate the opportunity cost. In this study we will see how private returns to education is associated with earnings and employment in the context of West Bengal.

## Objective of the Study

The basic objective of the study is to find out the relation between the education and employment. Since investment in education is nothing but investment in human capital so it is worth to find out the relation so as to ensure that the human resource is utilised properly. In doing so the paper also examines the relationship between education and earnings

with the help of unit level data. Returns to education have been measured using Mincerian Semi-logarithmic earnings function in West Bengal for the period 2011-12 and the role of education in employment is analyzed here.

Here we have shown how higher education contributes to the sectoral employment and what other factors govern the impact of these employments apart from mere education from the individual point of view.

### Survey of Literature

The Theory of Human Capital was introduced by Gary Becker in 1964. Human capital is one of the important issues in Labour Economics so far as the marketability of the workers is concerned. Human resource when embedded with human capital which corresponds to any stock of knowledge either innate or acquired contributes to productivity. According to Becker, human capital increases the productivity of the workers in different tasks, organizations, and situations. Therefore the role of human capital in the production process may be quite complex but the knowledge or skill is directly part of the production function. According to Howard Gardener human capital is not uni-dimensional rather multidimensional. According to Spence human capital are more a signal of ability in the labour market to the employer. Observing the educational qualification the employer offers particular job to particular person. In India various studies have been done. Duraisamy (2002) estimates the returns to education by age-cohort, gender and location using the data from the National Sample Survey Organisation (NSSO) surveys. The study finds that private

rates of return to education in India increase up to the secondary level and diminish afterward. M.Asalam, Geeta Kingdon, Anuradha De & Rajeev Kumar (2010) shows that labour market benefits of education and skills may accrue both via promoting a person's entry into lucrative occupations and increasing income in India. In addition to that their study examines the impact of English knowledge on occupational attainment and economic return in the case of male and female wage between the two countries India and Pakistan. In India, these methods have been sparsely used, with two recent studies Chamarbagwala (2010) and Azam (2012) being exceptions. These two studies examine rural-urban inequality (in monthly per capita expenditure) and wage structure (in rural India), respectively. Basically, returns to education are higher for lower levels of education (e.g., primary) and fall with the level of education. This happens due to the low cost of primary education relative to other levels of education. Productivity differentials between primary graduates and illiterate persons are also observed. Tushar Agarwal (2012) estimates the returns to education across the nation with several factors such as age cohort, family background.

The semi-logarithmic earnings function, also known as the Mincerian earnings function (Mincer, 1974), is the commonly accepted functional form for the earnings function. Mincerian earnings function framework assumes that wage depend upon level of schooling and on-the job training proxied by job experience (and usually approximated in literature by potential experience).

$$\ln Y_i = \beta_0 + \sum \beta_{ji} S_{ji} + \beta_2 E_i + \beta_3 E_i^2 + \beta_4 G_i + u_i, \quad i = 1, \dots, N$$

$Y_i$  is the wage of an individual,  $S_{ji}$  denotes that the "i" th individual has attained j th level of education.  $E_i$  is the experience of the "i" th worker.  $E_i^2$  is the square of the work experience.  $G_i$  is the dummy variable incorporating the gender effect. From the above equation marginal rate of returns on schooling is defined as the difference of the coefficients of the schooling level divided by the years of schooling (Duraisamy, P .2000). Duraisamy has estimated

the changes in returns to education in india during the period 1983 to 94. He has shown *differences in returns by gender, age-cohort and region using national level data using the mincerian earnings function. Rate of returns of the kth level of education is estimated by the following formulae after estimating the Mincerian equation stated above. The returns to education are then calculated on the basis of the following formulae driven by Duraisamy (2000)*

$$r_k = \frac{(\beta_j - \beta_{j-1})}{Y_k}$$

Where  $\beta_j$  is the co-efficient of  $j$ th level schooling &  $\beta_{j-1}$  is the co-efficient of  $(j-1)$ th level of schooling.  $Y_k$  is the years needed to complete  $j$ th level of education.

In this study the relationship between returns to education with employment status and earnings is shown in West Bengal in different sectors in different educational level. In other words w education drives the labour force according to their need in different sectors.

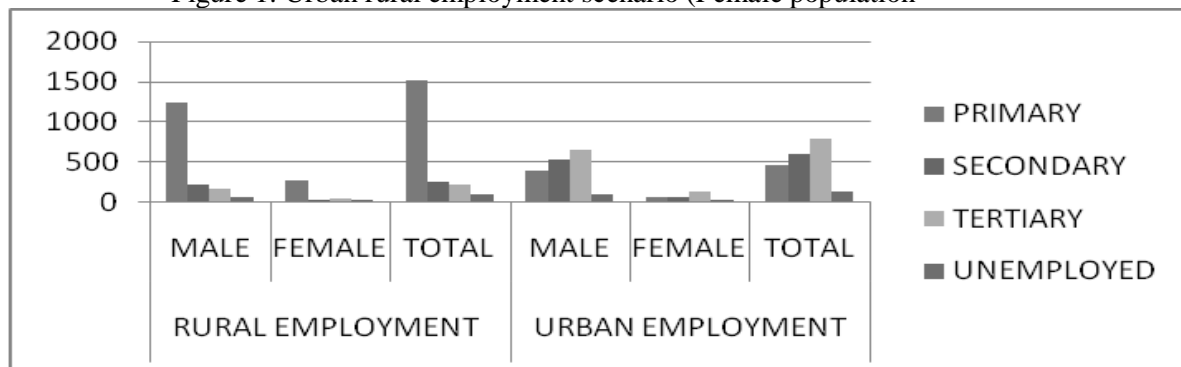
### Methodology & Data Analysis

With the help of Mincerian earnings function the rates of return is calculated using statistical tools. The data is taken from India Human Development Survey (IHDS 2011-12) 2<sup>nd</sup> round which was conducted by University of Maryland in association with National Council for Applied Economic Research (NCAER) New Delhi. The unit level data provides information on educational qualification, income, demographic details as well as employment status for all India but here data

of West Bengal is used since we are concerned about the movement of human resources and its status in West Bengal. The total working population is divided into three parts according to their engagement in different works guided by primary activity status. People engaged in agriculture and allied activities as well as cultivation are classified as workers of the primary sector. People engaged in small scale business and production of manufacturing commodities is classified under secondary sector. Finally, people engaged in regular salaried class are classified as those who are in service sector.

The diagram below shows the classification of the rural and urban people in different sectors. It shows that both male and female are mostly engaged in primary sector in the rural area. But the male in rural area are more in secondary sector but female are more in service sector. Whereas in the urban area male population are mostly engaged in service sector followed by the secondary and service sector. The same trend is observed for the female population.

Figure 1: Urban rural employment scenario (Female population)



### Model Specification

Using Mincerian earnings function we can see that education has direct influence in determining the employment status according to their primary activity status. This is done at three stages. The earnings function is treated

in three ways. At first, the log of hourly wages is regressed on years of schooling, sex, employment category (for 3 sectors), region, ability, experience and experience<sup>2</sup>.

$$\text{Model (1)} \quad \ln Y_i = \beta_0 + \beta_1 S_j + \beta_2 E_i + \beta_3 E_i^2 + \beta_4 R_i + \beta_5 G_i + \beta_6 A_i + \beta_7 EC_i + u_i$$

$$\text{Model (2)} \quad \ln Y_i = \beta_0 + \sum \beta_{ji} S_{ji} + \beta_2 E_i + \beta_3 E_i^2 + \beta_4 R_i + \beta_5 G_i + \beta_6 A_i + \beta_7 EC_i + u_i$$



$$\text{Model (3)} \quad \ln Y_{ij} = \beta_0 + \sum \beta_{ji} S_{ji} + \beta_2 E_i + \beta_3 E_i^2 + \beta_4 R_i + \beta_5 G_i + \beta_6 A_i + u_i$$

Model 1 assumes homogenous returns to education across years of schooling. Years of schooling ( $S_j$ ), is measured by the years a person has studied. Sex ( $G_i$ ) is a dummy variable taking value 0 for male and 1 for female. Ability is a proxy variable which is ordered in a way indicating the person's ability to translate in English. If the person is not able to translate it is indicated as 0 and 1 for medium and 2 for good. Employment category (EC), is ordered and takes the value 1 for primary sector, 2 for secondary sector and 3 for service sector. Region is a dummy variable taking the value 0 for rural and 1 for urban area. Experience is a proxy variable which is obtained by subtracting 6 (age at

which schooling starts) and the years of schooling (number of years spent at school) from the age of the person. Experience and earnings are positively correlated. Now the variable experience<sup>2</sup> is nonlinear and hence negatively correlated. Next the log of hourly wages is regressed on the level of education (with illiterate as reference group) where we have 4 educational level primary, secondary, graduates and above graduate. Finally the employment category variable is withdrawn and regression is done for the sectors separately. In the second stage we will see the marginal returns of different levels of education following Duraisamy(2000) in table 3.

## Results & Analysis

**Table 1: Variables and model 1, 2 and 3**

Variable	Model 1 F(7,2662)=260.4 R <sup>2</sup> =0.4065	Model 2 F(10,2659)=203.4 R <sup>2</sup> =0.4335	Model 3		
			Primary Sector F(9,1722)=136.5 R <sup>2</sup> =0.41	Secondary Sector F(9,97)=7.3 R <sup>2</sup> =0.403	Service Sector F(9,807)=68.27 R <sup>2</sup> =0.43
Constant	2.4 (0.00)	2.54(0.00)	2.69(0.00)	2.74 (0.000)	2.49 (0.00)
Years of schooling	0.036(0.00)	-----	-----	-----	-----
Experience	0.02(0.00)	0.02(0.00)	0.026(0.00)	0.017(0.237)	0.04 (0.00)
Experience <sup>2</sup>	-0.003(0.00)	-0.003(0.00)	-0.003 (0.00)	-0.0003(0.877)	-0.0005(0.00)
Region	0.125(0.00)	0.131(0.00)	0.24(0.00)	0.11(0.370)	0.15(0.003)
Gender	-0.39(0.00)	-0.446(0.00)	-0.41(0.00)	-0.54(0.01)	-0.42
Ability	0.385(0.00)	0.284(0.00)	0.38 (0.00)	0.407(0.24)	0.23(0.00)
Primary education	-----	0.0725(0.010)	0.07(0.00)	0.17 (0.31)	0.15(0.008)
Secondary education	-----	0.256 (0.00)	0.277 (0.00)	0.220(.059)	0.49(0.00)
Graduate	-----	0.54(0.00)	0.593 (0.00)	0.55(0.007)	0.81(0.00)
Above Graduate	-----	1.22(0.00)	1.13 (0.00)	1.23(0.370)	1.65(0.00)
Employment Category	0.111 (0.00)	0.125(0.00)	-----	-----	-----

*Figures in the parenthesis shows the p value*

The above table shows that the model 1 is explained by the entire individual variables. Then in model 2 we observe that the level of education is also significant and the value of co-efficient goes on increasing as the level of education goes up. Thereafter in Model 3 we observe that the variables are highly significant in primary and service sector but

only the education variable secondary education and graduate are significant. Now going to Table 2 we observe the rural and urban proportion of people both male and female who are engaged in different sectors. At first we will find whether educational attainment has any relation to the earnings. Then after finding the relationship we show the extent of the relation of education and earnings.

**Table 2 Urban rural employment in West Bengal in Primary, Secondary and service sector**

Sectors	% of Rural Employment		% of Urban Employment		% of overall Employment in West Bengal
	Male	Female	Male	Female	
Primary	59.19	13.21	20.28	3.06	48.37209
Secondary	10.6	1.5	25.19	3.4	21.05263
Service	7.9	2.6	32.86	7.1	24.89596
Unemployed	3.4	1.3	5.1	1.05	5.679315

Source: IHDS, 2011-12

If we observe the table we will see that the overall percentage employed in primary sector is highest at 48.37% followed by service sector at 24.89% and secondary sector at 21.05%. The unemployment rate is 5.67%. Besides, the above

table also shows that percentage in primary is highest for both male and female in rural area in primary sector followed by service sector. In urban area however, the percentage of employment in service sector is highest for male and female followed by secondary sector.

### Marginal Returns from Different levels of Education

**Table 3: Sector wise level of Education**

Level of education	Primary	Secondary	Service	All
Primary	0.07	0.17	0.15	0.0725
Secondary Education	0.0345	0.008333	0.056667	0.030583
Graduation	0.105333	0.11	0.106667	0.094667
Post Graduate	0.2685	0.34	0.42	0.34

Calculated on the basis of the values obtained from regression coefficients.

The above table suggests that the overall marginal returns from different levels of education are not the same and they are increasing with the level of education drastically from the level secondary. However, the persons employed in different sectors have different marginal returns from different level of education too with a lowest marginal return (0.008333) of the workers of secondary level in the manufacturing sector and the highest return (0.42) of the workers with above graduate level in the service sector.

### Conclusion

The regression analysis shows that there is significant relationship between the education and earnings in Model 1. Model 2 on the other hand shows the education earnings relationship on the basis of level of education.

Model 3 shows that in proposition of model 1 and model 2 the employment in secondary sector is not much influenced by the variables chosen and suggests that earnings and education is not much influenced as far as employment in secondary sector is concerned. So, returns to education are sector specific and it goes up with level of education in Primary and Service Sector. Between these two sectors also if we compare the returns for a particular education level it shows that returns are higher in service sector. It should also be noted that there is significant impact of rural and urban wage difference as well. Now the question is why the employment share is low in service sector. The answer to this question also lies in the table 2. There we see that the proportion of people engaged in service sector is more in rural area. . So it is not always possible for a person to move to an urban area only with rise

in wages. Some institutional factors are also there like lifestyle, habitat and mindset of not leaving rural area. So for overall management of human resource not only the dynamics of education is sufficient but also many demographic factors are responsible. From the analysis of the marginal returns it can be interpreted as not only the demand for higher education is on the rise but also the sector giving the highest marginal return is an indicator to the individuals. So the service sector is growing faster. If we think in the reverse direction due to upcoming pressure in the labour market to join the service sector it will reduce the possibility of the manufacturing sector which has already started a negative growth in West Bengal.

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# FACTORS INFLUENCING PURCHASE BEHAVIOUR OF LIFE INSURANCE POLICIES

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## Abstract

The elementary purpose of insurance is to allow security against future risk, accidents and uncertainty by fixing the likely volume of risk by assessing diverse factors that give rise to risk. Though it cannot arrest the risk from taking place, but can compensate the losses arising with the risk. This instrument helps to share the financial loss as all the insured add the premiums towards a fund and out of which the persons facing a specific risk is paid. Insurance warns individuals and businessmen to absorb appropriate device to prevent unfortunate consequences of risk by observing safety instructions. With the enhanced competition amongst the insurance companies nowadays the prospective customers are facing difficulty in choosing appropriate company. The present study has made an attempt to identify the factors that are influencing choice of life insurance companies.

**Keywords:** risk, insurance, financial loss.

**Introduction:** In a layman's word, insurance is a guard against financial loss arising on the happening of an unforeseen event. In the terminology of economics, insurance is a form of risk management primarily used to hedge against the risk of a contingent, uncertain loss. Insurance can be defined as the equitable transfer of the risk of a loss, from one entity to another, in exchange for payment. An insurance is a contract by which insurer agrees to pay the insured a compensation for specified damage loss or injury suffered in exchange for periodic payment called premium. The insured receives a contract called the insurance policy which details the conditions and circumstances under which the insured will be compensated. **Insurance companies fall into two major categories: life insurance companies and non-life insurance companies.** Life insurance companies deal with life insurance, pension products and annuities. Descendant's family receives the financial benefits in the case of life insurance and it also offers paid proceeds to the beneficiary. On the other hand non-life insurance companies cover loss of every other physical or non physical possession which may be due to fire, theft, accident, etc. **Automobile insurance, health**

**insurance, credit insurance, property insurance, terrorism insurance and the like are the examples of non-life insurance.** Life insurance is characterized by life assurance. Life insurance is a policy which helps beneficiaries financially after the owner of the policy dies. Products of life insurance fall in four broad categories:

- Term Assurance, which provides for benefit if death occurs within policy term.
- Pure Endowment, which provides only for payment on survival of policy term.
- Endowment Plans, which provides benefits both on deaths during term or on survival at the end of term. It is a combination of Term Assurance and Pure Endowment.
- Annuities to take care of surviving too long, i.e., beyond the income earning period of the assured.

**History of life insurance in India:** Insurance has a deep-rooted history in India as it finds mentioning in the writings of Manu in Manusmrithi, Yagnavalkya in Dharmasastra and Kautilya in Arthasastra. All the writings talk in terms of pooling of resources for the purpose of re-distribution in times of calamities

such as fire, floods, epidemics and famine. In India insurance started its journey in the year 1818 with the establishment of the Oriental Life Insurance Company in Calcutta, though it failed in 1834. In 1829, the Madras Equitable had begun transacting life insurance business in the Madras Presidency. With the enactment of British Insurance Act in the year 1870, the Bombay Mutual (1871), Oriental (1874) and Empire of India (1897) were started in the Bombay Residency which faced hard competition from the foreign insurance offices, namely Albert Life Assurance, Royal Insurance, Liverpool and London Globe Insurance. To regulate the life business in India the first statutory measure was enacted in the year 1912 by the name of the Indian Life Assurance Companies Act. In 1914, the Government of India started publishing returns of Insurance Companies in India. In 1928, the Indian Insurance Companies Act was enacted with the help of which the then Government started to collect statistical information about both life and non-life business transacted in India by Indian and foreign insurers including provident insurance societies. In 1938, with a view to protecting the interest of the Insurance public, the earlier legislation was consolidated and amended by the Insurance Act, 1938 with comprehensive provisions for effective control over the activities of insurers. With an Ordinance, issued on 19<sup>th</sup> January, 1956 the Life Insurance in India was nationalized. Life Insurance Corporation came into existence in the same year. The LIC absorbed 154 Indian, 16 non-Indian insurers as also 75 provident societies and enjoyed the monopoly till the late 90s. After that the Insurance sector was reopened to the private sector.

In 1993, the Government set up a committee under the chairmanship of R.N Malhotra, former Governor of RBI, to propose recommendations for reforms in the insurance sector. Following the recommendations of the Malhotra Committee report, in 1999, the Insurance Regulatory and Development Authority (IRDA) was constituted in April, 2000 as an autonomous body to regulate and develop the insurance industry with the objectives of promotion of competition so as to enhance customer satisfaction through increased consumer choice and lower

premiums, while ensuring the financial security of the insurance market.

The IRDA opened up the market in August 2000 with the invitation for application for registrations. Foreign companies were allowed ownership of up to 26% (present figure is 49%). The Authority has the power to frame regulations under Section 114A of the Insurance Act, 1938 and has from 2000 onwards framed various regulations ranging from registration of companies for carrying on insurance business to protection of policyholders' interests.

**Review of literature:** Namasivayam et. al. (2006) studied the socioeconomic factors such as age, education level and gender of the policyholders, income level, occupation and family size influencing the decision to obtain life insurance policy. Devasenathipathi et. al. (2007) measured the customer perceptions, analyzed purchase behaviour, and consumer awareness regarding the life insurance policies. Bodla and Verma (2007) studied causal factors behind the insurance product purchases in rural areas of Haryana. The study revealed that the persons in the age-group of 31-40 years dominated the rural insurance market; agents were the most important source of information and motivation as the people took a policy that was suggested by the agent. Ray and Ali (2008) explored that Life insurance has become an attractive investment channel along with providing risk coverage against death or accident, tax savings and meeting post-retirement needs, etc. Khurana (2008) attempted to identify customer preferences regarding plans and company. The study showed that protection was the main purpose of buying an insurance policy.

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

- To have a brief look on the adoption of life insurance products in the selected area of state of west Bengal in India.
- To get a brief view of satisfaction scenario of life insurance policy holders to their respective organizations in the selected area of state of west Bengal in India.

- To explore the factors that guides the purchase behavior of life insurance products of customers of selected area.

**Research Methodology:** Data collection was done with the help of structured questionnaire containing some close ended questions in order to make a perception. Convenience sampling technique have been used for selection of places and as the study was intended to find out the guiding factors of insurance policy decision making. Purposive sampling technique has also been applied. Respondents from different age category with different educational background, income and with different occupational status were chosen. The study

area is limited to different parts of Kalyani in Nadia district of the State of West Bengal. A sample of 150 respondents (policy holders) has been selected through purposive sampling method. The collected data has been analyzed using several statistical tools such as FACTOR ANALYSIS (to find out the significant factors that influence most of life insurance decision). Factor analysis is somewhat similar to the multiple regression analysis, in that each variable is expressed as a linear combination of underlying factors. The amount of variance a variable shares with all other variables included in the analysis is referred to as communality.

If the variables are standardized, the factor model is represented as:

$$X_i = A_{i1}F_1 + A_{i2}F_2 + A_{i3}F_3 + \dots + A_{im}F_m + V_i U_i$$

$X_i$  = ith standardized variable

$A_{ij}$  = standardized multiple regression coefficient of variable i on common factor j.

F = common factor

$V_i$  = standardized regression coefficient of variable i on unique factor i.

$U_i$  = the unique factor for variable i.

m = number of common factors

**Analysis:** It was evident that out of 150 respondents 42 are female, i.e. 28%, and rest 108 are male, i.e. 72% (Exhibit 1). 5 individuals are below 20 years, 72 in between 20 and 30 yrs., 34 nos. belong to the age group of 30 to 40, 16 insurance holders belong to the age group of 40 to 50, 18 are in between 50 and 60 and rest, i.e. 5 individuals are above 60, i.e. the retired person (Exhibit 2). On a 7- point scale of satisfaction ranging from 1 to 7 (1=> highly dissatisfied and 6=> highly satisfied) average satisfaction level of the respondents is 5.98 (Exhibit 3).

Organization wise satisfaction level is as follows:

**LIC= 6.076271, Tata AIG= 5.5, HDFC= 5.75, SBI =6.5, Reliance = 6, Bajaj Allianz =5.25**

It has been explored through survey that the respondents have considered the following criteria while they have selected the insurer:

- a) government ownership
- b) Insurers' numbers of years in business

- c) product awareness
- d) advertisement visibility
- e) product uniqueness
- f) premium amount
- g) accessibility to the insurer
- h) ease of payment
- i) agents recommendations
- j) riders with the policy
- k) regularity of payment
- l) guaranteed amount on maturity
- m) staff attitude
- n) tax benefits
- o) technological advancement
- p) claims settlement report

The respondents has been asked to rate the above-mentioned criteria on a 7-point semantic differential scale in order to determine the factors the policy holders consider important while select their insurer. The detail of the semantic scale is as follows:

1=> highly ignorable , 2=> quite ignorable, 3=> moderately ignorable, 4=> neither important nor ignorable, 5=> moderately

important, 6=> quite important, 7=> highly important.

The Factor analysis has been operated on the data set obtained on 16 selected criteria or variables as mentioned in exhibit to determine the significant factors of life insurance policy decision making.

The steps of FACTOR ANALYSIS are as follows:

- a. **KMO Statistics:** The Kaiser-Meyer-Olkin (KMO) test: The Kaiser-Meyer-Olkin measure is a measure of sampling adequacy. It helps to detect feasibility of factor analysis. KMO statistics gives an indication towards the correlation aspects of the variables. High value, generally greater than 0.5, of KMO is desirable. Small value of KMO statistics indicate that the correlations between pairs of variables cannot be explained by other variables and that factor analysis may not be appropriate. It was evident that the value of KMO statistics is 0.876 (Exhibit 4), which is obviously greater than 0.5. So it proves the applicability if FACTOR ANALYSIS.
- b. **Principal Component analysis:** The results of factor analysis are given in Exhibit 5. The value of KMO statistics (0.876) is large. Thus, factor analysis has been considered an appropriate technique for analyzing the correlations amongst the 16 variables. Application of Principal Component Analysis results in the following table. It indicates that 1st factor accounts for a variance of 6.277, which is (6.277/16) or 38.92 percent of the total variance. Likewise the second factor accounts for (1.131/16) or 7.07 percent of the total variance. In this way 4 factors has been explicitly identified which are most

responsible for the variability in decision making.

The results of Application of Varimax with Kaiser Normalization are given in Exhibit 6.

So it is evident that in the rotated component matrix factor 1 has high coefficients for the variables – government ownership, Insurers' numbers of years in business, product awareness, product uniqueness, premium amount, guaranteed amount on maturity—which may be summarized as the company image or goodwill.

On the other hand advertisement visibility, accessibility to the insurer, staff attitude, technological advancement, claims settlement report I highly associated with factor 2 and may be summarized as ease of dealings.

Agent's recommendations, riders with the policy, regularity of payment and service assurance have high loadings on factor 3 and may be interpreted as service assurance.

Ease of payment, tax benefits is associated with factor 4 and can be identified by financial benefit.

**Conclusion:** The study has brought out that various variables concerning choice of insurance company are grouped into five factors. These are: company image or goodwill, ease of dealings, service assurance financial benefit. It can be suggested that the insurance companies should give more emphasis to improve their image by giving attention to the products and managerial skills. Insurance companies need to keep evolving innovative promotion-mix, encompassing advertisements, sales promotional campaigns, and persuasion by agents to increase the level of awareness and to make the information search process for the consumers an easy one.

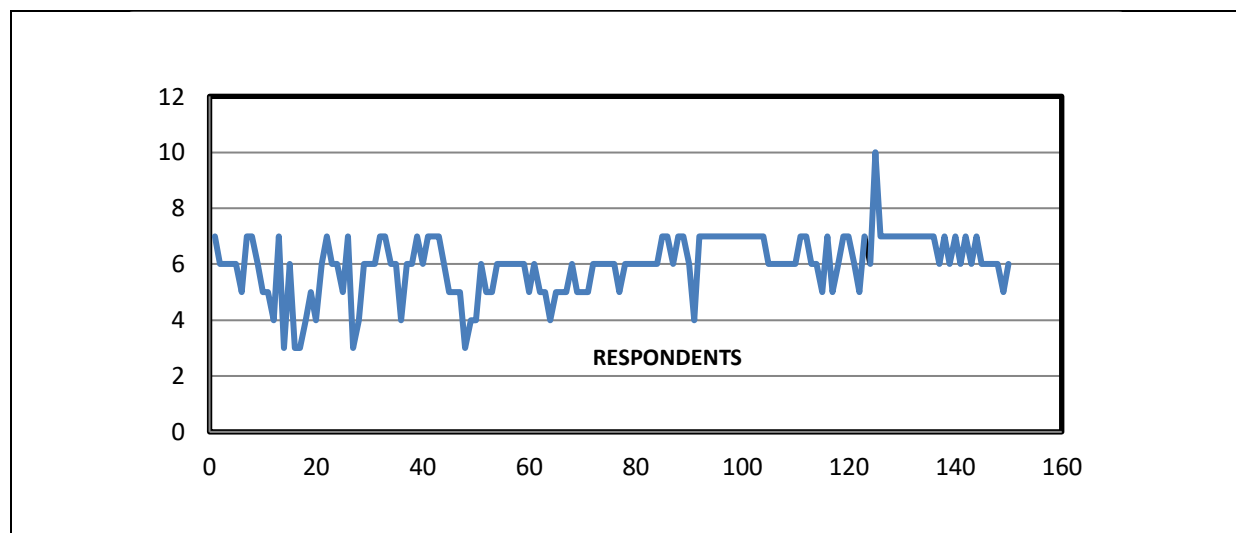
### Exhibit 1: Demographic Structure of the Respondents

Gender wise distribution of the respondents		Age wise distribution of the respondents			
Gender	Frequency, Percentage (%)	Age Group (Yrs.)	Frequency, Percentage (%)	Age Group (Yrs.)	Frequency
Female	42, 28%	Below 20	5, 3.3%	40-50	16, 10.7%
Male	108, 72%	20-30	72, 48.0%	50-60	18, 12.0%
Total	150, 100%	30-40	34, 22.7%	60 above	5, 3.3%

### Exhibit 2: The Insurers the Respondents Attached with

LIC	HDFC	Reliance	Tata AIG	Bajaj Allianz	SBI
79%	8%	4%	4%	3%	2%

### Exhibit 3: Satisfaction Level of the Respondents with the Policy



### Exhibit 4: KMO and Bartlett's Test

<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</b>		0.876
<b>Bartlett's Test of Sphericity</b>	<b>Approx. Chi-Square</b>	920.59
	<b>df</b>	120
	<b>significance</b>	0.00



**Exhibit 5: Total Variance Explained**

Component	Initial Eigen Values			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.227	38.916	38.916	3.081	19.255	19.255
2	1.131	7.071	45.988	2.854	17.839	37.094
3	1.118	6.986	52.974	1.993	12.459	49.553
4	1.086	6.786	59.760	1.633	10.207	59.760
5	.940	5.872	65.632			
6	.860	5.376	71.008			
7	.766	4.785	75.793			
8	.695	4.345	80.138			
9	.613	3.829	83.967			
10	.513	3.205	87.173			
11	.455	2.846	90.018			
12	.442	2.763	92.781			
13	.366	2.290	95.071			
14	.297	1.856	96.927			
15	.267	1.672	98.599			
16	.224	1.401	100.000			

Extraction Method: Principal Component Analysis.

**Exhibit 6: Rotated Component Matrix**

VAR	Component			
	1	2	3	4
VAR00006	.677	.272	.407	.056
VAR00002	.676	.143	-.111	.285
VAR00005	.650	.316	.154	.160
VAR00003	.601	.553	-.008	.057
VAR00012	.598	.143	.526	-.010
VAR00001	.579	.139	.093	.403
VAR00004	.321	.789	-.143	.019
VAR00015	.203	.765	.244	.148
VAR00016	.098	.639	.387	.219
VAR00007	.149	.538	.293	.518
VAR00013	.322	.449	.438	.094
VAR00009	-.031	.015	.603	.134
VAR00011	.558	.118	.562	.028
VAR00010	.179	.421	.550	.180
VAR00014	.248	.080	.073	.763
VAR00008	.054	.094	.106	.613

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# FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING IN PUBLIC SECTOR ENTERPRISES IN INDIA

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## Abstract

Human beings as resources are the most valuable assets of any organizations and account for the biggest reason for the success or failure of the organization. If these resources are acquired and managed properly an organization survives all the tests of time and competition. In fact the usage of other physical, material and financial resources depends upon the quality of human resources of the organization. A satisfied work force make the best use of all other resources of the organization to bring out the best results. Public Sector Enterprises being a 'model employer' have to maintain a high level of satisfaction among its officers and employees. This needs fulfillment of not only their material needs but also satisfying the psychological needs of the employees. The recognition of the right of the workers to form associations (trade unions) and bargain with the management on work related issues is such important factor. Collective bargaining is a process of negotiation between employees and a group of employers aimed at agreements to regulate working salaries. The interests of the employees are commonly presented by representatives of a trade union to which the employees belong. The collective agreements reached by these negotiations usually set out wage scales, working hours, training, health and safety, overtime, grievance mechanisms, and rights to participate in workplace or company affairs.

This paper is based on the study of the right of workers to form associations and collective bargaining which is being followed by the Mathura Refinery of Indian Oil Corporation. For achieving this objective, officers and non-officers respondents and their responses are used with structured questionnaire and then analyzed through statistical techniques.

**Keywords:** Model Employer, Collective Bargaining, Trade Unions.

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## 1. Introduction

Public Sector Enterprises being a 'model employer' have to maintain a high level of satisfaction among its officers and employees. This needs fulfillment of not only their material needs but also satisfying the psychological needs of the employees. The recognition of the right of the workers to form associations (trade unions) and bargain with the management on work related issues is such important factor. Collective bargaining is a process of negotiation between employees and a group of employers aimed at agreements to regulate working salaries. The interests of the employees are commonly presented by

representatives of a trade union to which the employees belong. The collective agreements reached by these negotiations usually set out wage scales, working hours, training, health and safety, overtime, grievance mechanisms, and rights to participate in workplace or company affairs.

The union may negotiate with a single employee (who is typically representing a company's shareholders) or may negotiate with a group of business, depending on the country, to reach an industry wide agreement. A collective agreement functions as a labour

contract between an employer and one or more unions. Collective bargaining consists of the process of negotiation between representatives of a union and employers (generally represented by management, or, in some countries such as Austria, Sweden and the Netherlands, by an employer's organization) in respect of the terms and conditions of employment of employees such as wages, hours of work, working conditions, grievance procedures, and about the rights and responsibilities of trade unions. The parties often refer to the result of the negotiation as a collective bargaining agreement (CBA) or as a collective employment agreement (CEA).

## 2. Meaning of Trade Union

A trade union is an organization of workers who have come together to achieve common goals such as protecting the integrity of its trade, improving safety standards, achieving higher pay and benefits such as health care and retirement, increasing the number of employees an employer assigns to complete the work and better working conditions. The trade union, through its leadership, bargains with the employer on behalf of union members (rank and file members) and negotiates labour contracts (collective bargaining) with employer. The most common purpose of these associations or union is "maintaining or improving the conditions of their employment". This may include the negotiation of wages, work rules, complaint procedures, rules governing hiring, firing and promotion of workers, benefits, workplace safety and policies.

Unions may organize a particular section of skilled workers (craft unionism), a cross-section of workers from various trades (general unionism) or attempt to organize all workers within a particular industry (industrial unionism). The agreements negotiated by a union are binding on the rank and file members and the employer and in some case on non-member workers. Trade unions traditionally have a constitution which details the governance of their bargaining unit and also have governance at various levels of government depending on the industry that binds them legally to their negotiations and functioning.

**3. Trade Union Act, 1926** - The Trade Union Act, 1926 legalises the formation of trade unions by allowing employees to form trade union. It allows trade union to get registered under the Act. Registration provides legal status to the trade union and it becomes body corporate. It can hold moveable and immovable property and can enter into contract can sue and can be sued. The Act also provides immunities to the unions from civil and criminal prosecution for bona fide trade union activities. The Union can generate general fund for the day-to-day activities and Political fund for political activities.

## 4. Forms of Trade Union

Trade unions are formed on different criteria. Some of the criteria are:

- **Craft Unions:** In this organization the labour class is grouped based on particular trade or occupation. This category is mainly amongst the white collared employees. The measures are mostly in horizontal system and craft conscious rather than class conscious. This will have lot of commonality in thinking and approach to problems resolution. The bank employees union, doctor's union, lawyer's association, teachers' association come under this category.
- **Industrial Unions:** A particular category of industry will have their own unions. All crafts and trades coming under that industry are part of the union. Textile mill unions, steel industry unions, mill mazdoor sangh, grini kamgar unions are some of the examples of industrial unions in India. They form a strong force in collective bargaining. They cover all welfare of similar industry workers in a city or industrial town. Industrial unions are more vocal, volatile and indulge in agitation and strikes. Similarly these industries face more lockouts and arbitration for disputes redressal.
- **General Union:** This is a conglomerate group of different industry employees forming a union. This happens normally in industrial towns, ancillary units, and SSI units in a city or suburb. Examples are Peenya industrial worker's union,

Thane industry employee's union and Jamshedpur labour union.

- **Federations:** These are apex bodies at national level. All trade unions like craft union, industrial unions, industrial unions and general union become members of federations to have higher identity. Central trade unions as federations help smaller unions and support at national level to address their cause.

## 5. Objectives of Trade Union

Unions concentrate their attention to achieve the following objectives :

- **Wages and Salaries:** The subject which drew the major attention of the trade unions are wages and salaries of course, this item may be related to policy matters. However difference may arise in the process of their implementation. In the case of unorganized sector the trade union plays a crucial role in bargaining the pay scales.
- **Working Conditions:** Trade unions with a view to safeguard the health of workers demand the management to provide all the basic facilities such as lighting and ventilation, sanitation, rest rooms, safety equipment while discharging hazardous duties, drinking water, refreshment, minimum working hours, leave and rest, holidays with pay, job satisfaction, social security benefits and other welfare measures.
- **Discipline:** Trade unions protect the workers from the clutches of management whenever workers become the victims of management's unilateral acts and disciplinary policies. The victimized workers may be protected by the trade union.
- **Personnel Policies:** Trade unions may fight against improper implementation of personnel policies in respect of recruitment, selection, promotion, transfers, training, etc.
- **Welfare:** Trade union works as a guide, consulting authority and cooperates in overcoming the personal problems of workers. It may bring to the notice of management, through collective bargaining meetings the difficulties of

workers in respect of sanitation, hospitals, quarters, schools and colleges for their children's cultural and social problems.

- **Employee-employer Relations:** Harmonious relations between the employees and employer are sine qua non for industrial peace. Trade union, being the representative of all the workers, may carry out continuous negotiations with the management with a view to promoting industrial peace.
- **Negotiating Machinery:** Negotiations include the proposals made by one party and the counterproposals of the other. This process continues until the parties reach an agreement. Thus, negotiations are based on 'give and take' principle. Trade union, being a party for negotiations, protects the interests of workers through collective bargaining. Thus, the trade union works as the negotiating machinery.
- **Safeguarding Organizational Health and the Interest of the Industry:** Organizational health can be safeguarded by trade unions as it helps in reducing the rate of absenteeism, labour turnover and developing systematic grievance settlement procedures leading to harmonious industrial relations. Trade unions can thus contribute to the improvements in level of production, productivity and discipline thereby improving quality of work life.

## 6. Functions of Trade Unions

The important basic functions of unions listed by National Commission on Labour are:

- to secure fair wages to workers.
- to safeguard security of tenure and improve conditions of service.
- to enlarge opportunities for promotion and training.
- to improve working and living conditions.
- to provide for educational, cultural and recreational facilities.
- To cooperate in and facilitate technological advance by broadening

the understanding of workers on its underlying issues.

- to promote identity of interests of workers with their industry.
- to offer responsive co-operations in improving levels of production and productivity, discipline and high standards of quality and
- to promote individual and collective bargaining.

## 7. Rights and Liabilities of Registered Trade Unions

Registered trade unions are conferred upon certain rights and also put under certain liabilities which are mentioned as under:

- **Objects on which General Funds may be Spent:** The general funds of a registered trade union shall not be spent on any other objects than the payments of salaries, allowances and expenses to the office bearers of the trade unions, expenses for the administration of the trade union; the presentation or defiance of any legal proceeding to which the trade union or any member thereof is a party; the conduct of trade disputes and compensation of members for loss arising out of trade disputes; provision of education, social or religious benefits for members; upkeep of a periodical published.
- **Constitution of a Separate Fund for Political Purpose:** A registered trade union may constitute a separate fund, from contributions separately levied for or made to that fund, from which payments may be made for the promotion of the civic and political interests of its members, in furtherance of any of the objects such as the payment of any expenses incurred, either directly or indirectly, the holding of any meeting or the distribution of any literature/documents in support of any such candidate; the registration of electors of the selection of a candidate for any legislative body constituted under or for any local authority; the registration of electors or the selection of a candidate for any legislative body constituted under/or for any local

authority, holding of political meetings of any kind.

- **Criminal Conspiracy in Trade Unions:** No office bearer or member of a registered trade union shall be liable to punishment under sub-section(2) of Section 120B of the Indian Penal Code, 1860 in respect of any agreement made between the members for the purpose of furthering any such object of the trade union as is specified in section unless the agreement is an agreement to commit an offence.
- **Immunity from Civil Suit in Certain Cases:** No suit or other legal proceeding shall be maintainable in any civil court against any registered trade union or any office bearer or member thereof in respect of any act done in contemplations or furtherance of a trade dispute to which a member of the trade union is a party on the ground only that such acts induces some other person to break a contract of employment, or that is in interference with the trade, business or employment, of some other person or with the right of some other person to dispose of his capital or of his labour as he wills.  
A registered trade union shall not be liable in any suit or other legal proceeding in any civil court in respect of any fortuitous act done in contemplation or furtherance of a trade dispute by an agent of the trade union if it is proved that such person acted without the knowledge of or contrary to express instructions given by the executive of the trade unions.
- **Enforceability of Agreements:** Notwithstanding anything contained in any other law for the time being in force, an agreement between the member of a registered trade union shall not be void or voidable merely by reason of the fact that any to the subjects of the agreement are in restraint of the trade.
- **Right to Inspect Books of Trade Unions:** The account books of a registered trade union and the list of members thereof shall be open to inspection by an office bearer or member of the trade union at such times

as may be provided for in the rules of the trade union.

- **Right of Minors to Membership of Trade Unions:** Any person who has attained the age of 18 years may be a member of a registered trade union to the contrary, and may subject as aforesaid, enjoy all the rights of a member and execute all instruments and give all acquaintances necessary to be executed or given under the rules.
- **Effects of Change of Name and of Amalgamation:** The change in the name of a registered trade union shall not effect any rights or obligations of the trade union or render defective any legal proceeding by or against the trade union. An amalgamation of 2 or more registered trade unions shall not prejudice any right of a creditor of any of them.

## 8. Shortcomings of Trade Union

Trade union movement in our country suffers from the following weaknesses:

- **Uneven Growth:** Trade unions are concentrated in large scale industry sector and in big industrial centers. There is a little trade union activity in small sector, agricultural labour and domestic sector. Trade unionism has reached only a portion of the workig class in India.
- **Small Size:** Most of the trade unions have low membership though the number of unions and union membership are increasing, average membership is inadequate.
- **Weak Financial Position:** The average yearly income of unions is very low and inadequate. The subscription rates are low and many members do not pay the subscription in time. Due to their financial weakness, most of the unions are not in a position to undertake welfare programmes for workers.
- **Political Leadership:** Trade unions are under the leadership and control of political parties and outsiders. Politicians exploit unions and workers for their personal and political gains. Thus, the political leadership is very

harmful to the trade union movement in India.

- **Multiplicity of Unions:** There exist several unions in the same establishment or industry. The existence of rival unions with conflicting ideology is greatly responsible for unhealthy growth of trade union movement. In some cases employers encourage split in unions to undermine their bargaining power.
- **Problem of Recognition:** Employers are under no obligation to give recognition to any union. They fear that the harmony at the workplace would be hampered if trade unions are allowed to flourish. This attitude of management sometimes leave their status to mere informal group of employees.
- **Absences of Paid Office Bearers:** Most of the unions do not have full time paid office bearers. Union activists working on honorary basis devote limited time and energy to union activities. Union officers lack adequate knowledge and skill due to lack of proper training, weak financial position and political leadership are the main reasons for this state of affairs.
- **Apathy of Members:** Majority of workers do not take keen interest in union activities. The attendance at the general meetings of unions is very poor.
- **Opposition from Employees:** Trade union in India have to face opposition from employers. Many employers try to intimidate or victimize labour leaders, start rival union and bribe union officials.
- **Inter-Union Rivalry:** Multiple Unions create rivalry. Unions try to play down each other in order to gain greater influence among workers. Employers take advantage of infighting. Inter-union rivalry weakens the power of collective bargaining and reduces the effectiveness of workers in securing their legitimate rights.

## 9. Review of Literature

The study of public sector enterprise in India has caught the attention of many scholars from the disciplines like Public

Administration, Economics, and Management etc. A few of them have studied human resource development from motivation or morale aspect. Still, the one of the most vital issue in public sector of India in present scenario i.e the 'Maharatna' public sector companies is almost untouched and hardly there is any study on Human Resource Management in this important segment of Indian public sector.

**V.P. Michael<sup>1</sup> (1997)** opines that HRM is that part of management process which develops and manages the human elements of enterprise considering the resourcefulness of the organization's own people in terms of total knowledge, skills, creative abilities, talents aptitudes and potentialities for effectively actuating. He has dealt with all important function and strategies of HRM like HRP, HRD, organization development, communication systems, motivation, human relations, industrial relations, appraisal, compensation, worker's participation and involvement. Apart from this, nature, scope and challenges to HRM have been dealt with. Wendell French (1997) in his work has explored the conceptual framework, historical perspectives, processes in HRM, development of HRM as a profession, contemporary challenges to HRM, organizational considerations in HRM, motivation and management philosophy, organization culture and climate, job designing and staffing, work rules and schedules, recruitment and selection, training and development, performance appraisal, compensations and rewards, employee benefits and protections, rights, responsibility and justice, safety and health management, participation, globalization and the future of HRM. The issue of International Human Resource Management has also been dealt with.

**John Storey<sup>2</sup> (1997)** in his work dealt with transitions and transformations, managing change, role of top and middle management, trade unionism and industrial relations. He is of the view that a number of 'radical changes' in the methods of management and work organizations are taking place all over the world and sometimes these changes are beyond control. The role of HRM, therefore,

has become very demanding and challenging according to him.

**Harold Koontz and Heinz Weihrich<sup>3</sup> (1998)** gave top priority importance to human assets in any organization. They have dealt in detail with various aspects of management and human resource accounting (HRA) and audit. Further, they opine that staffing process of HRM is the important factor for success and failure of any organization. The success of this process is essential with proper induction of human assets. They have also touched the vital issues like effects of environment on organizations.

**N.K. Singh<sup>4</sup> (1999)** has made a very comprehensive study on HRM and taken up core issues like concept, standardization of jobs, manpower planning, recruitment and selection policy, performance appraisal, training and development, wage regulations and disputes, succession planning etc. He has particularly discussed the evolution of HRM in India, also taking examples from USA where much emphasis is given to HRM, he has explained various phases in management like welfare management (1920-40's), personnel management (1950-1970's), HRD concept (1970's- 1980's), HRM concept (1980 onwards). Present concept, according to him, is the 'Culture and Performance Concept' in the form of HRM. Fast changing requirement of institutions do not give HRM strategies to be 'all time valid' ones.

**James A.E. Stoner, R. Edward Freeman, Daniel R. Gilbert, JR<sup>5</sup> (2004)** in their combined work have dealt with various aspects and dimensions of management, HRM being one of the most important one. They have explained the traditional role of HRM as a process involving HRP, recruitment, selection, socialization, training and development, performance appraisal, promotions, transfers, demotions, separations etc. They further opine that HRM has acquired new role with emergence of new trends like 4C's in the form of Competence, Commitment, Congruence, Cost effectiveness. This new model of HRM forms the basis of evaluating an organizations effectiveness and business strategies. The new HR policies, according to



them are most important part of the functioning of modern organizations.

**A.B. Singh and Anurag Singh <sup>6</sup> (2004)** have made a case study on Oil and natural Gas Corporation Limited (ONGC). They have studied it from the public sector reforms and have explained the concept, objectives, rational, development and efficiency of public sector in India. They have established a relationship between the fast pace development in GDP of India and growth of progressive companies like ONGC.

**K.P.M. Sundhram and RuddarDutt <sup>7</sup> (2005)** have dealt with various aspects on the evolutions working and effectiveness of Indian public sector undertakings. They have tried to explain the rationale of having public sector in India and also the effects of liberalizations, privatization and globalization on it. They have given enough statistics of the working of top ten public sector undertakings which are showing huge profits and are workings as competitive global companies.

**TannujaAgarwala <sup>8</sup> (2007)** has made a study on Strategic HRM. She has explained the basic concept of HRM, its functions and strategies. She has analysed that how the traditional personnel management took the shape of strategic human resource management in present times. She has also dealt with issues in international HRM also.

## 10. Research Methodology

The following methodology has been adopted for the study:

### 10.1 Objective of the Study

The objective is measure the relationship between relationship between recognition of employees' right to freedom of association & collective bargaining and improvement in their working conditions at Mathura Refinery of Indian Oil Corporation.

### 10.2 Hypothesis

- **H<sub>0</sub>:** There exists no relationship between recognition of employees' right to freedom of association & collective bargaining and improvement in their working conditions.
- **H<sub>a</sub>:** There exists a direct relationship between recognition of employees' right to freedom of association & collective bargaining and improvement in their working conditions.

### 10.3 Types and Sources of Data

The study is based on the primary data which has been collected with the help of questionnaire and personal interviews from the employees of Mathura Refinery. Also the secondary data has been collected from the Corporate Office- HR Department of IOC, New Delhi and HR Department of Mathura Refinery, Mathura.

### 10.4 Sampling Plan

The size of the sample has been decided on the basis of Taro Yamane's Formula i.e:

$$n = \frac{N}{1 + N*(e)^2}, \text{ where,}$$

n = Sample Size

N = Population Size

e = The acceptable sampling error  
(0.05 at 95% confidence level)

Applying the formula, the sample size has been determined for Officers and Non-Officers to be 194 and 276 respectively. The questionnaire was distributed randomly to all of them and only 146 among Officers and 236 among Non-Officers responded. Out of them few questionnaires were rejected due to incompleteness and inconsistency and finally 120 questionnaires among Officers and 223 questionnaires among Non-Officers were used.

**Table 1: Sample Size for the Study**

Composition	Calculated Sample Size	Responded	Used
Officers	194	146	120
Non-officers	276	236	223

### 10.5 Data Analysis

Data collected from the primary and secondary sources have been tabulated and arranged so that meaningful inference could be drawn. Statistical tools like t-Test and percentage have been used for analysis and interpretation. Pie-Charts have been used for presentation of data.

### 11. Freedom of Association & Right to Collective Bargaining at IOCL

IOCL is committed to uphold the freedom of association and effective recognition of the right to collective bargaining. Freedom of association is available to all 30,000 plus employees. Overall there are 21 recognised unions representing workmen in various divisions and one common Officers' Association for all officers in Indian Oil.

Mathura Refinery has the following three trade unions and association:

- Mathura Telsodhak Mazdoor Union
- Shramik Vikas Parishad
- Indian Oil Officers' Association.

While the local issue and demands are discussed at local unit itself with the local management the demands having financial implications and of policy nature having wide implications are also discussed at the corporate level. The long term settlement (LTS) having periodicity of 3 to 4 years is signed between the union representatives and the corporate management.

Detail of the last 5 LTS arrived at between management and the union with the their periodicity is given below :-

**Table 2. Details of Long Term Settlement**

LTS	Signed on	Period
1.	25.03.1993	01.05.1992 to 30.04.1996
2.	22.02.1999	01.05.1996 to 30.06.2000
3.	12.01.2003	01.07.2000 to 31.12.2001
4.	11.10.2004	01.01.2002 to 31.12.2006
5.	06.02.2011	01.01.2007 to 31.12.2016

### 11.1 Scope and Contents of the Collective Bargaining

On going through the various LTS signed between the management and the union, it has been observed that the following subject have been covered in these settlement.

- Pay scale.
- Dearness allowance (Fixed DA as well as variable DA)
- Other allowance include shift allowance, washing allowance, tea allowance, patrolling allowance, leave travel concession, house rent allowance/house

rent subsidy, festival allowance, medical allowance, working hour allowance.

### 11.2 Factors for Growth of Collective Bargaining in the Concern

While examining the history of collective bargaining and consequent the LTS arrived at between the union and the management, it has been observe that there has been tremendous growth in the facilities and amenities to the employee of the corporation. Which prove that there is a healthy collective bargaining environment, prevent in the corporation. In my analysis, the following factors are responsible

for growth of collective bargaining in this corporation.

- IOCL having the large turnover has been generating amount of profit, which can be said to be a major factor in the growth of benefit/amenities to the employees.

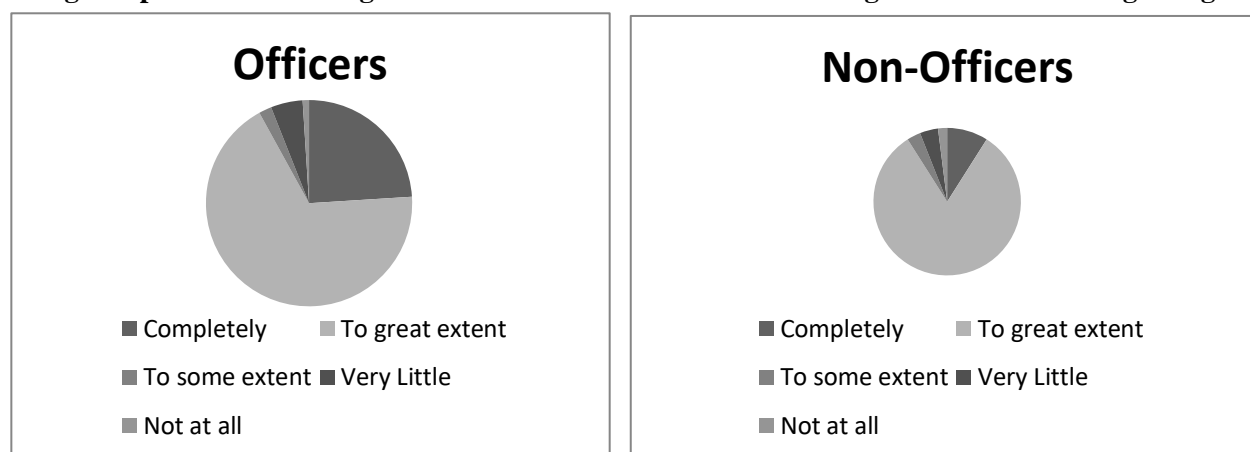
- Existence of progressive and strong management.
- Existence of strong trade union having good bargaining power.
- The unanimity between both the parties on the basic objective of the corporation and recognition of mutual rights and obligation.

**12. Analysis and Findings-** On the basis of the study the following analysis have been made:

**Table 3. Employees Opinion if Organization Uphold the Principles of Freedom of Association and Effective Recognition of the Right to Collective Bargaining**

RESPONDENTS	SCALE					Total
	Completely	To great extent	To some extent	Very Little	Not at all	
OFFICERS	29	82	2	6	1	120
NON-OFFICERS	20	183	8	8	4	223

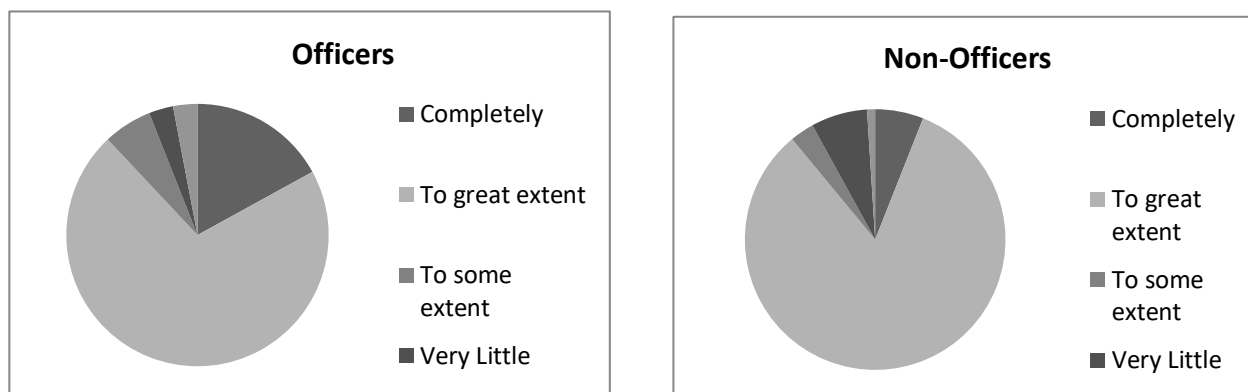
**Fig. 1 Opinion about Recognition of Freedom of Association and Right to Collective Bargaining**



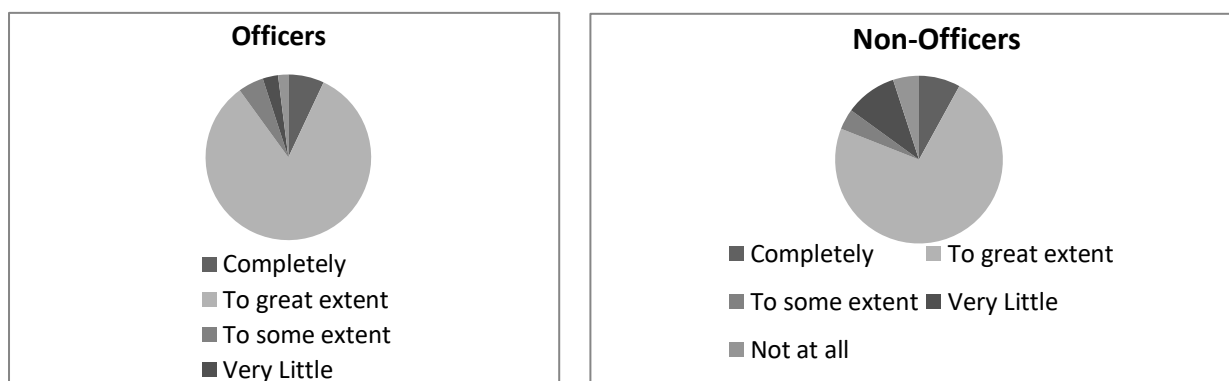
The above table and graph shows that 93% of the officers and 91% of the non-officers opines that the organization completely or to a great extent uphold the principles of freedom of association and effective recognition of the right to collective bargaining. intimidation or reprisal.

**Table 4. Employees Opinion if they are Free to Form and Join a Trade Union**

RESPONDENTS	SCALE					Total
	Completely	To great extent	To some extent	Very Little	Not at all	
OFFICERS	20	85	7	4	4	120
NON-OFFICERS	13	185	7	16	2	223

**Fig. 2 Opinion about Freedom to Form and Join a Trade Union****Table 5. Employees Opinion if the Organization is Neutral towards Employees who Actively Participate in Union Activities**

RESPONDENTS	SCALE					Total
	Completely	To great extent	To some extent	Very Little	Not at all	
OFFICERS	8	100	6	4	2	120
NON-OFFICERS	18	163	9	22	11	223

**Fig 3. Opinion about the Organization being Neutral towards Employees Participating in Union Activities**

The above table and graph shows that 90% of the officers and 81% of the non-officers opine that either completely or to a great extent the organization is neutral towards employees who

actively participate in union activities, while taking decisions on promotion, transfer, dismissal etc.

**Table 6. Employees Opinion if they are Allowed to Carryout Normal Trade Union Activities in the Refinery**

RESPONDENTS	SCALE					Total
	Always	To great extent	To some extent	Very Little	Not at all	
OFFICERS	80	20	14	1	5	<b>120</b>
NON-OFFICERS	42	141	20	16	4	<b>223</b>

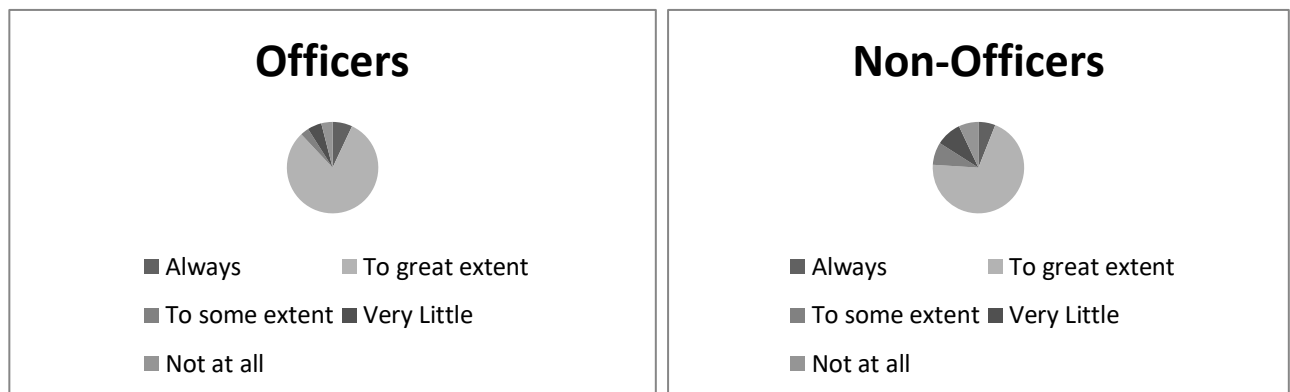
**Fig. 4 Opinion aboutCarrying out Normal Trade Union Activities in the Refinery**

The above table and graph depicts that 83% of the officers and 82% of the non-officers agree that either always or to a great extent union representatives are allowed to carry out

functions like collecting union dues on refinery premises, posting of trade union notices, and distribution of union documents related to normal trade union activities in the refinery and time-off with pay for union activities.

**Table 7. Employees Opinion if the Organization Use Collective Bargaining as a Constructive Forum for Addressing Employment Related Issues with the Workers**

RESPONDENTS	SCALE					Total
	Always	To great extent	To some extent	Very Little	Not at all	
OFFICERS	8	97	4	6	5	<b>120</b>
NON-OFFICERS	13	156	18	20	16	<b>223</b>

**Fig. 5 Opinion aboutOrganization UsingCollective Bargaining as a Constructive Forum**

The graph and the table shows that 88% of the officers and 76% of the non-officers opine that the organization always or to a great extent use collective bargaining for addressing working conditions and terms of employment in relations between employers and workers.

### Conclusion

- Over 91% of the employees (non-executives and executives) are members of the recognized unions and officers' association.
- The organization has established policies and practices through which the collectives exercise the freedom of collective bargaining on issues of common interest and sign Long Term Settlements on salary and pay related issues and perks.
- 93% of the officers and 91% of the non-officers opines that the organization uphold the principles of freedom of association and effective recognition of the right to collective bargaining.
- 88% of the officer and 89% of the non-officers agree that the employees are free to form and join a trade union of their choice without fear of intimidation or reprisal.
- 90% of the officers and 81% of the non-officers opine that the organization is neutral towards employees who actively participate in union activities, while taking decisions on promotion, transfer, dismissal etc.
- 83% of the officers and 82% of the non-officers agree that either always or to a great extent union representatives are allowed to carry out functions like collecting union dues on refinery premises, posting of trade union notices, and distribution of union documents related to normal trade union activities in the refinery and time-off with pay for union activities.
- 88% of the officers and 76% of the non-officers opine that the organization use collective bargaining for addressing working conditions and terms of

employment in relations between employers and workers.

To conclude we may say that the Refinery is supporting a participative culture in the management of the enterprise through a consultative approach and establishing a harmonious relationship for industrial peace and higher productivity. Employees' participation is also ensured through information-sharing with the collectives and employees on a regular basis. The efforts to promote employees' participation in management through various activities such as Suggestions Scheme, Total Productive Maintenance, Quality Circles, mentoring, etc. are being taken up.

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# KAMALA DAS AND THE FEMININE POLYPHONY: A QUEST FOR JUSTICE

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## Abstract

The poems of Kamala Das are spaces of feminine polyphony. Phallogocentric idealisms, Hindu patriarchy and male dominated society are factors of female silence. Das, with the advantage of the 'écriture feminine' breaks the logos of male hypocrisy in the patriarchal society to create the necessary space of feminine exposure. Das challenges the logos of male authority with the pluralistic nature of woman identity. Kamala Das makes her readers aware about the suppressed voices of women, their angst and desire, thought and action in the patriarchal society. She also shows how femininity finds a pluralistic way to un-shackle the manacles of male domination.

**Keywords:** *Logocentrism, Phallogocentrism, Language, Gender Discrimination, Language, Male Ideology, Écriture Feminine.*

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The poetic space in the poems of Kamala Das assumes the status of a 'signifying chain' where there is always an endless interplay of feminine signs indicating towards female absolutism. The mother of modern Indian poetry Kamala Das originally belonged to a Hindu Brahmin family, rooted in Malabar, situated in Kerala, who had begun her poetic career under the Brahmin-Hindu branding or title 'Madhavikutty'. The cycles of Kamala Das's marriage starting at the age of fifteen or sixteen with a banker who had the title 'Das' to his credit and ending in her conversion into Islam by dint of a marriage with a Muslim man are extremely important factors towards the development of her poetic self. Das's marital journey has become almost a chronotope that indicates towards the spatio-temporal changes that her female-self experienced throughout her life. Her self of the female has almost become a textual space of quotations, negotiations, pastiches of female anxiety, vestiges of torture on the woman body, redemption of identity of the female and the restoration of female status where these are

recurrent chapters of discussion. Entangling as well as empowering her poetic self predominantly with the female ideology Das attempts to question several problematic issues in the life of a female and the feminine in a male dominated society such as hypocrisy of patriarchy, the masks of sexual domination of a female by a male, body politics, linguistic and literary subjugation, social injustice, philosophical flaws and most importantly, the notion of pure love that is sought by a female.

The quest with which Das engages herself is actually a diachronic timeline that encounters several synchronic moments of female subjectivity. The concept of the female as perceived by the males has become a logocentric idea in which the centre is defined only from the perspective of a male. If we study across the pages of history and take us back to the classic period of the Greek and Roman times we find that even the gods were forces of exploitation on women, for example Apollo chasing Daphne or even Leda seduced by Zeus in the form of a swan or Europa

ravished through the disguise of a bull. Instances of these kinds are indicators of female passivity and silence. However, there is scope of challenge for in *Metamorphoses* by Ovid Juno in Roman mythology or Hera in Greek mythology, both being the same woman, attempts to share that special space, those powers and those identities that are only enjoyed by Jupiter or Zeus, the male. The concept of this cross-cultural and shared space is an idea that serves as a seed of a theoretical idea popularized much later on as 'androgyny'. By extension, the idea of logocentrism is actually a flaw in philosophical perception that was diagnosed by Jacques Derrida in the field of Western metaphysics. For Derrida, starting from Plato to the present the notion or the trend to find the transcendental truth or the sublime truth has been a crucial philosophical fashioning. This fashioning is always erroneous, the reason is it is restricted or closed and never allows diversity or plurality as it always feels the lack of a central signified. But, if we regress a little further before Plato and cross the era of Socrates and acquaint ourselves with the pre-Socratic philosophers we find that the pre-Socratic philosophers believed in a kind of confluence or union or otherwise known as 'sumplocke'. The idea of a confluence is crucial

towards our understanding of the female and the feminine. A female is what she is and is *not* in the way she is represented or produced. Unlike the rational or the centric or the logical or the singular or the enlightened or the closed like the males, the females are by their idiosyncratic nature irrational, illogical, plural, mysterious and open. It is with this pluralistic philosophical understanding of the female and the feminine that the paper will discuss about the variegated poetic world of Kamala Das's poetry and the inherent motif of her poetic journey.

The theoretical and linguistic tool that Kamala Das opts to attack against male orthodoxy and dogmatism is the 'écriture feminine' or 'the female writing'. For her, the woman does not enjoy the necessary literary or philosophical space to express herself. The language with which she has to write her poems also has shades of male ideology, because it believes in order, rule and specific formation. Primarily for this reason Das attempted to evolve a language that has 'queerness', oddities and peculiarities; qualities that are essentially female. It is Das who explains this issue in the following lines;

Don't write in English, they said, English is  
Not your mother-tongue. Why not leave  
Me alone, critics, friends, visiting cousins,  
Every one of you? Why not let me speak in  
Any language I like? The language I speak,  
Becomes mine, its distortions, its queernesses  
All mine, mine alone.  
It is half English, half Indian, funny perhaps, but it is honest,  
It is as human as I am human, don't  
You see?

(An Introduction)

The patriarchal society in which the poetic self of Kamala Das placed itself did not allow women to learn and write in English as English should only be learnt by males. Feminist theorists like Mary Wollstonecraft argue that women are thought to besubordinates of men as they lacked opportunities of education unlike men. In her book *A Vindication of the Rights of Woman* (1792) Wollstonecraft pointed out that this

culture of literary subjugation of women in the male dominated society was an effect of Enlightenment philosophy.

For Wollstonecraft, as she notes, philosophers like Jean Jacques Rousseau did not support the idea of women education and empowerment. This might be a Western concept, but this obviously influenced Indian thought of patriarchy. Thus, Das's poetic self was in a



need to challenge this male dominated literary domain. She revolted against this kind of literary differentiation by adopting a language that was equipped to express the 'womanly' concerns with all its idiosyncrasies. Das illustrates on the nature of this kind of an essentially woman language as something that has 'distortions', 'queerness' and 'peculiarities' that of her alone, by exhibiting its truthfulness, honesty and sublimity through the truest expressions of womanly feelings. By finding a way towards exclusivity Das is able to classify between the essentially female from the essentially male, and by doing so she equips her to traverse through the spheres of woman's self, body and mind by negating and excluding male linguistics. The language that Das selects to express the woman is all-inclusive of womanly processes unlike the rational language of males that postulates differentiation. In the poem *An Introduction* Das almost assumes the status of a gynocritic and a reader herself so that she is able to question the sham and hypocrisy of male authority in the field of literature and literary studies.

The next poem that receives our attention is *The Freaks*. *The Freaks* by Kamala Das is a poem that deals with lust, abnormal passion, sexuality, desire and insatiate love. In this poem Das displays the abnormality of lust and the

exhibition of false love. The poetic self of the woman in the poem feels an inexpressible sense of shame and disgust for her failure of not being to be a true soul in the game of love. Das with her mastery of poetic skill and acute observation enters into the mind of the woman-persona in the poem where she unravels the fact that the shyness, the uneasiness and the disgust of this woman is due to the understanding of false love. This woman before her husband is only a body where the practice of lust and satisfaction on the part of the male becomes crucial and not the honour, feeling and sense of the woman. The woman body is only a mechanism that passively has to follow the rules of sex as dictated by her husband. The constant sense of an unsatisfied mind is a theme that is reiterated in this poem. The woman is turned into a sex object that is biologically exploited by a male in a male dominated society. In a patriarchal society in the middle of all extreme male rules the female finds no place of her own and for this reason she has no way but to subjugate her. The woman in the poem *The Freaks* is exactly a victim of this kind of subjugation where she has nowhere to go for justice, finds nobody to describe her condition, and ultimately finds no way out from this torturous set up. Abnormal conditioning of love in patriarchy has turned her into a freak and her normal self is painfully aware of that. This woman is in the want of a true love in which her mind and body will devote spontaneously towards its achievement.

Who can  
Help us who have lived so long  
And have failed in love? The heart,  
An empty cistern, waiting  
Through long hours, fills itself  
With coiling snakes of silence. ....  
I am a freak. It's only  
To save my face, I flaunt, at  
Times, a grand, flamboyant lust.

(*The Freaks*)

She was a 'woman' whom the society has made a freak.

*The Stone Age* is another poem by Das that narrates the story of a woman who is forcibly domesticated by under strict dictum of patriarchy and whose dreams are shattered by

an insensible husband. This woman is a representative of every ill-fated woman in a society that had removed all signs of conscience to flaunt its rule. This sad reality is described in these lines;

You turn me into a bird of stone, a granite  
Dove, you build round me a shabby room,  
And stroke my pitted face absent-mindedly while  
You read. With loud talk you bruise my pre-morning sleep,  
You stick a finger into my dreaming eye...

(*The Stone Age*)

Das's feminine persona in this poem becomes the converged self that accumulates the collective agony, pain and sense of betrayal of every woman in the society. The feminine self of the woman persona is a spirited soul that is chained in a shabby claustrophobia, it is a dreamer whose eye is poked with abusive words of the masculine and it is also a bruised body that withstands pain and suffering.

*The Maggots* is another poem by the same author where the poet deals with the subject matter of love using references from Hindu mythology. This poem tells us about the eternal love of Krishna towards Radha but at the same time convolutes the issue of love with an illustration of unreciprocated love and play of lust. The female in this poem with a mythological identity becomes every woman

who is in search of true love and it is exemplified with the example of Radha. Krishna's love towards Radha is the sublime achieved through dedication, benevolence, truthfulness and care. The love of Krishna and Radha becomes the metaphysics of ideal love for all human kind. In this kind of love there is an endless process involved towards the true progression in love enriched with devotion and perseverance. This idea of metaphysical love is almost equal with the idea of metaphysical love in John Donne's poem *The Canonization* where the poet says that they have become metaphysical lover only through love as love for them was a process of purification and catharsis. The attainment of that sublime level of love has also equipped them to become 'canonized' or saintly lovers and helped them to evade the physical periphery of love.

Call us what you will, we are made such by love;  
Call her one, me another fly,  
We're tapers too, and at our own cost die,  
And we in us find the eagle and the dove...  
We die and rise the same, and prove  
Mysterious by this love...  
And thus invoke us: "You, whom reverend love  
Made one another's hermitage;...  
Countries, towns, courts: beg from above  
A pattern of your love!

(*The Canonization*)

Kamala Das's elucidation of the theme of love of Krishna and Radha pair is actually a

contrast made to emphasize the lack of love between the pair of personae in the poem *The Maggots*. When Kamala Das says that,

At sunset, on the river bank, Krishna  
Loved her for the last time and left...

(*The Maggo*)

She is referring to the most crucial problem in the game of love which is lack of love and care. The feeling of lack of love and care turns every

woman an unfed soul who always keep herself engaged in an unending search for a true heart. The sensation of an unfed belly feeding on the woman body disgusts the woman every time

when her husband exploits her sexually. The tendency of worship in case of every Hindu woman towards her husband has almost become a kind of a transcendental signified. It is this transcendental signifier that Das challenges with the deconstruction of Hindu concept of husband whom the passive woman idealises as Krishna through her marriage. This idea is clearly observed in Kamala Das's own life when she leaves the Hindu home in search of a Muslim lover thinking that any religion that can offer true sense of love is always adorable even if it is not Hinduism. Her marriage with a Muslim man and setting up of a healthy relationship empowered with true love and respect is actually a proof of this. Thus, the poem *The Maggots* with its gruesome imagery reveals the disgust and hatred of a woman who is betrayed, beaten and subjugated; the woman in a way believes that as if maggots are violating her purity. This shudder image is charged with the sense of hatred and bitter most feeling on the part of the woman who is forced to disbelieve the fact that her husband is not her 'Krishna' but a unfed belly who only satisfies his lust every time he makes a relationship with her.

The poems of Kamala Das are different mediums of challenge against the orthodoxy of patriarchy. Patriarchy has created a logos of dominant rules within which it tries to place the soul of a woman and rationalises its

presence with the activation of exploitative strategies. The life of a woman under the rule of patriarchy has always been a life of suffering in different shades. The woman soul is always

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challenged by the male-centric ideology and it finds no place to express her ideas or opinions. Passive existence has become a commonplace in the life of a woman living under patriarchal setup. Kamala Das with her poetic voice and poetic creativity exemplifies the concerns, conflicts, problems and situation of a woman in the patriarchal society. It is the poet herself who by evolving a new kind of feminine language deconstructs the phallocentric idealisms in the society. Her poems are variegated with womanly concerns. She creates different female identities to show the ways in which women are put under extreme conditions. Her poems are never restricted within the sphere of experience of a single woman; they appear as if all women with multiple problems are expressing their own desires and conflicts in their own way. By implementing a womanly linguistic she brings an exclusivity in the narratological sphere of women literature. The polyphonic protests present in her poems thus exposes the prevalent shades of male hypocrisy and domination in multifarious ways.

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# WOMEN LIVELIHOOD: CASE STUDY OF RANCHI DISTRICT

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## Abstract

About 70 percent population of Ranchi district of Jharkhand is rural. The state capital is also located in this district. A large number of tribals reside in this district. Poverty is very high in rural areas. In rural areas, women do the work of picking wood kendu leaves, mahua, working in the fields besides making country liquor. A large number of women also work as domestic maids, laborers in brick making industry and in the building construction industry. They are very poor and malnourished.

But over the years, the district administration has run many schemes with the help of the state government and voluntary organizations to improve their standard of living. With the help of Self Help Group, Sakhi Mandal etc., these women are taking their step towards financial independence. In this research paper the economic development of women of Ranchi district has been studied. In this sequence, the steps to be taken by the district administration state government and NGOs have also been discussed.

**Key Words:** Women empowerment, Ranchi district, Advancing Tribal Livelihood and Self Reliance (ATLAS), Sakhi Mandal, Mahila Kisan Empowerment Project, PREJHA Foundation, JSLPS(Jharkhand State livelihood Promotion society)

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## Introduction

In 2011, Ranchi had population of 2,914,253 of which male and female were 1,494,937 and 1,419,316 respectively. In 2001 census, Ranchi had a population of 2,350,612 of which males were 1,218,830 and remaining 1,131,782 were females. There was change of 23.98 percent in the population compared to population as per 2001. In the previous census of India 2001, Ranchi District recorded increase of 28.58 percent to its population compared to 1991. The total Ranchi district population living in rural areas is 1,656,918 of which males and females are 840,528 and 816,390 respectively. In rural areas of Ranchi district, sex ratio is 971 females per 1000 males. The capital of Jharkhand is divided into Ranchi and Bundu subdivisions and each subdivision is further divided into blocks, panchayats and villages. It consists of 18 blocks and 305 panchayats. Under Ranchi subdivision, there are 14 blocks and there are 4 blocks in Bundu subdivision. Ranchi district of

Jharkhand is rich in natural and mineral resources. Its forest area provides many basic raw materials to a large number of industries such as construction,

furniture, matches, paper, rayon, railway slippers, wooden poles, etc. The forest produce is classified into two categories, the major products are Bamboo, Mahua, Shisham, Safflower, Mango, Jamun, Sal, Tamarind, Gamhar etc. Small products include Hara, Behara, Kendu leaves, Sal seeds, Karanj seeds, Mahua leaves etc. These products have medicinal and commercial importance. The fertile lands of the rural area of Ranchi consist of red and yellow soils as well as some amount of sand.

In Ranchi district, the district administration is running many programs for the economic development of women in collaboration with the state and central government. In this work, volunteer organizations like Lions Club are

helping the district administration. State and central agencies provide financial and technical support to rural women in this work. Role of Sakhi Mandals are very important. At present, rural industries like sericulture, handloom, handicrafts, khadi, textiles, etc. are also being promoted and developed to provide livelihood to the rural women. The district administration helps in providing modernization/technological up-gradation, necessary common facilities, product design, marketing support etc. to the rural industries for the development of rural areas so as to make them competitive. The related details are given below:

### **Sakhi Mandals-**

Sakhi Mandals are those mutual aid groups which have been formed under the supervision of the government to empower the women of rural areas through various means. Grants are given to the Sakhi Mandals by the Government of Jharkhand. In the year 2020, the Jharkhand Government had transferred an amount of Rs 75 crores online to 50 thousand Sakhi Mandals of the state as a circular fund. Each of these Sakhi Mandals was given Rs 15,000 each as a grant. About 6 lakh rural families belonging to Sakhi Mandals got benefit from this amount. Under the National Rural and Livelihood Mission, efforts are being made to eradicate poverty by connecting women of rural environment with Sakhi Mandals by providing them various means of livelihood, self-employment and skillful business opportunities. Skill development to rural women under Livelihood Mission in Jharkhand Training and financial assistance is also being given. So far, about 30 lakh families have been connected to 2 lakh 45 thousand Sakhi Mandals in Jharkhand. Of these, Rs 174 crore has been provided to 1 lakh 16 thousand sakhi mandals as circular fund and Rs 215 crore has been provided to 43 thousand sakhi mandals from community investment fund. Apart from this, Rs 1649 crore has been made available to 1 lakh 17 thousand Sakhi Mandals through bank linkage.<sup>1</sup>

The women of Ranchi district of Jharkhand who once used to work as brick slurry for others, used to collect wood and tendu leaves

from the forest, labored in the fields of others during the heavy afternoon, or used to sell handiya (local liquor) in exchange for the whole day. They used to get 10 to 100 rupees daily. But now these women are not laborers but successful entrepreneurs. These women of Jharkhand, running different enterprises are setting a unique example of women empowerment in the country. Dozens of women sell vegetables on Ranchi Tata Highway in Bundu block of Ranchi. They earn 1500-2000 by selling vegetables in the market two days a week. When the price is low, they earn 1000 rupees comfortably. They look after vegetables in the fields for four days and sell vegetables in the market for two days. In this market, 70 to 80 percent women are handling the work from growing vegetables to selling in the field.

Many women of Buki Balora village of Anagada block, about 45 km from Ranchi district headquarters of Jharkhand state, used to work 20 years ago as carrying slurry soil or used to plant paddy in the fields of others, in return they used to get 10 rupees a day as wages. But now his income has increased a lot. This has greatly improved their standard of living.

Many poor women of Ranchi district have taken loan from Sakhi Mandal and started their own business. Under the Deen Dayal Antyodaya Yojana running across the country, only in the state of Jharkhand, about 1,32,531 Sakhi Mandals have been formed in 15,733 villages and they have to earn their livelihood. In Jharkhand, more than one lakh women who are associated with livelihood resources, some of them set up a vegetable shop, some run a beauty parlor and a cosmetic shop, some are agricultural friends, some are animal friends (Pashu Sakhi), some women are queens, some are mechanic. Has found a source of income by becoming a solar mechanic. Now these women of Ranchi district do not go to work with others, but stay in the village and easily withdraw five to ten thousand rupees a month from their own business. Under the ongoing Mahila Kisan Project of the government across the country, 32.40 lakh women have been benefitted in 196 districts of 22 states. Under the Startup Village Entrepreneur Program, one

lakh 82 thousand entrepreneurs have been prepared across the country. Under this project, 3 lakh 78 thousand villagers were connected with employment in 24 states. Under National Livelihood Mission, 15 lakh 96 thousand poor families of 215 blocks of 24 districts of Jharkhand were connected with Sakhi Mandal. Bank loans were provided to 70,321 Sakhi Mandals in the state under Deen Dayal Antyodaya Yojana. Livelihoods of more than seven lakh families were empowered. By taking loan from Sakhi Mandal, these women not only became successful entrepreneurs but now they have also become an example for other women. Now they are able to send their children to their favorite schools and make them available to them. Now these women do not spread their hands in front of anyone when needed, but whenever they need money, they take money from the group immediately at low interest rate.

## ATLAS

Many rural women of Ranchi district were associated with the business of making wine liquor (Locally known as Hadiya). They are now being linked to a respectable livelihood. They will benefit from the Phulo Jhano Ashirwad campaign run by the state government. Jharkhand State Livelihood Promotion Society (JSLPS) and Digital Green have entered into an agreement to make the tribal women of the state self-reliant through empowered livelihood under the Mahila Kisan Empowerment Project. Both these institutions have signed a non-financial Memorandum of Understanding (MoU) for the implementation of the ATLAS (Advancing Tribal Livelihood and Self Reliance) project for the upliftment of women in Ranchi and other districts of the state. Under this scheme, about 20 thousand tribal women of the state will be able to increase their income by connecting them with advanced and technology based farming through this initiative.<sup>2</sup>

Digital Green is also working in the works of advanced technology based farming, ICT, data analysis, farmer diary app and management of the producer company under the women empowerment project.

JSLPS (Jharkhand State livelihood Promotion society) is working continuously for the development of rural women, with the efforts of JSLPS, the yield of women cultivating tur has been increased three times. Under the Atlas project, the tribal women and producer companies of the state have to be made self-reliant.<sup>3</sup>

The goal of the Atlas project is to make 20 thousand tribal women of the state self-reliant by connecting them with technology-based advanced farming, under which works like advisory services, video-based training, capacity building will be done to the women associated with FPOs. Under this initiative, the international organization will work to make various farmer producer companies self-reliant under the Digital Green Women's Farmers Empowerment Project. Under the non-financial agreement, special attention will be given to capacity building of farmer producer companies. The work will be done to develop various dimensions through information communication technology to digital green community driven producer companies.

Along with this, members will be trained through videos and other techniques on the functions of farmer producer companies, the role of members, the role of the board of directors, the operation of the company and other important topics.

This joint initiative will help the producer companies to become self-reliant so that the community owned farmer producer companies can become a profit making company and all the members get good income. Under this, the facility of Kisan Diary Mobile App will also be available to the farmers of the producer company, so that the data related to their marketing, collection and other works will be used in various monitoring and data analysis so that on the basis of that their activities can be further improved.

Under this agreement with Digital Green, advisory service, technical help through chatbot and information related to various works will be made available to selected farmer producer companies under the Women Farmers Empowerment Project. This initiative

will help in ensuring self-reliant and good income to the farmers of the producer company.

### **PREJHA Foundation**

The PREJHA Foundation<sup>4</sup> was formed on the joint initiative of the Government and the Pan IIT Foundation to skill the poor, backward, extremely backward, scheduled caste, scheduled tribe daughters of the state. Under the supervision of PREJHA Foundation, Culinary Arts Science Training Centers including Gurukul and Nursing Training Colleges are being run across the state. Presently 6 ANM Nursing Colleges are being operated in different districts of the state across the state. Recently, Chief Minister Hemant Soren had given appointment letters to 111 female trainee nurses who passed out from Chanhoo ANM Nursing College under Ranchi district. Not only in Jharkhand, but from various hospitals across the country, they were called for appointment as nurses.<sup>5</sup>

The state government has made preparations to make the state anemia free in 1,000 days to eradicate anemia. On March 3, 2021, the state government has also made several announcements for the women of the state in the budget for 2021-22. In this, a circular fund of Rs 449 crore, community investment fund and credit linkage of Rs 546 crore were announced for the Sakhi mandals of the state. Now women of Ranchi district of Jharkhand are also seen driving tractors in the fields. The state government has taken a new initiative to increase the participation of women groups in the agriculture sector. Under this initiative, distribution of mini tractors and power trailers has started among self-help groups of women. In the past, mini tractors and power trailers were provided to SHGs of various districts. This step of the Hemant Soren government is not only to promote women empowerment, but at the same time this step is proving to be a revolutionary step in the agriculture sector. Ranchi district administration is running various schemes related to agriculture. Under this, emphasis is also being given on Agricultural Mechanization Promotion Scheme. The government's focus is on the

prosperity and economic independence of the women farmers of the state.

A total of 380 mini tractors and 94 power trailers are approved by the government for distribution in 24 districts of the state for the year 2020-21. So far 57 mini tractors and power trailers have been distributed in seven districts. Dhanbad 04, Giridih 06, Gumla 16, Jharkhand 04, Lohardaga 10, Ramgarh 08, Ranchi 09 mini tractors have been distributed.

Besides mini tractors, power trailers have also been distributed among women groups. The special thing is that women have also been given training to drive mini tractors and power trailers. The government is giving 90 percent subsidy on these agricultural machines. Self-help groups will have to bear 10 percent of the amount. The government will soon distribute the rest of the agricultural machinery according to the target. This will benefit the food donors and agriculture of Jharkhand.

### **Manufacturing of Tasar silk clothes in Ranchi District**

From the tasar of Jharkhand, now the manufacturing of clothes has started in the state itself. By threading the silk threads here, it is now being given the form of beautiful sarees. Jharkhand State Khadi Board has taken this initiative after the order of CM Hemant Soren. It is being told that the quality of sarees made from Tasar here is very good. Actually, Tasar of Kuchai region of Jharkhand is considered to be the best in quality. Here these tasar threads are being used to make sarees. However, the production is limited now. But gradually there are plans to increase its production. The board is now focusing on the production of sarees in the training and production centers of Amda and Kuchai as well. It is taking about three days for the weavers to make a saree from the Chandil Training and Production Center.

For this, women have been given sewing machines under the Shilpi Rozgar Yojana by Jharkhand Khadi Board. Sewing machines were distributed among 329 women in different districts. Along with this, six months training was also given to the women. During

this, he was also given a stipend of Rs 150 per day. Let us tell that 25 to 30 women were trained in a batch. Along with this, lac bangles, dokra art items, equipment for making paper bags were also distributed. Even in the midst of the challenges of Kovid, the trainee women were associated with the training program with protective measures.<sup>6</sup>

Women empowerment is being promoted through sewing machine distribution program, while for the first time in Chandil, the production of sarees has been started by the Board. There are plans to further increase the production of sarees.<sup>7</sup> Recently two sewing training centers run by Lions Club of Ranchi East at SEC and Shalimar Bazar were inaugurated. The center was started to make self-help group women self-reliant. This will help women to earn their own employment by taking training in sewing and cutting. This sewing center will help in women empowerment.<sup>8</sup>

### **Rohshni Project in Ranchi District**

The women of Jharkhand will play an important role in ensuring the safety of the National Disaster Response Force (NDRF) personnel who risk their lives to protect the lives of people during disasters. Due to lack of lighting in the inaccessible areas at the time of disaster, many times the soldiers have to face great difficulties. To solve this problem 4000 solar lamps have been given to the team of NDRF.

In the absence of electricity, the jawans will be able to use it to light up difficult areas. This solar lamp has been manufactured by the self-help group of women of Ormanjhi block under the Roshni project of Ranchi, operated under Ranchi district administration. This solar lamp can provide continuous light for 5 to 6 hours. Solar lamps are being produced by Indian Oil Corporation Limited with assistance under CSR cooperation.<sup>9</sup>

Due to this, while women are becoming financially self-reliant, on the other hand, this is a useful scheme in times of trouble in the country. This solar lamp will be used by the NDRF team during emergency situations

across the country. Indian Oil Corporation Limited is supporting these entrepreneurial women in this work.

### **Conclusion**

Many financial institutions are working in Ranchi district for the economic empowerment of women. These institutions are financed by government grants. Loans are being given by commercial banks to all the needy people under the Pradhan Mantri Mudra Yojana. Apart from this, commercial banks are also providing loans to big industrialists in rural areas. Financial institutions like NABARD have been providing business loans in rural areas for a long time.

But Sakhi Mandal is playing a wonderful role for the upliftment of poor and uneducated women of rural areas of Ranchi District. Sakhi Mandal is providing financial support to small women businessmen for cottage industries. They are also getting financial support from the government. Women in rural areas start their business by doing small business like animal husbandry, poultry farming, sewing-weaving, mat making, vegetable cultivation, making bamboo items, opening of grocery shops etc. Women entrepreneurs feel comfortable doing such businesses as they are familiar with them. If needed, they also get training in the villages itself. 'Sakhi Mandal' is an ideal institution for their financial and technical support. Apart from this, the role of ATLAS, Roshani Project, PREJHA Foundation, Mahila Kisan Empowerment Project, society, JSLPS (Jharkhand State livelihood Promotion society) are also very adorable in this regard.

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# PROFESSIONAL DEVELOPMENT OF TEACHER IN 21<sup>ST</sup> CENTURY

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## Abstract

Teachers are the Icons of any society and Nation, he is the person who committed, Responsible and competent for the social reform, change and modification the society as well as Nation which is fully depend on the teacher's competency. Teacher professional capacity is of increasing interest as one way to support the increasingly complex skill students need to succeed in the 21<sup>st</sup> century. Teacher professional development initiatives appear ineffective in supporting change in teacher practice and learning of students. To know the features of effective professional development this paper emphasizes the link between student's outcome, Teacher practice and professional development. Due to the paradigm shift in teaching a new dimension arrived with variety of advance skill and capacity which require to face the challenges for ensuring the quality education to the last people of the society equally.

**Key words:** - Professional capacity, 21<sup>st</sup> century skills, paradigm shift . professional Development.

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## Introduction

Teacher professional learning is of increasing interest as a critical way to support the increasingly complex skills students need to learn in order to succeed in the 21<sup>st</sup> century. Sophisticated forms of teaching are needed to develop students' competencies such as deep mastery of challenge content, Critical Thinking, Creativity, communication, collaboration, Problem solving, Digitally literate and self-direction in tern effective professional development is needed to help teacher learns and refine the instructional strategies required to teach these skills. It is time not only to develop teaching skills in teacher to instruct and demonstrate well but must be focus on the learning skills of student as well microlearning to provide quality education to all. An integrated change in teaching learning process needed to meet the 21<sup>st</sup> century challenges.

After studies of methodologies, teaching practice from last few decade, this study become able to identify the elements of effective professional development models.

## Elements of Effective Professional Development

On the basis of using methodology we find seven widely shared features of effective professional development such professional development are :-

- Content Focused.
- Incorporate active learning utilizing adult learning.
- Support collaboration typically in job embedded context.
- Use models and modelling of effective practice.
- Coaching and expert support.

## **Content Focus**

Professional Development that focuses on teaching strategies associated with specific curriculum content supports teacher learning within their classroom contexts. As we example, the science Teacher Learning from Lesson Analysis Programme (stollA) seeks to strengthen teacher understanding of how to teach science productivity. Its first goal is to deepen teacher understanding of student science thinking which help teacher anticipate and respond to students' ideas and misunderstanding in productive ways. Its second goal is to help teacher learn to sequence science ideas to help students construct a coherent "story" that makes sense to them.

## **Active Learning**

Active learning provides teacher with opportunity to get hand on experience designing and practicing new teaching strategies. In professional development models featuring active learning teacher often participate in the same style of learning they are designing for their students using real, example of curriculum, student work and instruction.

## **Collaboration**

High quality professional development creates space for teacher to share ideas and collaborate their learning often in job-embedded context that relate new instructional strategies to teachers students and classroom. By working collaboratively , teacher can create communities positively change the culture and instruction of their entire grade level department, school and district collaboration can span a host of configuration from one -on – one or small group collaboration to schoolwide collaboration to collaboration with other professional beyond the school.

## **Use of Models and Modelling**

Curricular models and modeling of instruction provide teacher with a clear vision of best practices look like. Teachers may view models that include lesson plan, unit plan, sample student work, observation of peer teachers and video or writing cases of accomplished teaching.

## **Coaching and Expert Support**

Coaching and expert support involve the sharing of expertise about content and practice focused directly on teachers' individual needs. Experts may share their specialized knowledge as one-on one coach in the classroom as facilitators of group workshop, or as remote mentors using technology to communicate with educators. They may include master teacher or coaches based in universities or professional development organization. Expert and master teacher or coaches provide their ideas strategies to the teacher in different discipline through workshop, seminar or orientation programmes.

## **Feedback and Reflection: -**

High quality professional learning frequently provides building time for teachers to think about receive input on and make change to their practice by facilitating reflection and soliciting feedback. Feedback may be offered a teacher analyze lesson plan, demonstration lesson, or videos of teacher instruction which also provide opportunities for reflection about what might be refined or retained and reinforced. These activities are frequently undertaken in the context of a coaching session or workshop but may also occur among peers.

## **Sustained Duration**

Effective professional development provides teachers with adequate time to learn, practice, implement and reflect upon new strategies that facilitate changes in their practice. As a result, strong professional development initiatives typically engage teachers in learning over weeks, months, or even academic years, rather than in short one off workshop.

## **Putting it all together**

Effective professional learning incorporates most or all of those elements well designed professional learning communities, such as those instituted by the National writing project can integrate these elements to support teacher learning resulting in student learning gains. This Collaboration and job embedded professional development described in additional detail in the box that follows, can

enable widespread improvement within and beyond the school level.

**Creating Conditions for Effective Professional Development-** The quality of a professional development initiatives implementation has implication for its over all effectiveness in enhancing teacher practice and improving student learning. Researchers have found that willing teachers are sometimes unable to implement professional development practices due to the best designed professional development may fail to produce desired outcome it is poorly implemented due to barriers such as: -

- Inadequate resource, including necessary curriculum materials.
- Lack of a shared vision about what high quality instruction entails.
- Lack of time for implementing new instructional approaches during the school day or year.
- Failure to align state and local policies toward a coherent set of instructional practice.
- Dysfunctional school culture and
- Inability to track and assess the quality of professional development.

Implementing professional development well also requires responsiveness to the specific needs of teachers and learners, and to the school and district context in which teaching and learning will take place. These types of common obstacles to professional development should be anticipated and planned for during both the design and implementation phases of professional development.

**Implementation for Policy and Practice-** Policy can help support and incentivize the kind of evidence – based professional development described here. For example,

- a) Policymakers could adopt standard for professional development to guide the design, evaluate and funding of professional learning outlined in this report as well as standard for implementation.
- b) Policymakers and administrators could evaluate and redesign the use of line and school schedules to increase opportunities for professional learning and collaboration, including participation in professional learning communities peer coaching and observation across classroom and collaborative planning.

- c) State and district can provide technology facilitated opportunities for professional learning and coaching using funneling available under of rural communities and provide opportunities for intra-district and intra- school collaboration.
- d) State and district administration could identify and develop expert teacher as mentors and coaching to support learning in their particular areas of expertise for other educators.

In the end well designed and implemented professional development should be considered an essential component of a comprehensive system of teaching and learning that support students to develop knowledge, skills and competencies they need to thrive in the 21<sup>st</sup> century. To ensure coherent system that support teachers across the entire professional continuum professional learning should link to their experience in preparation and induction as well as to teaching standard and evaluation. It should also bridge to leadership opportunities to ensure a comprehensive system focused on the growth and development of teacher.

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# A STUDY OF PRADHAN MANTRI JAN DHAN YOJANA AND ITS IMPACT-PRE AND POST COVID IN PALMA VILLAGE OF DEOGHAR DISTRICT IN JHARKHAND

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## Abstract

**Purpose-** This paper tries to evaluate the level of FI in rural areas of Jharkhand and study the impact of PMJDY and financial inclusion services provided by the banks, its impact pre Covid -19 and post Covid-19 and awareness about these among the residents of Palma village, which is in Deoghar district of Jharkhand. **Methods** - The research design adopted in this study is exploratory and descriptive in nature. The primary data were collected by interviewing rural households. **Results** - From the above analysis it is found that chi square value is 8.64 which is more than .5 so there exists a relation between independent variable PMJDY and dependent variables PMJDY (gender, age, income, and education) respectively. **Limitation** - This study focuses on the socio-economic condition of rural areas of Jharkhand but sample is only taken from the small Palma village of Deoghar district of Jharkhand so it may not give exact picture of the socio-economic condition of rural areas of Jharkhand. **Contributions** - This study is based on Palma village of Jharkhand in order to represent the socio-economic condition of rural Jharkhand.

**Keywords:** - Banking services, COVID-19, Financial inclusion, Unbanked population

**Abbreviations-**PMJDY- Pradhan Mantri Jan Dhan Yojana, RBI –Reserve Bank of India, FI – Financial inclusion, PM-Prime Minister,

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**Introduction:** Jharkhand was formed from the state of Bihar on 15 November 2000 and became India's 28th state. It is located in eastern India, bordered by the states of West Bengal (East), Uttar Pradesh (North West), Bihar (North), Odisha (South), and Chhattisgarh (West). According to 2011 census of India, the state has a population 3.29 crores approx distributed in 24 districts and 260 blocks (Government of Jharkhand, 2013). According to Jharkhand Government report – “Jharkhand is known for its plethora of tribal groups (total 32 distinct groups) which

constitute 26.3 percent of the total population”. In the state of Jharkhand where the majority of people are residing in villages, it is necessary to include the rural population in the mainstream of financial development. This can only be achieved by acquainting them with the basic financial services and schemes and encouraging them to avail the same.

The central and the state governments have taken vital steps in the direction of financial inclusion so that the underprivileged and the weaker sections of the rural population can come forward and find themselves in league with the financial development which will ultimately lead to the overall development of

the society. Implementation of PMJDY on 28 August 2014 account in the public sector banks, issuing of Kisan Credit Cards, provision of Mudra loan, etc. are vital steps towards the financial inclusion in the state. Many Self-help Groups (SHGs) have also come forward to provide basic financial services to the rural population leading to their overall development.

According to the RBI report, 80% of the Indian population are integrated with banking services, however out of this only 23% of the population is associated with the PMJDY scheme, as only these accounts were receiving direct benefit transfers. Does it mean that only 20% of Indians are excluded from financial services? The further study it has to be found that the majority of the population are well known about PMJDY and every individual has opened many accounts with various banks.

**PMJDY :** It is a zero balance or no frill account scheme launched on 15 August 2014 by our honourable PM Shri Narendra Modi and implemented on 28 August 2014. It gained so much importance over time as it connects the poor and backward class of society directly to the Indian banking system. This account helps most people in receiving various subsidies provided by the government directly in their accounts. (PMJDY): “Financial Inclusion program (Pradhan Mantri Jan- Dhan Yojana,) was the Prime Minister’s first financial inclusion drive aimed at improving the lives of millions of India’s poor by bringing them into the main financial stream and freeing them from the clutches of usurious money lenders” (Reserve Bank of India, 2016) . In the Corona era, the opened Jan-Dhan accounts proved to be lifesaving. During the lock down period, 365.29 crores came to the account of the people of Jharkhand (Media report, 2020)

**Demographic Profile-** According to the 2011 Census, 75.95% of the population of Jharkhand live in rural areas (Census, 2011). Palma is a village in Sarath Block of Deoghar District of Jharkhand. It is 209 KM away from the state capital Ranchi. According to the 2011 Census, Palma Village has a total population of 1590 residents residing in 283 houses. The female literacy of that village is 15.2%. (Census, 2011).

**Financial Inclusion (Definitions)-** The cooperative movement that began in India in 1904 is credited with providing rise to the new concept of financial inclusion. It gained popularity in 1969, when 14 of the country's major commercial banks were nationalized, and the lead bank system was established shortly after. Branches were opened in large numbers around the nation, and even in previously underserved areas.

- a) It is basically defined as the process of providing financial services to the economically backward sections of the society.
- b) Process that ensures the ease of access, availability, and usage of the formal financial system for all members of an economy”. (Sarma & Pais, 2008),“
- c) According to the World Bank Report, “Financial Inclusion is an absence of price and non-price barriers in the use of financial services”.

**Research Gap-** The research objective has been developed from the research problem statement after an in-depth study of the domain area and literature review. To understand the socio-economic status of Palma village of Deoghar district of Jharkhand.

**Objectives-** To evaluate the level of financial inclusion in rural areas of Jharkhand and study the level of impact on PMJDY and financial inclusion services provided by the banks and its awareness among the residents of Palma village of Deoghar district in Jharkhand.

**Literature Review-** A review of previous research works in the field of financial inclusion would aid in identifying research gaps, methodology used, and previous study findings. According to (Williams et al., 2017) financial inclusion's importance in poverty reduction and economic progress in developing economy (Jose, 2014) Poverty reduction initiatives are made through financial inclusive growth by deliberately generating productive economic possibilities for the underprivileged and vulnerable segments of society. According to (Greeshmadas M, 2018) the awareness level of

weaker section of society. The study found that the majority of Indians living in the villages with limited social and economic infrastructure is excluded from India's growth story. (Singh, 2017) banks continue to exclude rural households from basic financial services such as a savings account or limited credit facilities. The proportion of rural inhabitants who do not have access to bank accounts is about 40%, and it increases to more than three-fifths in India's eastern and north-eastern regions. (Chandan Kumar and Srijit Mishra, 2011) studied that there is a wide disparity between rural and urban areas and also observed that financial services concentrated only among a smaller segment of the population. (Barbar, 2011) the socio-economic status of financially included and excluded is important to understand with perspectives like caste, age, assets, income, and the household which acts as a barrier for the expansion of financial inclusion. (Hannig & Jansen, 2010) showed that the financial cost of financial inclusion are balanced by significant dynamic advantages that improve financial stability over time via a deeper and more diverse financial system (Kavidayal & Kandpal, 2016) suggested the financial literacy centers should be set up in rural areas to educate the rural people about financial products and services. Financial literacy among households can play a major role in the success of the financial inclusion drive. The study was conducted through the collection of primary data. Analyzing the data, it was identified that the rural people are unaware of the financial instruments and banking services. It helps the poor to have access to credit, savings products, and services, allowing them to combat poverty and lessen income disparity in the Indian economy. (J. Pillai, 2016) and (Greeshmadas M H, 2018) studied the responsiveness and practice of the Jan Dhan Yojana Scheme executed in the first phase (15th August 2014 to 14th August 2015) among the farmers. (Rangarajan, 2017) "Financial Inclusion among Tribal in Nilgiris District"- focused on the selected sample's knowledge zero balance accounts and the financial services provided by banks, including the institutions' efforts to promote FI. (Vaishali Waikar and Dr. Yamini Karmarkar, 2018) financial inclusion services provided by the banks and its awareness of the selected sample of the Indore district. Their study focuses on the

effect of gender and occupation on the awareness level of people. (Kumar et al., 2020) studied impact assessment of Pradhan Mantri Jan-Dhan Yojana in augmenting financial inclusion in India - A district-level analysis.

### Hypothesis Framed:-

- **Null Hypothesis-** H0: There is no a significant difference in the demographics and knowledge of PMJDY schemes in rural areas.
- **Alternative Hypothesis** H1: There is significant difference in the demographics and knowledge of PMJDY schemes in rural areas.
- H01a: There is a significant relationship between ages and PMJDY.
- H01b: There is a significant relationship between gender and PMJDY.
- H01c: There is a significant relationship between education and PMJDY.
- H01d: There is a significant relationship between employment status and PMJDY.
- H01e: There is a significant relationship between Income and PMJDY.

**Research Methodology-** The research design adopted in this study is exploratory and descriptive in nature. The primary data were collected by interviewing rural households. For this study on the PMJDY and FI in rural areas of Jharkhand in Palma village (Deoghar District) sample size was 150. The study was intended to evaluate the awareness of PMJDY, FI, and other financial inclusion services provided by the banks among the residents of Palma village in Deoghar district and also to find out the level of awareness of these schemes and services among them. A total of 150 respondents have been surveyed. These 150 respondents have been subdivided into 4 age groups. The research focused on both males and females. The respondents have been further classified into those having Government job, Private Job, self-employed, Unemployed and Student, depending upon their employment status. The data analysis was done by using the chi-square test.

## Demographic Profile of Palma village of Deoghar district of Jharkhand

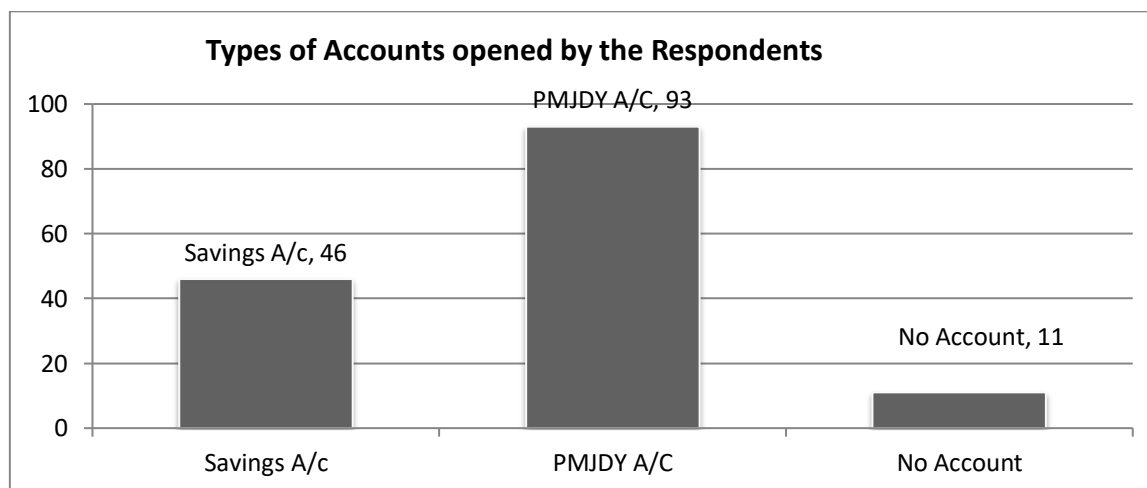
- **Gender:** Out of whole sample of respondents, 44% females and 54% males.
- **Age:** Agriculture is actively practised by people of all ages. Of the whole sample of respondents, 52.70% belongs to 18 to 30 years age group, 31.3% belongs to 31 to 45 ,10% belongs to 45 to 60 and 6% belongs to 60 above. This demonstrates that agricultural occupations continue to be prevalent among the younger generation population
- **Income:** From the analysis it is found that 87.3% of the rural people earned an average income of Rs. 1800 to Rs. 2000 per month. Very few (8%) reported monthly income above 10,000.
- **Education:** 56% of the rural people have attended only primary level

school. Only few that are 30% and 9.3% were observed to be having gone for high school and Intermediate level respectively.

**Banking and Saving Habits:** The study attempted to comprehend rural people's understanding of banking behaviour. It was shown that 92.7% of them are familiar with banking (for them banking knowledge means only dealings like cash withdrawal and cash deposits in their savings account).. Majority of them had savings account in State Bank of India, which shows a trust in Public Sector banks. 93 % these accounts holders have active account.

**Types of Accounts Opened by the Respondents of Palma village, Deoghar, Jharkhand-** In the survey it is found that majority of the population have “Pradhan Mantri Jan Dhan Yojana” i.e. 62%, whereas 31% of the respondent have “Saving account” while 7% of them have no account at all.

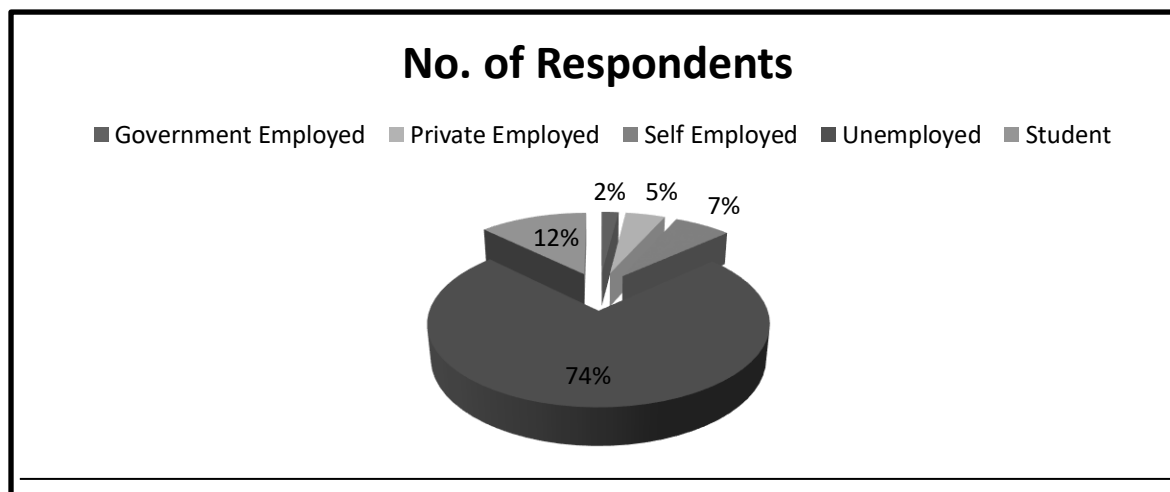
**Figure:1 Representing the types of account Opened by the Respondents**



**Employment Status:** From the analysis it is found that out of total respondents 74% are unemployed, 12% are students, 7% are self employed, 5% have private jobs and 2% have government jobs.



**Figure:-2 Representing the profession wise composition of the respondent along with percentage(Highest value-74% unemployed, lowest value-2% Government employed)**

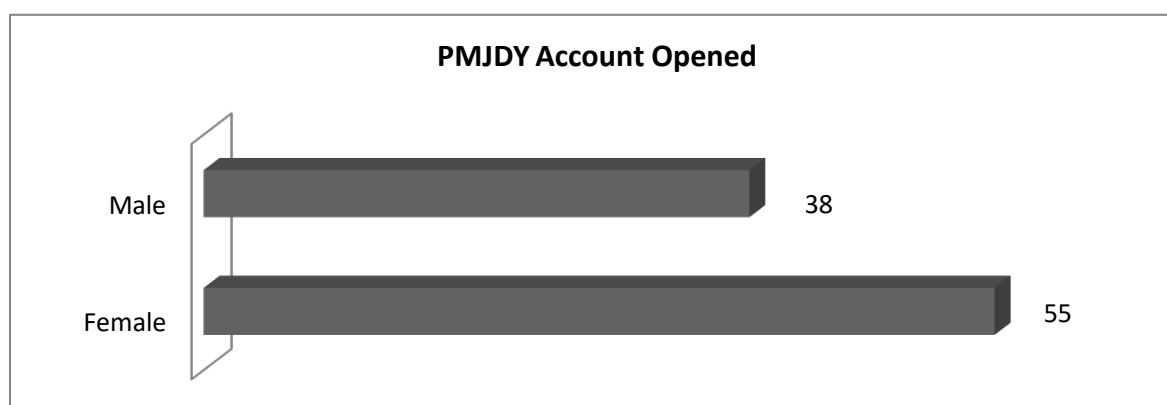


### Pre COVID-19 PMJDY

The primary objective of this study is to better understand the responsiveness and implementation of the Pradhan Mantri Jan Dhan Yojana Scheme in its fourth phase (15th August, 2014 to 14th August, 2018) among rural people. The phase presents a contrary observation, which is a grim foreboding.. Though 64 % of the rural people do have bank

accounts, the responsiveness and benefits of PMJDY schemes are not properly implied. As per the inference, only 29 % of the respondents do active transactions in PMJDY account. This is also due to suggestions given by banking officials for availing the insurance benefits, etc. (Figure-3)

**Figure:3 Representing Pradhan Mantri Jan Dhan Yojana Account opened by the Respondents of Palma village( Highest value- 55 ( Female),Lowest value – 38(Male).)**



**Purpose of Chi-Square Test:** The Chi-square test for goodness of fit is used to determine if there is a difference between the observed and predicted values. Chi-Square test indicates

that, the higher value that is 8.64 is clearly supporting the hypothesis. It is proved that null hypothesis is not accepted. Alternative hypothesis is not rejected. So that we can

assume that the variables are not dependent of each other and the categorical variables have a statistical relationship.

**H01a: There is a significant relationship between age and PMJDY**

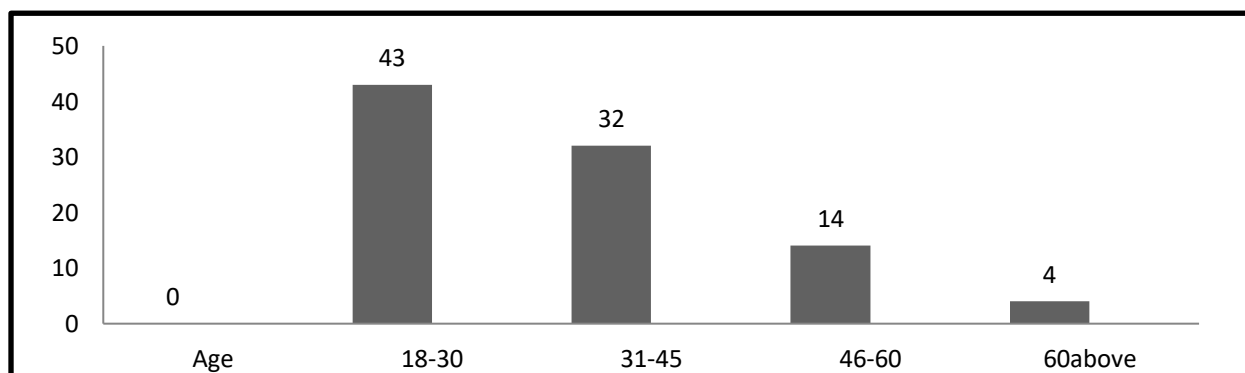
**Table 1: Chi-Square test**

	Age	PMJDY
Chi-Square	83.493 <sup>a</sup>	8.640 <sup>b</sup>
df	3	1
Asymp. Sig.	.000	.003

There is a positive relationship between age and PMJDY account. The value of the chi-square statistic is 8.64. The p-value is .003. These p-values indicate that these

variables are not independent of each other and the categorical variables have a statistically significant relationship.

**Figure:-4 representing the age group 18-30 years which is 43 of total respondent are more aware about PMJDY as compared to other age group's respondent.**



**PMJDY Account Opened= 93 out of 150 total sample**

**H01b: There is a significant relationship between gender and PMJDY**

**Test Statistics**

	PMJDY	Gender
Chi-Square	8.640 <sup>a</sup>	2.160 <sup>a</sup>
df	1	1
Asymp. Sig.	.003	.142

There is a positive relationship between gender and PMJDY account. The value of the chi-square statistic is 8.64. The p-value is .003. These p-values indicate that these variables are not independent of each other

and there is a statically significant relationship between the categorical variables.

**H01c: There is a significant relationship between education and PMJDY.**

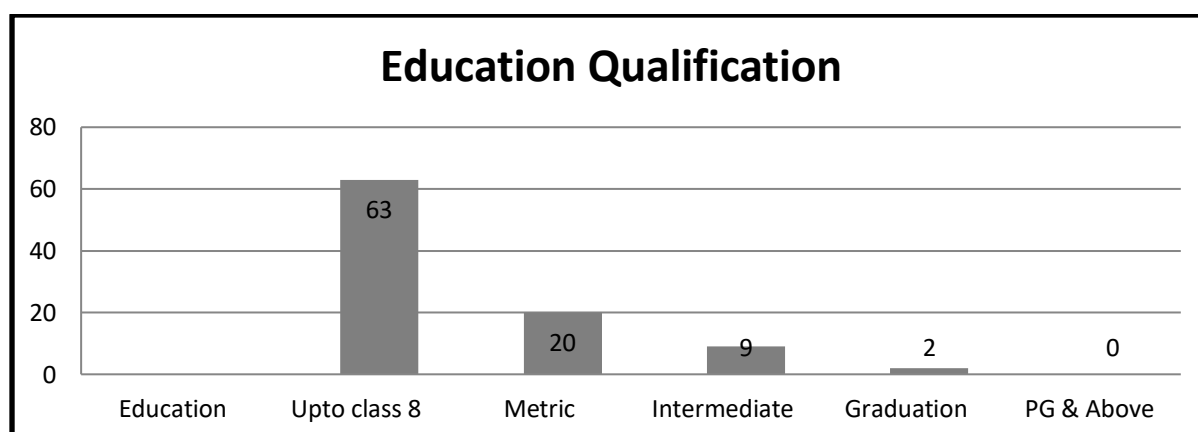
**Table 2 : Chi- Square Test Statistics**

	PMJDY Account	Education
Chi-Square	8.640 <sup>a</sup>	160.200 <sup>b</sup>
df	1	4
Asymp. Sig.	.003	.000

There is a positive relationship between education and PMJDY account. The value of the chi-square statistic is 8.64. The p-value is .003. These p-values indicate that these

variables are not independent of each other and there is a statically significant relationship between the categorical variables.

**Figure 5: Representing the education up to 8 class which is 63 of total respondents are more aware about PMJDY as compared to other group's respondents.**



**PMJDY Account Opened= 93 out of 150 total sample**

H01d: There is a significant relationship between employment status and PMJDY.

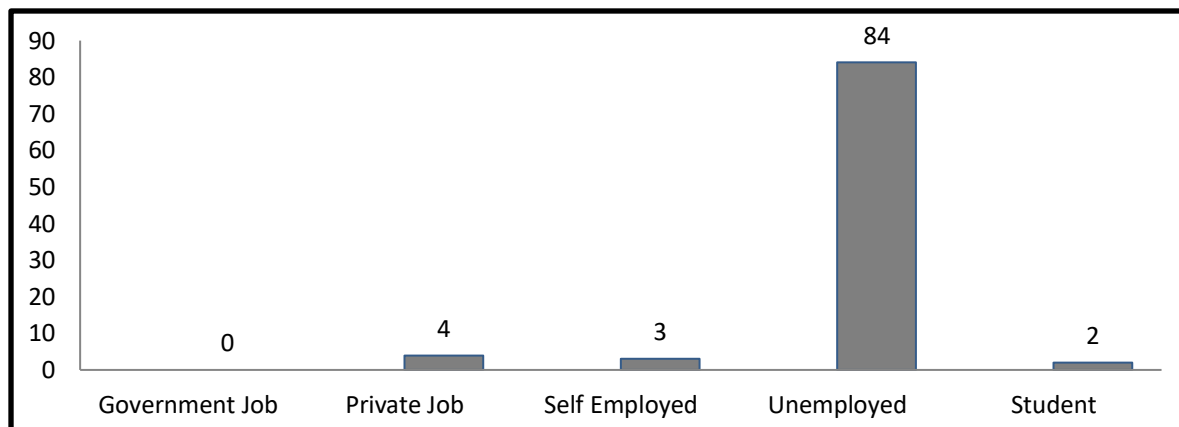
**Table 3 Chi-square Test Statistics**

	PMJDY	Employment status
Chi-Square	8.640 <sup>a</sup>	278.000 <sup>b</sup>
df	1	4
Asymp. Sig.	.003	.000

There is a positive relationship between employment status and PMJDY account. The value of the chi-square statistic is 8.64. The p-value is .003. These p-values indicate that these

variables are not independent of each other and there is a statically significant relationship between the categorical variables.

**Figure:6 Representing the unemployed which is 84 of total respondents are more aware about PMJDY as compared to other group's respondents.**



**PMJDY Account Opened= 93 out of 150 total sample**

H01e: There is a significant relationship between Income and PMJDY

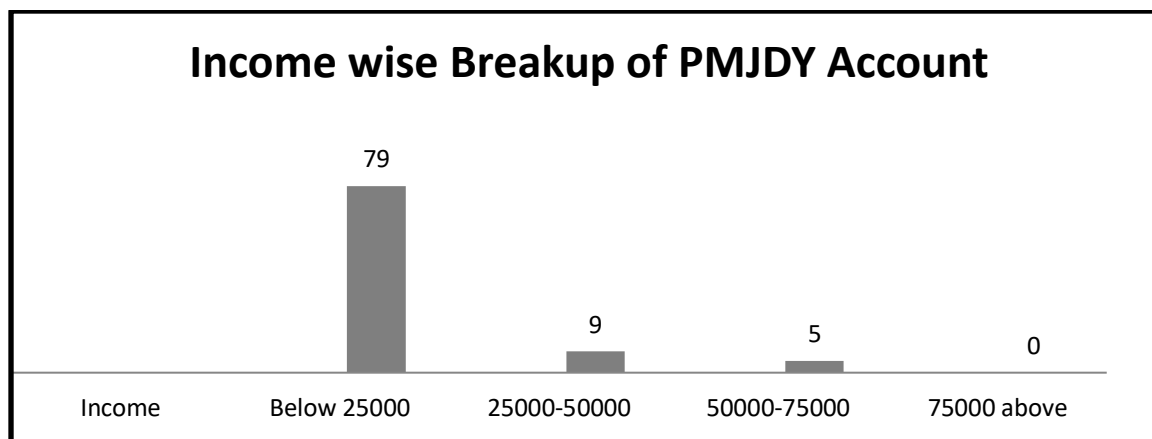
**Table 4: Chi-square Test Statistics**

	PMJDY	Income
Chi-Square	8.640 <sup>a</sup>	312.240 <sup>b</sup>
df	1	3
Asymp. Sig.	.003	.000

There is a positive relationship between income and PMJDY account. The value of the chi-square statistic is 8.64. The p-value is .003. These p-values indicate that these

variables are not independent of each other and there is a statically significant relationship between the categorical variables.

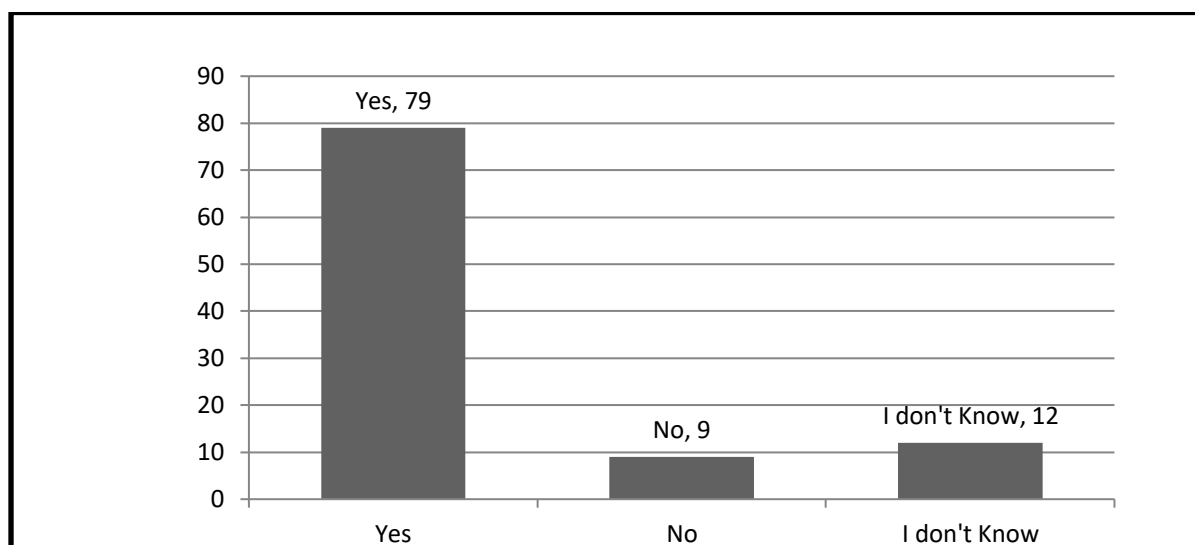
**Figure:-7 Representing the income which is 79 of total respondents are more aware about PMJDY as compared to other respondents.**



According to State Government report, Female Jan Dhan account holders were given Rs500 every month from April 2020 to June 2020 so that they would not face any difficulty in purchasing essential items and fulfilling other requirements. The benefits of this scheme were extended to all Jan Dhan women account holders in the district of Deoghar. According to Department of Financial Services-PMJDY

account opening Report (27.01.2021.). Total Beneficiaries-15,313,422, Deoghar Household Report-241. In the Corana era, the opened Jan-Dhan accounts proved to be lifesaving. During lockdown period 134 respondents out of 150 opened Jan Dhan account. 89 % of the respondents do active transactions in PMJDY account.

**Figure 8: Representing the income which is 79 of the total respondents are more aware about MPJDY as compared to other respondents**



### Findings & Results:

- From the above analysis it is found that chi square value is 8.64 which is more than .5 so there exists a relationship between independent variable PMJDY and dependent variables (gender, age, income, employment status and education) respectively.
- Respondents belonging between the age group 18-30 years which is 52.7% of total respondent taken for the study are more aware about PMJDY as compared to other age group's respondent.
- Female respondents about 59% are more aware of PMJDY as compared to males which is about 41%.
- 87% of the total respondent earns below Rs 25000 per annum of which 51.33% are more aware of PMJDY as compared to others income groups.

**Conclusion:** From the study it can be concluded that there is a high level of awareness among the

respondents of Palma village of Deoghar district in Jharkhand regarding financial inclusion services and PMDJY as only 7% of the total respondents had no account at all. Further it is being found that the awareness about these schemes and services are affected by the education, income, age, gender and employment status of the respondents. After deeply analysing the demographical profile of the respondents it's being found out that increase in age and education level has negative impact on the awareness of PMJDY among respondents. While doing this analysis a scratchy picture of socio-economic conditions of respondent is being depicted. During lockdown period 89 % of the respondents opened PMJDY account and positive impact on the awareness of PMJDY.

**Limitation of the study:** This study focuses on the socio-economic condition of rural areas of Jharkhand but sample is only taken from the small Palma village of Deoghar district of Jharkhand so it may not give exact picture of socio-economic condition of rural areas of Jharkhand. Secondly, only PMJDY is used to

measure the extent of financial inclusion in the area. So other schemes of government should have been studied in order to give true picture of financial inclusion in the rural areas of Jharkhand.

**Suggestion:** As this study is based on Palma village of Jharkhand in order to represent the socio-economic condition of rural Jharkhand the future studies may be conducted by taking in to more number of villages of Jharkhand and more government schemes in order to give clear picture of present condition of rural Jharkhand.

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# DEVELOPMENT OF RURAL WOMEN WITH THE HELP OF STATE GOVT SCHEMES AND FINANCIAL INSTITUTIONS: A STUDY OF JHARKHAND WITH SPECIAL REFERENCE TO RANCHI DISTRICT

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## Abstract

The research paper studies and critically evaluates the programs run by the Government of Jharkhand and the Central Government (Government of India) for social-economic up-liftment of weaker sections of women in Jharkhand state. It also gives a brief account of the institutions providing financial assistance to these schemes and programmes. For this study mainly the help of secondary data has been taken. In this sequence, some beneficiaries and members of NGOs have also been interviewed.

**Key words-** Women Development, Jharkhand, Ranchi District, Problems of Rural Women, Jharkhand State Livelihood Society, Jharkhand Women Development Society, Jharkhand State livelihood Promotion society.

## Introduction

### Brief account of Ranchi district of Jharkhand

The condition of rural women in Ranchi district of Jharkhand is still very pathetic. They are victims of illiteracy, malnutrition, unemployment, social injustice and social discrimination. Ranchi is the capital of Jharkhand. Ranchi district is divided into

Ranchi and Bundu subdivisions and each subdivision is further divided into blocks, panchayats and villages. It consists of 18 blocks and 305 panchayats. Under Ranchi subdivision, there are 14 blocks and there are 4 blocks in Bundu subdivision. Ranchi District has 1311 Revenue Villages under 305 Panchayats. The following table shows the blocks, panchayats and villages of Ranchi district.

**Table 1: Village & Panchayats of Ranchi District**

S. No.	Block Name	No. of Panchayats	No. of Villages
1	Angara	21	83
2	Bero	17	84
3	Bundu	11	88
4	Burmu	14	77
5	Chanho	17	67
6	Itki	9	46
7	Kanke	32	135

8	Khelari	14	25
9	Lapung	11	79
10	Mandar	19	69
11	Nagri	13	46
12	Namkum	23	110
13	Ormanjhi	18	91
14	Rahe	9	59
15	Ratu	20	51
16	Silli	20	102
17	Sonahatu	14	64
18	Tamar	23	144

Source : Govt of Jharkhand.

Tamad block of Ranchi district has maximum 144 villages and Khelari block has only 25 villages. Many blocks of Ranchi district have been affected by militancy. Many militant organizations are active in Bundu, Tamad, Ormanjhi, etc blocks. Many villages of Ranchi district are still cut off from the main stream of development. This is the reason why extremist organizations get a chance to flourish in these places. If the urban area of Ranchi is left out, then 90% of the population of this district lives in rural areas. Ranchi - the capital of the state - but the light of development has not yet come to its surrounding rural areas.

### Issues

Jharkhand, a state rich in natural resources, is trapped in the web of malnutrition. The Jharkhand report on UNICEF's malnutrition is not only shocking but also disturbing. When the children, who are said to be the future of any country and state, become victims of malnutrition, then it is natural to question the future. In Jharkhand 43 percent of the children are malnourished and about 55 percent of the

women are anemic.<sup>1</sup> 70 percent girls of Jharkhand are suffering from anemia.<sup>2</sup> Even in malnutrition, 29-30 percent of children are severely malnourished. And they need to be admitted to MTC immediately. According to the report, due to malnutrition in Jharkhand, where children are becoming short, their weight is also not increasing. Human trafficking is a big challenge for Jharkhand. By 2014, 42 thousand women and children were sent from Jharkhand to other states by human traffickers. Human trafficking continues at an uninterrupted pace even today. Women are working in cities as sex slaves or maidservants.

Girls are sold with colorful dreams and taken to cities. The districts of Ranchi, Khunti, Gumla, Latehar etc. are capable of human trafficking. from 2019 to July 2020, Jharkhand registered 956 cases of trafficking, including minors and adults, and only 593 saw filing of chargesheets. A total of 1,900 people were trafficked as per official count and only 1,534 were repatriated.

**Table 2 Problems of rural women of Ranchi district of Jharkhand**

<b>Problems of rural women of Ranchi district of Jharkhand</b>	<b>Description</b>
Malnutrition & anemia	According to a report released by UN in 2021, 70% girls in the state were anemic. Story of Ranchi district is not different. In the rural areas women and girls are victim of anemia and malnutrition.
Rape and sexual harassment	80% women in Ranchi district engaged in domestic work. Tribal women help their male family members in the field and some of them work as daily wages workers. But, cases of sexual abuse and rapes are growing in the land of forest. Crime against tribal women is up. Unfortunately police cases are not registered in most of cases.
Illiteracy & social backwardness	Literacy rate among tribal women in the state is growing but quality of education is under question mark. Moreover, Covid has halted the school education in



	villages of Ranchi district.
Alcohol and tobacco addiction and Domestic violence	Cases of domestic violence high in the district due to poverty, backwardness and alcohol addiction. Consumption of locally made liquor and home made liquor is still very high lead to death of consumer.
Death during pregnancy	From 2019 to July 2020, Jharkhand registered 956 cases of trafficking, including minors and adults, and only 593 saw filing of chargesheets. A total of 1,900 people were trafficked as per official count and only 1,534 were repatriated. Due to malnutrition and anemia 5% mothers die after giving birth to their children in the district
Sexual harassment	Cases of rape and sexual abuse in tribal areas are growing. As many as 7,563 rape cases were reported in Jharkhand during the ten-year period since the formation of the state in November 2000, In a report titled <i>Jharkhand Human Rights Report 2001-2010</i> , the human rights group said women in the state were easy prey to crimes like rape, witchcraft and dowry. The report, released in Ranchi in the form of a book, details various human rights violations in the state between 2001 and 2010. <sup>3</sup>
Human trafficking	Human trafficking is a big challenge for Jharkhand. By 2014, 42 thousand women and children were sent from Jharkhand to other states by human traffickers. Human trafficking continues at an uninterrupted pace even today. Women are working in cities as sex slaves or maidservants. Girls are sold with colorful dreams and taken to cities. The districts of Ranchi, Khunti, Gumla, Latehar etc. are capable of human trafficking. From 2019 to July 2020, Jharkhand registered 956 cases of trafficking; including minors and adults, and only 593 saw filing of chargesheets. A total of 1,900 people were trafficked as per official count and only 1,534 were repatriated.
Witch hunting	The National Crime Record Bureau data for 2019 revealed that Jharkhand was ranked third in witch-hunting cases and recorded 15 murders related to the crime. Chhattisgarh with 22 murders was on top of the list. <sup>4</sup> Up to 75.95% of the state's people live in the countryside. Since public health facilities are situated in distant towns and transport facilities are limited, people in distress find it easier to seek help from quacks and <i>ojhas</i> . <sup>5</sup>

### Programs run for rural and other women in Ranchi district

**Jharkhand Women Development Society-** Jharkhand Women Development Society runs many programs in collaboration with the state government. It is An Autonomous Body under the Department of Social welfare, Women & Child Development(GOJ). The following table gives brief account of schemes run by GoJ. JHARKHAND WOMEN DEVELOPMENT SOCIETY Presently society implementing the prog/scheme namely viz SABLA, SWADHAR, KISHORI SHAKTI YOJNA, STEP, IGMSY & SCRW (Under NMEW Program) and Ujjawala Scheme Allotment Received of Rs.26,03,000/- for the Financial Year 2012-2013 Expenditure Incurred- as on 31.08.12 Salary Head- Rs.

3,13,510/- Office Contingency Head- Rs.71,012/- Society getting the Aid from the Department under Non- Plan Head. • In financial Year 2011-12 by Vide Letter No. 75/2006-27/dated 28.04.2011 amount of Rs. 15,00,000/- and expenditure incurred sum of Rs.10,74,049/- on account of balance a sum of Rs. 4,25,951/- has been surrendered to the Department with Utilization certificate. • In financial Year 2012-13 allotment Received of Rs. 26, 03,000/- (under salary head-17, 07,000/- and Office Contingency Head- 8, 96,000/- by vide letter No.75/2006- 32 dt. 2.05.2012. from the Department.

**Table 3: Details of the some of the schemes run by Jharkhand women development society in Ranchi District of Jharkhand( started before 2016)**

Name of Scheme
STEP ( Aided by GOI) Support to Training And Employment Program me For Women(STEP) Objective: Mobilizing Women in Small viable groups and making available through training access to credit and other skill up gradation inputs Implementing agencies : Public sector organizations, DRDA, Federation, co-operatives and Voluntary Organization and NGO working in rural areas etc.
SWADHAR( Aided by GOI) (A scheme for Women in difficult Circumstances ) ( Centrally Sponsored Scheme) Objective: To Provide them with legal aid and guidance to enable them to take steps for their readjustment in family /society. Pattern of fund assistance; Fund Directly released to NGOS from GOI . Pattern of finance Assistance: State share- 10% Central Share- 90%
Kishori Shakti Yojna( Aided By GOI) To improve the nutritional and health status of girls in the age group of 11- 19 years. As well as Trained and equip the adolescent groups to improve / upgrade home based and vocational skills. Presently to used the ICDS Infrastructure in the state.
Source: <a href="http://socialwelfare.jharkhand.gov.in/sites/default/files/exp-details.pdf">http://socialwelfare.jharkhand.gov.in/sites/default/files/exp-details.pdf</a>

Name of Scheme
<b>NMEW (National Mission for Women Empowerment)</b> ( Aided By GOI) This mission aims to achieve social economic, political and legal empowerment of women through the formation and activation of a State resource Centre for Women (SRCW) in the state.
<b>Adolescent Girls Help Line-</b> Cum- Counseling The basic idea of the helpline of the Helpline in to identify and stop the occurrence of suicide among the adolescent through counseling by experienced counselors.
<b>SABLA Pattern of Assistance:</b> Budget Provisioned for the Nutrition components- Central Share 50% and State Share 50% State Share- 26.79 cr. Central Share- 26.79 Cr. Budget Provisioned for the Non- Nutrition Components – 100% from the GOI. Central Share- 81 Project* 3,80,000 per Project=3,07,80,000 As a pilot basis operational District namely: Ranchi, Hazaribagh , Gumla , Sahebganj, Giridih, W. singhbhum and Lohardaga.
<b>IGMSY</b> ( Centrally sponsored Programme under MWCD, GOI) Operational in Two district in the State as a pilot basis namely; E. Singhbhum and Simdega.

Source; <http://socialwelfare.jharkhand.gov.in/sites/default/files/exp-details.pdf>

**Chief Minister Kanyadan Yojana-** The benefit of Mukhyamantri Kanyadan Yojana is provided by the Ranchi district administration to the girls of families living below the poverty line at the time of marriage. Ranchi district administration is making a data of adolescent girls of such eligible families. Under Mukhyamantri Kanyadan Yojna, 30 thousand rupees financial assistance is provided in the savings account of the girl child under Mukhyamantri Kanyadan Yojna on the occasion of marriage to the girls of families living below the poverty line in the state of Jharkhand. In place of 'Mukhyamantri Laxmi Ladli Yojna', 'Mukhyamantri Sukanya' scheme has been started from January 2019 with the aim of emphasizing on women

empowerment, girl child education and ending child marriage malpractice.

### **Bradication of witchcraft**

The district administration is emphasizing on the eradication of witchcraft. The areas of the district where there have been more incidents of witch-business in the last few years are being surveyed and awareness programs are being run on a large scale in these areas. According to the district administration, under the social evils prevention scheme in rural areas of Ranchi district, seminars are organized on a large scale for eradication of witchcraft and people are made aware by spreading publicity through various mediums. "Group marriage program" is conducted under

the scheme for the purpose of ending the dowry system and curbing extravagance in marriage.

The district administration is preparing a model under the child protection scheme. According to this model, in which the widowed sisters of the same village and the people who are alone in the family are added for the upbringing of the orphan children of every village. The number of such lonely and orphaned children and women has increased tremendously during the Covid epidemic. By preparing such models, children will get a family atmosphere. With this, the upbringing of children will also be good and widow sisters and people living alone in the family will also be linked with social security.

Displacement, abduction and migration of a large number of adolescent girls from the district is a big problem. A large number of brokers are active in this. To keep an eye on this problem, there is a need for successful implementation of Women Helpline Scheme. Implement the Ranchi District Administration Women's Helpline Scheme firmly in the state. Tejaswini Project, National Family Benefit Scheme, Blanket and Clothing Distribution Scheme, Ujwala Yojana, Swadhar Home Scheme, Beti Bachao Beti Padhao Scheme, 15th Finance Commission grant for Anganwadi Services, Central Plan Scheme, and Program for prevention of drug abuse, Implementation of National Action Plan for Older Women is essential.

### **Jharkhand State livelihood Promotion society JSLPS**

The Rural Development Department of Government of Jharkhand (GoJ) has established a separate and autonomous society named as "Jharkhand State livelihood Promotion society"(JSLPS) which works as a nodal agency for effective implementation of livelihood promotion in the state. JSLPS is also the nodal agency for implementation of National Rural Livelihood Mission (NRLM) Project in state of Jharkhand. NRLM has an ambitious mandate Conceivably, the largest poverty reduction programme for poor in the world, The national Rural Livelihoods Mission aims at reaching nearly 70 million rural households of India, It aims to reach out to all

rural poor families and link them to sustainable livelihoods opportunities. It will nurture them till they come out of poverty and enjoy a decent quality of life.

### **Objectives of JSLPS**

- a) To alleviate the poverty in the state, especially among the disadvantaged groups
- b) To contribute to the lives of the rural poor throughout the state through empowerment and fostering strong self-managed grass root institutions and support investments for the groups of the poor.
- c) To bring in convergence among various poverty reduction and empowerment programs/schemes.
- d) To evolve strategies and approaches for the empowerment of the poor through social mobilization and institution building for community participation.
- e) To build support and service structures for providing social and technical guidance to the poor in their overall social progress and livelihood development.
- f) Establish models for participatory social and economic development of the rural poor in conformity with all these objectives and prove their relevance, sustainability and suitability of replication.
- g) To facilitate knowledge and experience sharing among stakeholders including – government departments, technical institutions, relevant autonomous agencies of the government, civil society organizations, non-governmental organizations, private sectors, community based organization and research agencies.
- h) To strengthen and form producer cooperatives/ groups/companies around key commodities non-farm products and services and expanding poor people's participation in existing commodity cooperatives & producer groups/companies.
- i) Support development of new ideas and innovative programs.
- j) Foster collaboration between relevant departments at State and District level for

poverty alleviation of disadvantaged groups in the state and partnership with civil societies, NGOs or/and any other resource agencies.

- k) Provide technical and other advisory support to government and stakeholders.

NABARD- The main mission of the bank is to promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity. NABARD came into existence on 12 July 1982 by transferring the agricultural credit functions of RBI and refinance functions of the then Agricultural Refinance and Development Corporation (ARDC). It was dedicated to the service of the nation by the late Prime Minister Smt. Indira Gandhi on 05 November 1982. Set up with an initial capital of Rs.100 crore, its' paid up capital stood at Rs.14,080 crore as on 31 March 2020. Consequent to the revision in the composition of share capital between Government of India and RBI, NABARD today is fully owned by Government of India.<sup>6</sup> NABARD has been a proud channel partner of the Government in some of these schemes shown in this section. Subsidy as and when received from the concerned Ministry is passed onto the financing banks.

- a. Dairy Entrepreneurship Development Scheme
- b. Commercial production units of organic inputs
- c. Agrilclinic and Agribusiness Centres Scheme
- d. National Livestock Mission
- e. GSS – Ensuring End Use of Subsidy Released
- f. Interest subvention Scheme
- g. New Agricultural Marketing Infrastructure

### Projects for women

**Jharkhand Tejaswini Project-** The Government of Jharkhand has initiated the “Tejaswini Project” to promote socio-economic empowerment of teenage girls and young women. This project aims to enhance their skills and help them acquire education,

training, employment and enter the experienced workforce in developing sectors of the economy. Under this project, girls and young women are provided with economic, social and political opportunities for their improved well-being. Let us look in detail about the Tejaswini Project in this article.

### Objectives

The objectives of the Tejaswini Project are given below:

- To uplift the girls and young women from poverty
- To provide access to a bank loan on a sustainable basis.
- To empower women about legal rights and equips them with knowledge on health and hygiene.
- Creation of reliable and sustainable Self Help Group (SHGs) and SHG apex organizations, to provide all their members with economic and social support.
- To enable women to have a wider range of opportunities in the economic, social and political spheres.
- To promote rural livelihoods by providing a wider range of opportunities in the economic, social and political sectors for young women from the poor communities.
- It also supports various government policies that empower women.

### Key Features of Tejaswini Project

Some of the features of Tejaswini Project are as follows:

- This project mainly supports the juvenile girls and young women of 17 districts of the state in market-driven skill training, secondary education and comprehensive social and economic empowerment.
- There are 2 million teenage girls and young women in 17 districts of the state, with the age group between 14 to 25 years, out of which 13% people belong to Scheduled Castes (SC) and 25% of Scheduled Tribes (ST).

- The project is categorised into two levels, institutional level and community level.
- Many other features that include regular counselling, life skills education, guidance sessions, livelihood support will be provided at the community level and at the institutional level, this partner will work with the institute to perform performance-based contracts to deliver the business skills training, vocational training and non-functional education.
- Women will be encouraged to get jobs opportunities in different areas. In job sectors such as fishing and agriculture, where only men work for years, as women are also provided support under this scheme for getting jobs in those areas.
- Women's educational support will be encouraged. As a result, women will be able to hold various positions according to their interests.
- About 1 lakh women entrepreneurs will be provided with smartphones. This will help women to mingle with the other people as well as the country's Digital Program.
- The Government provides access to functional education and social services, participation in local governance and labour-saving infrastructure. In addition, this programme aims to support and promote Government policies that empower women by improving the livelihoods of poor women.

### **Components under Tejaswini Project**

The below following are the three main components:

- Expanding social, educational and economic opportunities
- Intensive service delivery
- Strengthening of State capacity-building and implementation support.

### **Allocation of Funds**

Under the Tejaswini project, the Government will give industrial training to girls of Jharkhand with 5 years of age. The

Government has allotted INR 540 crores for the implementation of this scheme. For this scheme, the World Bank will give a soft loan of INR 378 crores. The State Government will spend INR 162 crores for the implementation of this scheme. It is estimated that this Tejaswini Project will benefit 6,80,000 teenage girls and young women of the state. Jharkhand Mukhyamantri Kanyadan Yojana-(Jharkhand Mukhyamantri Kanyadan Yojana) which is provided to the girls of Jharkhand state for financial assistance for marriage. Under this scheme, the girl's family is helped by the government to help in the marriage expenses. In which an amount of up to 20-30 thousand rupees is given to the girl's family for assistance. The scheme aims to target socially and economically backward classes of the state.

### **Issues**

A large number of women are suffering from anemia in rural areas of Ranchi district. We identify these victim women by surveying them and prepare the data by getting their medical checkup done by health workers. Under the supplementary nutrition program in Anganwadi centers of the state by the state government, pregnant women and lactating mothers should be benefitted by providing supplementary nutrition. The take home ration and hot food distribution program has to be strictly implemented.

Make it a goal that all rural women should also get the benefit of Pradhan Mantri Matritva Vandana Yojana. Ensure that pregnant and maternity women of all categories get maximum benefits of this scheme. For the successful operation of this scheme, promotional activities should be carried out on radio, TV channel, newspaper etc. Under the Pradhan Mantri Matru Vandana Yojana, 3749.22 lakhs have been spent so far against the available central share of Rs 1627.47 lakh. Under the Ranchi District Nutrition Campaign scheme, a target has been set to reduce the stunting percentage from 38.4 percent to 25% among children in the age group of 0 to 6 years under the implementation of the scheme by the year 2022. Through this campaign, the mechanism for providing services in a time bound manner, solid and intensive monitoring

and intervention infrastructure need to be ensured.

Historical and structural inequalities that long flourished in Jharkhand We must acknowledge that gender equality and the empowerment of women and girls in Jharkhand is still an unfinished business. Poor condition of women in the rural area of Ranchi district is among the most persistent human rights challenges of the last several generations. Apart from illiteracy, malnutrition, sexual assaults and witch hunting almost a third of the working women in the district are poorly paid, and victim of inadequate labour rights protection. Today and every day every woman, man and child can contribute to gender justice in eight simple ways as shared by the United Nations Entity for Gender Equality and the Empowerment of Women, also known as UN Women<sup>6</sup>. These simple ways are equally applicable for the rural women of Jharkhand

- a) **Raise your voice-** Voice amplifies, directs and changes the conversation. Don't sit silent in meetings or conversations with friends when you have something to contribute to the conversation.
- b) **Support one another-** Recognize inherent dignity in oneself and all other human beings through acceptance of identities different from one's own.
- c) **Share the workload-** Share the responsibility of creating safe environments for vulnerability to be freely expressed.
- d) **Get involve-** Acknowledge that your actions are crucial to the creation of fairness and accountability. Identify your commitments. Speak about them, and act on them.
- e) **Educate the next generation-** Listen actively and seek understanding. Share experience and knowledge to grow wisdom.
- f) **Know your rights-** Human rights are women's rights, and women's rights are human rights. At their most basic,

human rights concern reciprocity in human relationships that extend to all humanity and beyond.

- g) **Join the online conversation-** Human beings express their identities and their aspirations through what they say. Social media amplifies women's voices and emboldens their collective agency.
- h) **Give to the cause-** It takes time and effort for the gender equality conversation to reach everyone. Consider giving to the cause by donating money or time.

Women are entitled to safety, inclusion, and fairness and they will have them. No matter how ordinary, no matter how different, women confront current realities with tantalizing possibilities of dignity for all.

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# ROLE OF TEACHER AND PARENTS ON DIMENSION OF PERSONALITY DEVELOPMENT OF CHILDREN

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## Abstract

This study is concerned with the relationship between teachers' personality dispositions and their self-efficacy. The aim of the research is to find out if some personality dimensions are more important predictors of teachers' self-efficacy than others. Research was conducted on the sample of 168 teachers. Norwegian Teacher Self-efficacy scale was used to measure teachers' self-efficacy and Big Five Inventory for personality dimensions. Results show that teachers assessed their own self-efficacy quite high. The best evaluated was self-efficacy in the area of Instruction, while other aspects were evaluated lower. Among personality dimensions, the most important predictors of teachers' self-efficacy were Conscientiousness and Openness. Parental involvement in schools has gained the attention of many researchers and practitioners since 1980s as it was found to be positively associated with children's academic performance (Heitin, 2012 and Grayson, 2013). Authors like Darmody and Smyth (2010) explained that a good teacher-parent relationship can significantly improve teachers' self-perception as well as satisfaction. Isaiah (2013) debated that school-based involvements give parents the opportunity to observe and monitor various school activities and hence, parents can better collaborate with teachers to promote and encourage children's behavior to complete school tasks and homework. From a student perspective, students with more involved parents have less behavioral issues, achieve higher grades and have a higher potential of pursuing their education more successfully than those with less involved parents. Moreover, the same author argued that parental involvement plays an important role in terms of teaching and learning, which is considered to be a determinant of teachers' satisfaction. However, while he emphasizes that parental involvement is important for increasing the strength of partnership between parents and teachers, he also warns against any involvement that makes it difficult for the teachers' educational role and/or is used to criticize teachers.

Personality traits are about the dimensions used to describe people's personalities and are believed to play a vital role in the way teachers interact with students and parents (Michaelowa, 2002). In a study conducted by the OECD (2009), it was suggested that personality traits and skills have a significant influence on the level of job satisfaction of school teachers. The theory behind this suggestion is the theory of person-environment fit which explains that personal interests and possessed skills play an important role towards achieving job satisfaction (Tracey and Rounds, 1996b cited by Durr and Tracey, 2009). In this context, the focus shall be primarily on two traits, which are extraversion and agreeableness as they are believed to be of high relevance to the desired personal characteristics and social motivation. These specific traits seem to have a direct effect on teachers' teaching approaches and the eventual learning experience. Furthermore, it was explained that teachers with knowledgeable and promoting personality tend to make the classroom an encouraging learning environment which sustains the comfort and motivation of students. Academic improvement is essential, a unique and well-rounded personality will always help your child stand out in the crowd. Personality development for children is a must in today's times as it teaches confidence to face the world. The

basic form of a personality begins to take shape at a young age. Moreover, personality development is necessary for impressionable minds.

**Keywords: Development, Personality, Traits, Dimension**

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### **Introduction:**

Every educational system tends to achieve the best possible quality. Quality of education is most commonly reflected in students' school achievements. This is the reason why researchers have been interested in exploring factors of students' achievements for decades. Earlier, researches were focused on students' characteristics – abilities, motivation, personal traits, their families and environment conditions. In the 1970s movement of effective schools (Lezotte, 1991; Good, & Weinstein, 1986) not only caused significant changes in educational policy and practice, but also encouraged the appearance of different research orientations in educational psychology. One of the main correlates of effective schools is the belief that the school is responsible for students' achievements because the learning process is largely carried out (or should take place) within teaching process. Thus, researchers' interest moved toward examining the factors of students' achievement within school environment. Many studies suggest that, among numerous factors related to school environment, teacher have the most powerful influence on students' achievements (Marzano & Marzano, 2003).

Teachers' satisfaction is believed to play an important role towards continuous development of any educational system together with other factors, like professional expertise, competencies, strategies, as well as educational resources (Ololube, 2004). Actually, Cheng and Chen (2011) explained that teachers' satisfaction with the working environment within an academic institution can promote the quality of teaching and research quality. Therefore, teachers' needs and requirements must be fulfilled in order to improve the environment they operate in and encourage them to present outstanding teaching performances. Several researchers argued that while most of the previous studies in the education sector were focusing on students as "customers," many of them ignored the importance of teachers'

satisfaction, which is a key determinant of students' satisfaction.

### **Role Of Parents For Personality Development:**

The family enables children protection in that suggestively that makes parents responsible for their developing and to make their children grow into a total personality. (Good, 1988) The role of the woman or the mother as an educator represents a crucial resource to the development of the individual identity, which from researchers is seen even as more important as the very marital status of the parents and the occupation of the parents themselves. It seems that the feeling of being a mother, to the woman is more powerful than being a father of given child for the husband. Always in accordance to the biological as well as physiological relation of mother to the child, represents the first and reasonable part or segment of the child's development. This for the reason that mother assures child's life, as she is the one who brings the child in this world, and further on she raises them from being little towards reaching a total independency in mature life. The mother's function in this regard, has a very important role which as such may be divided into two parts or directions: The first one is related to the child's defense, while the other one to the child's overall development. Mother's protection as a function embeds several types of actions or types of functions. The 1st type is connected to the physical protection of the child, which means that the child must be provided healthcare and hygienic conditions, so that he/she could have a healthy life in a warm home environment in every sense of the word, including here the ambiance where the child lives, which must be well enlighten, a healthy place which offers the child to be showered, feed up and taken care in general. The 2nd type is the Psychological protection, which can be reflected through the child's emotional security and psychological protection, especially in moments when the child feels it when the mother is next to him i.e. her.



The father in a family is a very important factor, concerning the organization of a nice and appropriately functional development of a house hold, with a specific accent on the children. Helping fathers be the 'best fathers they can be' is therefore of enormous importance to children. A good father must be a good parent and a good husband. This person is extremely important factor in the organization of the family life as a whole, which are the basic ground towards a happily and joyful family for all the members of a respective family. Many young fathers want to do things better than how they have experienced in their lives. (Claudia&Eberhard Muhlan. 2008) His presence in the family has a particular importance while it leads the family members, i.e. the children towards a feeling of safety in their life reigning on the overall family members as a compact union of members. In these circumstances of safety, the children are the ones who benefit mostly.

### **Contributing Factors to Increased Parental Involvement:**

From personal observations, and based on local knowledge, we provide examples of programs offered in this school which have been quite successful in connecting Random Island Academy with the families and communities sending children to the school. One of us has been a teacher at this school for ten years. During this time, there have been four different administrators. The change in administration is only one reason for an increase in parental involvement. Other factors that have increased parental involvement over the past ten years are educational reform, school development, declining enrolments, the head start program and a new reporting system.

The administration certainly played a role in making parents feel welcome. With new men on the block, new and different approaches towards parental and community involvement arose. In 1992, when the Williams Royal Commission Report on Education reported to government with recommendations for change, Random Island Academy was not negatively affected, since it was classified as a necessarily existing school. The Commission also recommended that parents be given a

meaningful role in the operation of schools and that school councils should be established in all schools to provide an avenue for parental participation. The School Councils have brought the school, family and community together at Random Island Academy. School improvement, now known as school development, has also had a positive effect in bringing all parties together. All parties work together to achieve common goals. Declining enrolments have reduced units and increased teachers' workloads. Parents have alleviated the burden created by some of the time consuming tasks that needed to be done. (The school resource centre has received a tremendous amount of work from parents.) In the head start program, parents and their four-year-old children come to school one day a month. At times, the parent stays in the classroom with the child and at other times the school has sessions for parents. Finally, the board's new K-3 reporting system brings parents, students and their teachers together to discuss their child's individual program. This has benefits for everyone involved.

### **Teacher's Role As A Facilitator**

During a busy school day, sparing time for the personality development of students is a challenge for teachers. However, for most of the kids, school is their first encountered social circle that provides an excellent opportunity for personality development. Traditionally, schools were considered as a place just to learn concepts. However, today, they are taken as a place to build a foundation for children to make them upstanding adults. Each school sets a tone for integrity, respect, and kindness for its students. Moreover, teachers are the most important individuals that kids take as a role model after their parents. They notice everything teachers do; hence, they can set a better classroom environment to make their personality well-groomed. However, personality development can be proactively done via planned activities in a classroom and encouraging students to participate, develop, and adopt disciplined and ethical norms of behaviors that may last far beyond a school.

As a teacher, it is your responsibility to set appropriate and practical rules for classroom behavior. Get a clear perception of ground rules. Let them know what is acceptable and

what is unacceptable in the premises. Let the character traits and practices infuse built by every rule. Set good examples of yourself, as well. Get your work done on time. Be punctual, neat, and respectful. "Launching a healthy contest to let students suggest rules that are beneficial for the whole class is an ideal way to give them ownership of the activity." (Martha Lynn, History Instructor – Crowd Writer and Academism Help). Stay positive in praising students who exhibit good character and good behavior. As mentioned above, make positive role models for the class and employ appreciation and reward system in the form of gold stars, chocolates, and applause for good behaviors. Make ways to exchange those credits for privileges.

### Conclusion

Every child is different, and they need a customized approach to be developed well. Consistent love, support, and inspiration will help to build confidence, etiquette, and empathy. Above are some of the suggestions that teachers can include in their teaching practices to go for endless opportunities for your students by using their imaginations. From all what was said so far, we may conclude that the education in the premises of a family life, has a double meaning: Firstly, it must be seen through the perspective of its contribution to the overall child raising up and education, which is crucial to his/her proper formation of children's personality and further on, his/her preparation for leading an independent life. On the other hand, the focus must be put on the family as whole, and the role of children which must be based on their approach and contribution concerning family problems, which should be dealt with, and finally solved by them. Offering education support to children from their parents, concerning issues such as homework, would help children to create an everyday routine of learning. This approach as such should be stimulated by the parents themselves, by praising, vaunting and rewarding the children regarding the way they perform on this task. This approach as a value would raise within the children the sense of respecting the other family members. Using this education and bringing up methods while raising children, may be considered as one of the best known examples towards a positive overall approach

to the educative and formational function with the children, who later on become successful grown up citizens. Offering educational support to them, from their parents, concerning issues such as preparing their homework, on the other hand creates the so called habits of every day routine of action to the learning process, which makes the parents vaunt and praise them, creating and strengthening this way better mutual communication between the parents and children. And again, rewarding and praising the child, is a real stimulator towards a better mutual respect and closeness between all members as a compact family.

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# THE PRESENT STATUS OF HIGHER EDUCATION SYSTEM AND ITS IMPACT UPON NATIONAL DEVELOPMENT – AN OVERVIEW

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## Abstract

Higher education contributes to human resource development in many ways. Open university system of education has been enunciated to provide opportunity of higher education to those who wish to have it at their own pace, interest and time. NPE, 1992 states some countries like India also took the path of state capitalism in which the government took the economy to commanding heights to ensure adequate infrastructure and harvest goods for further value addition by the market. Thus higher education pervades the entire process of production and consumption both as input and also as goal of economic growth. Higher education itself is confronted, therefore with formidable challenges and must proceed to the most radical change and renewal it has ever been required to undertake, so that our society, which is currently undergoing a profound crisis of values, dimensions of morality and spirituality.

**Keywords:** Higher Education, globalization, education, commodity.

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## Introduction:

The Indian Education Scenario has witnessed in recent years entry of institutions offering to prepare students of higher learning certificates accredited in European countries like GCE, A and O levels, international Baccalaureate etc. Many management courses with certifications from foreign-based universities and institutions are offered through Indian institutions. General agreement on trade in service (GATS) an international treaty to which India is also a signatory, treats provision and delivery of education as trade and negotiations are on to import and export courses involving movement of persons and educational goods across borders. Currently such negotiations are restricted to educational services in higher and professional education. But globalization has created demand for educational courses and materials of foreign origin in higher education, even at the school level too.

There are indications that the emerging globalization scenario is compelling nations to compete for survival in new world economic order dominated by multi-national corporations having roots in multiple geographic locations and extending tentacles across nations. The traditional role of the state as provider of education and health is being undermined due to reinterpretation of human resource development as economic activity and hence subject to trading practices. The transformation of higher education into a commodity has profound influence on the modes of production and delivery of educational services. Entry of private sector individuals and trans-national and multi-national entities has been perceived as opportunity as well as threat. Positive dimensions of privatization of higher education are identified in the form of efficiency and consumer choice. On the other hand, the proliferation of private educational enterprise is seen as escalation of current

social inequalities due to the different access to quality education.

Higher education includes to distinct group: one relates to the teaching of practical skills in post-secondary, sub-degree technical and vocational education institutions and the other deals with more theoretical educational services provided by universities colleges and specialized professional institutions.

Higher education is becoming a marketing commodity. It is a multi-billion dollar business. Foreign universities are trying to have a share of Indian educational markets, and have prepared for this during the last decade or more. This shift from education as a social good to marketable commodity is against the Indian culture and suffers in these changes will be poor and disadvantaged people of India. The global competitiveness will essentially be for offering 'quality education' recognized at the international level and relevance to the local needs. The major issue is how to raise the quality and standards of Indian education and make it globally competitive, locally relevant and enable it to offer marketing paradigm appropriate for developing societies. The spread of education internationally, as result of globalization has clearly had effects on culture worldwide. In the 21<sup>st</sup> century education system face the dual challenge of equipping students with the new knowledge, skills and values needed to be competitive in a global market while at the sometime producing graduates who are responsible adults, good citizens both of their country and of the world. The wave of globalization and trends of internationalization of education further reinforce the need to develop a strong and vibrant education system in the country. Thus globalization challenges us to rethink not only how much education is needed but also its ultimate purposes. The challenge of globalization to education is to realize that the needs of the learners are the needs of the peoples. The Indian higher education system is the largest education system in the world in terms of the number of institutions (33659 institutions). With the changing demographics, political, philanthropic and economic environment, the objective of higher education has now more focused attention on access and equity. The India higher education has seen three phases of

funding, philanthropic to public and then to private financing. The changing financing have altered regulations, equity, efficiency and quality aspects of higher education. The very aim of higher education is to bring about an all-round qualitative development of an individual, so that, collectively, society progress in every field of creative human activity and lays the basis for a fuller and richer life for its members. It will be foolhardy to even imagine that the passport to this excellence and quality can be acquired in a mediocre center of learning let alone a sub-standard one. It is, therefore, a most lamentable fact that a number of our colleges, both old and new, are suffering from a chronic lack-of-quality syndrome.

The teaching faculty is the key factor in the imparting of quality education and this fact has to be deferred into them the quality, to say the least, is non-negotiable next in importance is the college campus, beauty in midst of functionality emanating from every curve and corner of its edifices, grounds and various other facts. Such an invigorating ambience also contributes substantially to the academic credibility and worth of the college. More will be said later on the role of the teachers and the impacts of the overall campus atmosphere. But suffice it to say at this stage that without such motivated faculty members and such an academically vibrant and surcharged campus, quality will remain in a pipe dream.

The last five decades of the 20<sup>th</sup> century had only one lesson to offer that "Change is the only permanent thing in this world." And it is this change that has provided the student of various branches the freedom to deliver at on the present and potential impact of these changes. The last one half decade has been characterized by an explosion in information technology, including computing, telecommunication, and networks, is changing the way we conduct business, governance and education, it is therefore, affecting the way we disseminate the knowledge too. Higher education in India is also transforming very rapidly. The reason for this is the changing and increasingly nature of relationship between Society, government and the higher education system. As the information technology is diffusing deep into virtuality all Section of the society, therefore, it is necessary for the

government authorities to fully utilize this phenomenon for dissemination of higher education even in the remotest parts of India. Developing a strategy for higher education starts with Serious , creative and “colour-outside-the line” thinking about Current technologies and ways in which it might be turned to this purpose to serve the nation effectively.

Higher education Contributes to human resource development in many ways. The institutions of higher education have the main responsibility of training the students who participate in the development of the country. Libraries have a long history, starting with the chained and closed-access libraries of earlier times to the present day highbrid, digital and virtual libraries that use the latest technology for provision of information through various Services. To achieve excellence in higher education, the role of academic libraries is very important. We have to be quality Concious , if we have to Substain and Survive in this Competitive world. For this every library has to try its best to improve its quality and also Services according to the changing needs of the users.

Open university System of education has been enunciated to Provide opportunity of higher education to those who wish to have it at their own peace , interest and time. NPE , 1992 states , it should be made a life-long Process. The flexibility and innovativeness of open system of education are specifically Suited to the diverse requirements of the citizens of our country including those who have joined the vocational spectrum of education. Steps would be angmented to provide resource Support to establish open universities in the states in the pattern of IGNOU in order to make higher education in a universal process. The National open school will be strengthened and open learning facilities will be extended to the Secondary stage throughout the Country in a phased manner.

There are five classical methods of shaping students of higher classes learning. But the Past decade has been the explosion of interest among college faculty in the teaching methods variously grouped under the terms Active Learning and Cooperative Learning. The

methods of active and cooperative learning are the genuin alternatives in the higher education. Active Learning is inshort anything that students do in a classroom rather than merely passive listening to an instructor's lecture.

Rhetoric of all national development policies invokes the goal of Securing better quality of life for all its citizens. Three dimensions namely, life spam and longevity, command over resources , and ability to participate in production and Consumption process characterize better quality. In recent year the practice of using the human development index of a country to compare development status across nation has become a common place. In order to secure better quality of life , the country's economy need to expand to generate revenues for supplying goods and services implied in the quality of life. Some countries like India also took the path of state capitalism in which the government took the economy to Commanding heights to ensure adequate infrastructure and haric goods for further value addition by the market. Mere economic growth is not national development. It also comprises self - determination, freedom and dignity of individuals. Indian constitution assures human rights , equality and justice. Many of these depend upon the participatory ability of the individual citizens in decision making and also on democratic environment characterized by eqylity and justice. Right kind of higher education becomes a human right in such a perspective of national development .

Accelerated economic growth Comprises production and distribution of goods and Services. The production dimension depend upon the ability of investment and skilled workers. In modern times skilled workers are considered as human capital and all other investments form physical capital. The distribution of goods and services produced depends upon the discerning consumer's (demand) , transportation and marketing. The demand is governed by the purchasing ability of the individuals. Purchasing capacity depends on the wages earned by participating in production process. The level of skill one passessess decides wage levels. Thus higher education pervades the entire process of production and consumption both as input and also as goal of economic growth.

In the words of John D.Redden and Fransis A.Ryan observe, "The state is one of the societies which has something to say concerning education." What Indian state says about education is evident from the above explanation. It shows India's realistic approach to education. Thus in view of the above, we can say that educational practice in modern India appears to be guided by the philisophy of realism. This idea is also supported by major ingredients of the National Educational policies and programmes of modern India. Some of the important points in this Connections are :

- a) Inculcation of Scientific temperament.
- b) Linking education with life skills .
- c) Utilisation of information communication technology.
- d) Accepting education as a life - long Process.
- e) Child - Centered approach to education.
- f) Education for all round development.
- g) Reducing curriculum load.
- h) Continuous and comprehensive evaluation.

The above points have been discussed in National Policy of Education, National Curriculum Framework and programme of Action on National policy of Education. These points reflect the realistic approach to education. We can reach at the conclusion that educational philosophy of modern India is based on 'Realism'.

On the eve of a new Century, thereis an unprecdented demand for and a great diversification in higher education as well as an increased awareness of its vital importance for Socio - Cultural and economic development, and for building the future for which the younger generation will need to be equipped with new skills, Knowledge and ideals. Higher education include all types of studies , training and training research at the higher levels of education provided by the universities or other educational establishment that are approved as institutions of higher education. Everywhere higher education is faced with great challenges and difficulties related to financing , equity of conditions of across during the course of studies. At the sometime , higher education is learning challenged by now apportunities relating to

technologies that are improving the way in which knowledge can be produced , managed , disseminated and controlled. Equitable access to these technologies should be ensured at all levels of education Systems. The second half of this century will go down in the history of higher education as the period of its most spectacular expansion: an over sixfold increase in students enrollment worldwide. It has also been a period of increased Socio-economic stratification and greater difference in educational opportunity within countries including in some of the most developed and wealthiest nations. With adequate higher education and research institutions providing a critical mass of skilled and educated people , no country can ensure genuine sustainable development. Higher education has given ample proof of its viability over the countries and of its ability to change and progress in the society. Higher education itself is confronted, therefore with formidable challenges and must proceed to the most radical change and renewal it has ever been required to undertake, So that our society, which is currently undergoing a profound crisis of values, dimensions of morality and spirituality.

With the aim of providing solutions to these challange and of setting in motion a depth reform in higher education in the twenty - first Century: Vision and Action. UNESCO issued in 1995, its Policy paper for change and development in Higher education at the headquarter in paris from 5 to 9 October 1998. Convinced that education is a fundamental pillar of human rights, democracy, Sustainable development and peace and shall therefore become accessible to all throughout life and that measures are required to ensure co-ordination and cooperation among various sectors of education. Believing that in this context, the solutions of problems faced on the eve of the twenty first century will be determined by the vision of the future society and by the role that is assigned to education in general and to higher education in particular.

Ultimately higher education Should aim at the creation of a new society - non violent and non - exploitative - Consisting of highly cultivated, motivated and integrated individuals inspired by love for humanity and guided by wisdom.

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# सूत्र का रखो ध्यान, खुशहाल ज़िन्दगी का है ये मंत्र महान



श्री हेमंत सोरेन  
माननीय मुख्यमंत्री



**1** पहले सुनहरे 1000 दिन (गर्भावस्था से 2 साल तक) बच्चों के लिए बेहद महत्वपूर्ण व असरदार हैं।

**2** बच्चे को 6 माह पूरा होने पर घर का बना मसला हुआ गाढ़ा पीछिक ऊपरी आहार दिन में 3 से 4 बार खिलाएं, साथ ही कम से कम 2 साल तक स्तनपान करवाना जारी रखें।



**3** अन्नमिया की रोकथाम के लिए आयरन की गोली व आयरन युक्त आहार जैसे- चना, छोले, रागी, बाजरा, हरी पत्तेदार सब्जियां, मांस, अंडा और साथ ही अमरुद, नींबू और आंवला खाएं।

**4** डायरिया के प्रबंधन हेतु ओ.आर.एस और जिंक के साथ-साथ तरल पदार्थ (पानी, नींबू-पानी, फलों का रस आदि) भी लें।

**5** अपने आसपास साफ-सफाई और स्वच्छता का ध्यान रखें।



अधिक जानकारी के लिए आंगनवाड़ी सेविका/सहिया/पोषण सस्ती/ए.एन.एम. से सम्पर्क करें।  
महिला, बाल विकास एवं सामाजिक सुरक्षा विभाग, झारखण्ड सरकार द्वारा जनहित में जारी।



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