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CONTENTS

SI.NO	NAME OF THE PAPER	PAGE NO
1	Rural and Urban Development in India: Challenges in Policy Making **RANJIT SINGH GHUMAN**	1-3
2	"Pradhan Mantri Jan Dhan Yojana"- An Impetus to Financial Inclusion **ANAMIKA CHOUDHARY**	4-10
3	Rural Development in India: A Study **ANGAD SINGH**	11-15
4	Punjab, the Land of Survival opportunity for Migrants a Case Study of Agricultural Sector of Punjab **ANKIT VERMA , ANIL VERMA**	16-28
5	Financial Inclusion and Pradhan Mantri Jan Dhan Yojana **ANUBHA CHATURVEDI**	29-34
6	Paperless Society: the Impact of E-Commerce on Travel Industry, Publishing Industry and Banking Sector **ANUAPAMA VASHISHT**	35-41
7	Goods and Services Tax: Advantages and Challenges **P.ARUNACHALAM**	42-57
8	Impact of Financial Inclusion - A Study of Himachal Pradesh **ANUBHA VASHISHT , A.K.VASHISHT**	58-67
9	Status of Migration in Uttarakhand **BALVINDER KAUR , SURJEET SINGH**	68-71
10	Mahatama Gandhi National Rural Employment Guarantee Act (Mgnrega) and Social Protection in Assam **BIKASH MAZUMDAR**	72-76
11	Relevance of Swachh Bharat Mission in Developing Countries **CHAYANIKA GOSWAMI**	77-83
12	An Evaluation Study of Agricultural Transformation and Development in Rajasthan **CHITRANJAN KUMAR MAURYA , POOJA TARUN**	84-89
13	A Study of Rural - Urban Migration: Pattern and its Determinant **DEEPA SONI , NEHA VYAS**	90-99
14	Rural Development in Maharashtra: A Study of Palghar District **DEEPAK D SHELAR**	100-103
15	Labour Market Participation in India With Special Reference to Assam **DEEPIKA DAS**	104-111
16	Growing Rural - Urban Disparities in Madhya Pradesh **DOLLY SINGH , G.M. DUBEY**	112-118
17	Disconnected: Skills, Education and Employment in Uttar Pradesh **SAMTA JAIN , RICHA PANDEY**	119-131
18	Inter-Regional Rural-Urban Disparities in Literacy in Punjab **HARINDER KAUR**	132-138
19	Demonetisation and Problems Faced by Urban Poor - A Special Case of Surat City **JAYESH N. DESAI , MRUNAL JOSHI , DIVYESH MEHTA , ASHISH NAIK**	139-147

SI.NO	NAME OF THE PAPER	PAGE NO
20	The Socio - Economic Problems Faced by The Rural Women - A Study of Kurnool District of Andhra Pradesh **K. CHINNA VENKATASWAMY**	148-156
21	A Study of Emerging Employment opportunities for HR Professionals in Implementing of Digital India **KIRTI DANG LONGAN , PREETI UMESH SHARMA**	157-161
22	Gap Between Facts and Discrepancies in Rural -Urban Developments in India **LAXMAN LAL SALVI**	162-171
23	Poverty – A Direct Threat to Global Environmental Degradation **J. SUDAKAR REDDY , E.NARASIMHULU , K.SUDHAKARA REDDY**	172-177
24	Industrial Development of Punjab **JYOTI GARG**	178-185
25	Skill Development Initiatives in India **AYUSHI BHARADWAJ, JAISHREE BHARADWAJ , SHARAD BHARADWAJ**	186-188
26	Impacts of urbanization on Environment **NARESH KUMAR SALVI**	189-195
27	Disparity in Literacy: An inter –state Analysis of India **BHAVNA TIWARI, NISHA BHARGAVA**	196-203
28	The Transformation of Demand-driven Agriculture Produce Distribution Network: Sufal Bangla as an Emerging Market Point **SANDIP MUKHERJEE, PRABIR BISWAS**	204-210
29	Government Initiatives for Skill Development in India **SUSHMA SAINI, ABHA SAINI**	211-217
30	Migration, Remittances and utilization: Myths and Reality **TALWAR SABANNA, VISHWANATH KHOT, RAGHAVENDRA HAJGOLKAR**	218-227
31	Present State of Indian Agriculture and Policy options with the Government **VINITA KATIYAR, AKHILESH KUMARI**	228-234
32	Study on area, Production and Productivity of horticulture sector in India **M. PRABHU, E.GOPI**	235-243
33	Evaluation of MGNREGA in Jammu and Kashmir **FOZIA TABASSUM, MD. FIRDOS AHMAD**	244-249
34	Role of commercial Banks in Agricultural Finance in India **DAVINDER KUMAR MADAAN, GAGANDEEP**	250-255
35	Employment Patterns among visually Impaired Persons in urban Punjab **GURPREET SINGH**	256-263
36	MGNREGA and Social Audit **HARTRIPAT KAUR, DEEPIKA**	264-268
37	Make in India Programme : Opportunities and Challenges **ISRAR AHMED**	269-276
38	Gender Disparities in Labour Market: Duncan Dissimilarity Approach **JASPIL KAUR**	277-285
39	Rural-urban Differences of utilization of Material Health care services in Assam (a Study in a selected three Districts of Assam) **JONALI NATH**	286-295
40	Rapid and unplanned urbanization in India: Issues and Challenges **JYOTI BALA**	296-306
41	Disparities Between urban and Rural Literacy in various Districts of Haryana **KANWALJIT KAUR , KAMAL PREET KAUR**	307-312
42	Financial Inclusion and Pradhan Mantri Jan Dhan Yojan **KANWALJIT KAUR**	313-320
43	Empower Farmer and Labourer in Indian Agriculture than Populist Subsidies **K. RAMAKRISHNA REDDY, M. RAMA MOHAN, G. PRATHAP**	321-326

SI.NO	NAME OF THE PAPER	PAGE NO
44	Status of Infrastructural Facilities in Bihar **KUMAR AMARENDRA NARAIN**	327-332
45	National Food security act: Opportunities and Challenges **MAHENDRA TRIPATHI , KASHI NARESH**	333-338
46	Sustainability in Agriculture to Reduce Distress **MANJULA UPADHYAY**	339-349
47	The Swachh Bharat Mission **MANOJ KUMAR**	350-352
48	Present State of Indian Agriculture & Rural Economy **MINAKSHI SEHRAWAT**	353-358
49	R-Urbanisation Governance: Need of Diversification for Livelihoods in India **M.KUMAR RAJU, A.RANGA REDDY**	359-364
50	Awareness level of National Pension System: a Study of mode access NPS Account **BAL KRISHAN**	365-372
51	Swachh Bharat Mission: a Success or Failure **NEETU JAIN**	373-383
52	Medical Tourism Industry in India: Opportunities and Challenges **R. K. SINGH, MANU BHATT, RAVINDRA DATT, REGINA JOHN, ROHIT K MISHRA**	384-388
53	The Swachh Bharat Mission **SAURABH MAHESHWARI, ANUDEEP MAHESHWARI, FARHAT YAQUB**	389-392
54	The Burning issues of Rural Development and the Prospects of Human Resources Development in India **VIKRAM SINGH**	393-395
55	Impact of MGNREGA on the consumption expenditure pattern of rural households: a study of Allahabad district **NIDHI GANGULY, JAGDISH NARAYAN**	396-406
56	Women contribution in 'make in India Programme' with Special Reference to Boutique Entrepreneurship for Allahabad Division **NIHARIKA SRIVASTAVA, JAGDISH NARAYAN**	407-420
57	Assessment of livestock Development in Jodhpur District: Trends and Future Prospects **OM PRAKASH**	421-426
58	Structural Changes in the Composition of Income and Employment **PARAS JAIN**	427-433
59	Impact of core Competency on sustainable strategic Advantage: A Study on banking sector in India **POOJA JAIN, SOMPRABH DUBEY**	434-443
60	Farmers suicides in India and Dr. M. S. Swaminathan Commission's Report Recommendations **PREM BHAGWAN ACHARYA**	444-451
61	Inclusive Growth & Development in India – PMJDY as an Instrument of Growth; Some issues & Challenges in the context of Allahabad City **JAGDISH NARAYAN, SHRISTI PURWAR**	452-459
62	India's Trade in Health Products since 2001: An RCA Analysis **QAMAR ALAM, ASHOK MITTAL**	460-474
63	Rural-urban Disparities in Uttarakhand **R.S. JALAL , NANDAN S. BISHT , THAKUR DEV PANDEY**	475-489
64	Hill Rural out Migrant's kinship with their Native Place **R.S.NEGI, DEEPAK SINGH MANHAS, MOHD. ARIF**	490-496
65	An Overview of Goods and Services Tax (GST) in India **REKHA & DEV KARAN**	497-503
66	Rural-urban Migration: impact on Rural Development **S N TRIPATY**	504-508
67	Migration from Hills to Plains in uttarakhand: impact and Remedies **SHIKHA NAGALIA SHARMA**	509-514

SI.NO	NAME OF THE PAPER	PAGE NO
68	Measurement of Gender Gap in Economic Participation and Opportunity: A Cross-State Study In Indian Context **SUDIP MUKHERJEE**, **ANIRBAN SARKAR**	515-519
69	Rural and Urban Development in India: Policies and Initiatives an Evaluation of Make in India Programme **SUMEDHA PANDEY**	520-526
70	ICT in Rural Development of India **SUNITA**	527-530
71	Swachh Bharat Abhiyan: A Study on Open Defecation **SURAJ SUBHASH YADAV**	531-536
72	The Three Years of Make in India Campaign **VANDANA MEENA , NEHA SHARMA**	537-549
73	Make in India: - Dmic Opportunities and Challenge **V. H. NAGRE**	550-554
74	Swatch Bharat Abhiyan: A Thought can Change India **VINODKUMAR N.PRAJAPATI , VAISHALI ACHARYA**	555-561
75	Production and Productivity of Fruits in Post Reform Period Among Major Fruit Producing States of India **VISHAKHA KUTUMBALE , JAWAD UL HAQUE EYTOO**	562-573

Foreword

The historic Centenary Conference of the Indian Economic Association was organized towards the close of the year 2017 in the historic city of Jodhpur— a metropolis and the second largest city in the State of Rajasthan in the region of Marwar, known for both valour and commerce.

The Association was launched in Bombay in December 1918 with an Indophile Percy Anstey in Chair. It was a great occasion for us to give a serious thought to choose four themes as is the tradition. With inputs on the principle for application for choice of themes, viz., accommodation of interest areas of wide membership without compromising the interest of economics, four themes were chosen in the Executive Council meeting held at Patiala on 21 March 2017. We decided to deliberate on (1) Behavioural Economics, a very contemporary area of research, (2) Future of Multilateral Trade Agreements, with quarter a century post-WTO and emergence of regional blocks at different levels from trade treaty to economic unions in background, (3) Rural and Urban Development in India: Policies and Initiatives, a spate of which were launched in recent past and needed serious examination, and finally, (4) Economy of Rajasthan to give expression to researchers in the region where the Conference is held. Incidentally, Richard Thaler was subsequently selected for Nobel Memorial Prize in Economic Sciences for his contributions that "have built a bridge between the economic and psychological analyses of individual decision-making and … instrumental in creating the new and rapidly expanding field of behavioral economics."

With a view to guiding researchers in remote corners, a practice has been instituted in last few decades to organize a Plenary Session in which reputed scholars of the respective fields are invited to provide the perspectives on the theme and highlight fundamental issues of research. We chose ace contributor to Behavioural Economics theme, Prof Sanjit Dhami from University Leicester, reputed scholar of international affairs Prof Sachin Chaturvedi for theme of Future of Multilateral Trade Agreement and accepted policy analyst Prof R S Ghuman for Rural and Urban Development in India, and known contributor to Rajasthan economic affairs Prof Anju Kohli. We are thankful to them having made it or sending their contributions.

Economic Reforms have been a continuing them in India for almost three decades and within a broad framework of neoliberalism there have been nuanced incursions and, in our Chief Guest words, we are Economic Reforms 3.0. Of course, our Chief Guest Dr Rajiv Kumar, made it a point to make it despite his busy schedule as Vice Chairman of the NITI

Aayog. We requested Prof Dilip M Nachane, a former Director of IGIDR to deliver a lecture in the memory of Prof Brahmananda, who happened to be his teacher and colleague. We are beholden to him as well for doing this honour to the Association. The Secretary of IEA, Prof D K Madaan has wisely chosen to include these contributions in this compendium.

The Conference was very well attended and papers were presented in various technical sessions spread over three days. Prof Madaan who was entrusted to select and edit the Conference volume has put in serious efforts in finally choosing 100 papers, categorizing them into themes, sequencing their order and editing the content before putting within covers. I am sure they will offer kaleidoscopic panorama on several issues of interest to economics fraternity in India and abroad.

P.K. Chaubey

President,

Indian Economic Association - 2017

Editor's Note

IEA is the oldest Association in Social Sciences and perhaps second oldest in the country in any discipline, after the Indian Science Congress Association (founded in 1914). The IEA organizes annual conferences, special seminars, and lectures by eminent persons of the profession, thanks to the initiative taken by Charles Joseph Hamilton, then Minto Professor of Economics at Calcutta University in December 1917 for establishing IEA. The Association is one of oldest professional learned bodies in the world. IEA stands for promoting the interest of the discipline in terms of extension, expansion and professional competence in teaching, training, research, and consultancy. It promotes the interests of its members but more than that the interest of the public. The IEA has so far organized 100 annual conferences in different parts of the country. Last 100th Conference was held at J. N. Vyas University, Jodhpur.

The present volume is in addition to some papers published in a book, entitled "Contemporary Economic Issues in India", published by Bharti Publications, New Delhi, which was released during the Inaugural Session of Centenary Annual Conference of IEA at Jai Narain Vyas University, Jodhpur on 27 December 2017. In compilation of the present volume, we acknowledge the cooperation and support of a large number of IEA members consisting of scholars, experts, and administrators. We are appreciative to all those persons who have contributed towards the success of this effort.

Special thanks and gratitude is due to Dr. Rajiv Kumar, Vice Chairman, NITI Aayog, New Delhi, who delivered an inaugural address of the conference; Prof. Dilip M. Nachane, IGIDR, Mumbai for delivering P.R. Brahmananda memorial lecture; Prof. Sanjit Dhami, University of Leicester, UK; Prof. Sachin Chaturvedi, Director General, Research and Information System for Developing Countries (RIS), New Delhi; and Prof. Ranjit Singh Ghuman,Professor of Economics, CRRID, Chandigarh for their Key note addresses on different themes. A sense of gratefulness is also due to Prof. P.K. Chaubey, President, IEA for his Presidential Address. Thanks are also due to Prof. V K Malhotra, Member Secretary, ICSSR, Prof. R.P. Singh, Vice Chancellor, Jai Narain Vyas University, Jodhpur, Dr. S.P Singh, Vice Chancellor, University of Lucknow, and Dr Arvind Dixit, Vice Chancellor, Dr. Bhimrao Ambedkar University, Agra for gracing the Inaugural Session of the Conference.

For chairing the different sessions of the conference, thanks are due to Prof. Pushpa Trivedi, IIT, Bombay; Prof A. Ranga Reddy, Tirupati; Prof. Rohini Prasad, Vice Chancellor, Sarguja University, Chhatisgarh Prof. A.P. Pandey, Vice Chancellor, Manipur University,

Imphal : Prof. ADN Bajpai, Former Vice Chancellor, Himachal Pradesh University; Dr. Mahesh Chand Sharma, New Delhi . Prof. Jagdish Shettigar, BIMTECH, Delhi; Dr. D.R. Agarwal, Director, IIT, Kolkata Prof. Saurabh Agarwal, Dean, Indian Institute of Finance, Delhi; Prof. P Prajapati, Ahmedabad; Prof. Anuradha Jain, Dean, Vivekananda Institute of Professional Studies, Delhi; and Prof. B.L. Vaishnaw, J.N.V University, Jodhpur.

Though a huge number of papers were received for presentation in the Centenary Annual Conference of the IEA, only some papers have been selected for this volume. A system of peer review was implemented. The papers were selected keeping in mind importance of the area as well as the quality of contribution. The reviewers comprise Professors including P.K. Chaubey, NMP Verma, Satish Verma, Ashok Mittal, Shyam K Mishra, Prabir Biswas, Raj Kishore Panda, etc. who did their best in shortest possible time allotted to them. We are indebted to the contributors and reviewers without whose valuable support the volume would not have been completed. We wish a great success to the conference participants, paper presenters and the contributors of the article in this volume. Help and support of all in this endeavour is acknowledged without any liability for any error and omissions. Views express are author's own.

D.K. Madaan

Editor

RURAL AND URBAN DEVELOPMENT IN INDIA: CHALLENGES IN POLICY MAKING

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I. INTRODUCTION

"The soul of India lives in its villages". Mahatma Gandhi very aptly highlighted the relevance of rural India. Every development policy should focus on the interests of people living in villages and rural India.

However, during the last 60 years two significant trends have emerged:

- Share of urban population grew significantly as compared to rural population. Since 1951, urban population grew by almost 600% where as the rural population grew by less than 300%.
- The gap between the rural and urban population is significantly wide. And more worryingly this gap is increasing, in many key areas, in the recent years.

In this key-note, I want to focus on the latter trend. In an attempt to highlight challenges in policy-making, I am presenting few aspects, of this wide and increasing gap in workforce participation, per-capita expenditure, poverty and literacy.

An equally important objective for me today is to reach out to my next generation of researchers and suggest these issues as subjects for further research.

Concern area #1: Workforce participation in rural areas is shrinking (slide 1/2)

Individual growth and development is equally important, if not more, as country growth and development.

The overall rural workforce participation rate has declined from 449 (per thousand in 1993-94) to 406 (per thousand in 2011-12). A substantial decrease. During the same period, the urban workforce participation increased from 363 to 367 per thousand.

Specifically in case of males, the rural workforce participation rate declined from 561 to 553 per thousand of population (from 1993-94 to 2011-12). Urban male workforce participation rate during this period increased from 543 to 563 per thousand.

The situation is more worrying in case of females. The rural female workforce participation rate declined from 330 to 253 per thousand of population. Urban male workforce participation rate during this period declined from 165 to 155 per thousand.

Cleary the decline in female work participation rate in rural areas is much higher as compared to males. Possibly the faster decline of women's work force participation in the labour market is to create space for their male counterparts.

For rural areas, agriculture sector is one of the major employers. The number of usually working persons (per thousand) in principal and subsidiary status (PSS) declined from 784 in 1993-94 to 641 in 2011-12.

This is an indication that the employment opportunities in agriculture in rural India have declined significantly during this period.

The striking fact in case of agriculture is the decline in the case of male workers as

compared to female workers. It declined from 741 in 1993-94 to 594 in 2011-12 in the former and from 862 to 749 in the case of latter.

Currently, the share of agriculture in GDP is merely 14% as compared to the share of workforce in agriculture, which is 55%. This speaks volumes about the deteriorating economic condition of the agriculture workforce. This has been reflected in large-scale suicides of farmers and agricultural labourers.

Decreasing workforce participation in rural areas, and specifically in case of women, must be a priority of policy makers and researchers. Policy-making and research should focus on sector specific and gender-specific workforce participation within rural and urban areas.

Rural-Urban divide in terms of expenditure

The rural and urban monthly per-capita expenditure (MPCE) in 1993-94 was Rs. 281 and Rs. 458 respectively. It was Rs. 559 and Rs. 1052 for in 2004-05 and Rs. 1287 and Rs. 2477 in 2011-12. It is obvious that the MPCE gap between rural and urban population has increased over time. In 1993-94, the urban MPCE was ~63% higher than rural MPCE.

However, since then, every Rs. 1 increase in rural MPCE has witnessed a Rs. 2 increase in urban MPCE. A 2X increase in MPCE as compared to rural MPCE is a concern in more ways than one. This increasing gap is also an indication of the lagging of rural economy in general and that of agriculture in particular.

The inter-state variation of MPCE within rural and urban population is also a concern and demands region-wise policy intervention.

Poverty estimates for rural and urban India

The percentage share of the below poverty line (BPL) population in rural India declined from 41.8 per cent in 2004-05 to 25.7 per cent in 2011-12. As compared to it, the incidence of poverty declined from 25.7 per cent to 13.7 per cent in urban India during the same period.

On the face of it, the decline of poverty incidence in rural India appears to be much higher than that in urban India. However, the proportion of rural BPL population to urban BPL population in 2011-12 is similar to 2004-05 (in both case around 400%). In 2011-12, there were still 217 million people in rural India and 53 million people in urban India under BPL.

Another pressing concern is the large inter-state variation. It needs immediate attention of the policy makers and governments.

Rural and Urban gap in the field of education

The rural-urban gap in the field of education continues to be very wide and a matter of concern. Although it's not easy to measure this gap.

The rural and urban literacy rates were 58.74 and 79.92 in 2001, registering a gap if 21.18 points. The rural and urban literacy rates were 68.91 and 84.98 in 2011, a gap of 16.07 points. Even though the gap decreased in 2011 as compared to 2001, yet the gap is very significant.

I personally feel that analysis of literacy rates doesn't really reflect the state of education and consequently the employability. And this is the area where I fear the gap is increasing and not narrowing.

As per one study in Punjab, the share of rural students in the universities and higher professional education is merely 4 per cent. The situation in other states may not be much different than that in Punjab.

This, in my opinion, is the area where researchers need to draw awareness and lead policy-making efforts.

Need of the hour

- Need to give new orientation to policy – from separate policies for rural and urban development to integrated policy.
- Importance of RNFS in doubling farmers income by 2020 can't be overemphasized. There is also a need to have convergence between rural and urban development with a special focus on fostering rural non-farm sector (RNFS) and generation of employment therein.
- RNFS and mission Ru-urban are pre-requisites to check rural to urban migration and increasing slums in urban areas.
- Integration of environmental and rural-urban infrastructural policies.
- Contextualization of government initiatives such as 'Start-up India', 'Stand-up India' and 'Make in India' in the broader framework of rural urban policy mix.
- Improving purchasing power in rural areas and among the urban migrants is fundamental to sustain the consumption led growth model.

II. CONCLUSION

Apparently this rural-urban divide is pointing towards the emerging socio-economic divide between rural and urban areas. Leaving rural areas behind would not take India to reap the much boasted of demographic dividends and lead the country to the desired level of development.

India has registered an impressive improvement in the HDI during 1991-2015. The HDI quotient increased from 0.381 in 1191 to 0.609 in 2015. However, the extent of human development seem to vary between regions and sections of population.

Economic policies that don't address this gap will in worst case fail and in best case lead to skewed development, which in turn will give birth to serious social and economic challenges.

I am confident that the researchers, policy makers and public policy shall take care of the issues raised here so as to have a peaceful transition to transformation.

"PRADHAN MANTRI JAN DHAN YOJANA"- AN IMPETUS TO FINANCIAL INCLUSION

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Abstract

The Pradhan Mantri Jan-Dhan Yojana lies at the core of development philosophy of "Sab Ka Sath Sab Ka Vikas". Viewing it as an instrument of social transformation, this yojana will bring in banking services to different strata of the society. Like a mantra, it proposes to bring everyone irrespective of the financial status into the banking fold. Access to finance, especially by the poor and vulnerable section of the society, it is a prerequisite for employment, economic growth, poverty alleviation and social cohesion.

It is the ultimate objective of the yojana to gain accessibility to the banking and credit facilities to every household. In the wider context of economic inclusion, the aim of financial inclusion is to uplift the financial conditions of the disadvantaged and vulnerable section of the economy and improve their standard of living. Having a bank account and access to better and affordable financial services, economic activities will get accelerated creating more employment opportunities for rural households. This will generate a multiplier effect on the economy. The rural households will have a higher disposable income thereby resulting to higher savings which will in turn again widen the deposit base for banks and other financial institutions.

Comparing with the earlier campaigns, like Swabhimaan, this yojana is meant for both rural and urban section of the population focusing on the household and thereby expanding the geographical coverage. The opening of a Financial Literacy Cell in all the rural branches of banks is a unique feature of this yojana. The appraisal part is the grievance redressal mechanism in respective states which distinguishes it from the previous campaigns. Jan Dhan Yojana thus marks a shift in approach and as financial inclusion is a national priority of the Government this yojana is viewed as an enabler for inclusive growth.

Keywords: social transformation, economic growth, employment opportunities, financial inclusion.

I. INTRODUCTION

The Indian constitution lay down in the article 17 about the abolition of untouchability. A significant form of untouchability which needs effective policies to get it done away with is financial untouchability. It has been observed that a vast segment of the Indian society is financially excluded from the formal financial system. Way back in 2005, the concept of financial inclusion was first mooted by the Reserve Bank of India which led to branchless banking by means of Banking Mitr (Business Correspondent) in 2006. Various efforts in this regard have been taken to bring in financial inclusion in the Indian economy. In 2011, Swabhimaan Campaign was undertaken by The Government of India which covered 74000 villages, with population more than 2000(as per 2001census) with banking facilities. To fulfill the objective of covering all households in the country with banking facilities and each household having a bank account, the national mission on financial

inclusion was given an impetus. It will serve to include all those who are left behind in the mainstream of the financial system.

Reforms undertaken in the early 1990s made India one of the world's fastest growing economies. The boom of the IT industry and improved agricultural production created an atmosphere of optimism, which led to the coining of phrases, such as Incredible India, India Shining, and India 2020 around the end of the millennium.

A step for social transformation

Under the chairmanship of Dr. C. Rangarajan, the Government of India set up a committee on financial inclusion and finalized its report in 2008 which interpreted financial inclusion as an instrument for social transformation. To make the growth an inclusive one it is required that the poor and vulnerable group should have access to the finance, thus making them financially empowered. Financial inclusion implies that the financial services are delivered at an affordable cost to the vast section of the low income groups and also to those who find these services beyond their reach. As a measure of social transformation, a step by step process needs to be initiated. By means of graduated credit, the aim is to lift the poor out of poverty. A clear cut distinction is being observed wherein one segment of the population has access to assortment of banking facilities and desired counseling while the other segment; a major lot is deprived of even the basic financial services. This deprivation certainly affects the economic growth of the country.

Economic resources of the country should be utilised for the well-being of the poor. The change will commence from this point. The efforts to include the financially excluded segments of the society in India are not new. In the campaign launched in the year 2011 by Government of India, about 74,000 villages with population more than 2,000 (as per 2001 census) were covered with banking facilities.

Financial Inclusion –A Global Concern

Growth that is not inclusive affects the society, economy and polity. Looking at the growth story of India, there has been commendable growth in Gross Domestic Product but even this is very much evident that it has been primarily due to the growth in the services sector. A low agricultural growth rate, poor employment scenario, low level of education system, inadequate healthcare services, social inequalities figures out the slow pace of the economy's growth in other areas. Inclusive growth is thus the need of the hour which can promote economic growth in a broader aspect. In this context, financial inclusion has become one of utmost importance and of a global concern.

Considering the example of Sweden and France where the banks are legally bound to open an account for anyone who approaches them. This reflects that banking services must be for one and all section of the economy without any discrimination of income or gender. When the vulnerable section of the population is made to get financially included with ease, the growth can be said to be made inclusive in the process.

It has been observed that while one segment has easy access to an assortment of banking services along with portfolio counseling, another segment is financially excluded. It is an attempt to bring in that segment which is totally deprived of the basic financial services. This group is comparatively a large segment which affects the economic growth of the nation. Thus the government of India announced this "Pradhan Mantri Jan Dhan Yojna, as a national financial mission with an objective to provide bank accounts to at least 75 million people by January 26, 2015. This will not only boost economic growth but also raise the economic status of its people.

As per the Pradhan Mantri Jan Dhan Yojana, every account holder should be provided with a Rupay debit card with a 1,00,000/- accident cover and an additional Rs. 30000/- life insurance cover who have opened their accounts before January 26th,2015. The beneficiaries shall be covered by insurance and pension schemes. Facility of overdraft would also be availed by the beneficiaries. The account performance would be monitored. The mission is to get the economy free of financial untouchability. Around 7.25 lakh bank employees have been assigned to reach the desirable target of enrolling over 7.5 crore households and open their accounts.

We can understand this with an example: say, 10 crore people receive Rs 100 as a subsidy amount in a year, this will increase the money circulation by at least Rs 1000 Crores in the local economies of this country. And this in turn will boost the grass-root economic status of the people. To achieve this milestone, it's important for both service providers and policy makers to have readily available information outlining gaps in access and interactive tools that help better understand the context at the district level. MIX designed the FINclusion Lab India FI workbook to support these actors as they craft strategies to achieve these goals.

Sab Ka Saath Sab Ka Vikaas

The Pradhan Mantri Jan-Dhan Yojana lies at the core of development philosophy of "Sab Ka Sath Sab Ka Vikas". It is the ultimate objective of the yojana to gain accessibility to the banking and credit facilities to every household. In the wider context of economic inclusion, the aim of financial inclusion is to uplift the financial conditions of the disadvantaged and vulnerable section of the economy and improve their standard of living. Having a bank account and access to better and affordable financial services, economic activities will get accelerated creating more employment opportunities for rural households. This will generate a multiplier effect on the economy. The rural households will have a higher disposable income thereby resulting to higher savings which will in turn again widen the deposit base for banks and other financial institutions. Viewing it as an instrument of social transformation, this yojana will bring in banking services to different strata of the society. Like a mantra, it proposes to bring everyone irrespective of the financial status into the banking fold.

Main Features

Full details of the PMJDY are yet to be unveiled. The media reports suggest that the initiative will be operationalised in two phases. The end objective is for each of the 75 million identified families to have two bank accounts, for a total of 150 million new accounts, each account accompanied by a debit card, by August 2018, just four years away. Each bank account will have an overdraft facility of INR 5,000/-, and accident insurance cover of INR 1 Lakh.

A feature connecting the overdraft to a credit bureau to enable low-income households to build credit histories merits serious consideration. This feature could facilitate graduation by beneficiaries to more mainstream banking and financial services; and could mitigate information gaps leading to excess borrowing and corresponding higher credit risks by the lenders.

There is also a provision for minimum monthly income of INR 5,000/- for business correspondents who link account holders with the bank. It is however worth noting that there are still substantial numbers of villages with around 2000 people which lack a bank branch. The pace of opening branches in small towns and villages has been too modest to provide the requisite bank

facilities to all villages by the year 2018 envisaged in PMJDY.

A boon for the poor and vulnerable section

The objective of the nationalization of banks in 1969 was done with an aim to bring the people in the economic mainstream. But this aim still needs to be fulfilled. About 68 percent of India's population do not have access to the banking services and depend on money lenders for loan who charge exorbitant rate of interest from them. It is thus the responsibility of the banking industry to provide banking access to the poor with easy facilitation. This form of financial inclusion is seen as a major breakthrough to overcome the vicious circle of poverty and debt. If the poor have access to the mobiles, why not to the banking services and getting a debit card? It would not only instill confidence but also bring a sense of pride among the disadvantaged section.

It is then responsibility of the state to involve people in the economic activity. As says the Sanskrit verse: Sukhasya Moolam Dharma, Dharmasya Moolam Artha, Arthasya Moolam Rajyam. The Prime Minister referred to the ancient Sanskrit Verse: which puts the onus on the state to involve people in economic activity. "This Government has accepted this responsibility."He said that Indians had a habit of saving and thinking about the future of their children.

This yojana will enable them to come out of the grip of the usurers and mahajans who charge exorbitant rates of interest from the rural people and exploit them endlessly. With a bank account, every household would gain access to banking and credit facilities. They will thus be able to manage the financial requirements, enabling them to keep away from financial crises caused by emergent needs, and most significantly, benefit from a range of financial products.

The plan envisages universal access to banking facilities with at least one basic banking account for each household, becoming financial literate, access to credit, insurance and pension facility. In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of 1 lakh. The plan also envisages channeling all Government benefits (from Centre / State / Local Body) to the beneficiaries accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government. T

Rationale

The main rationale for introducing PMJDY is that according to the 2011 Census, of the 250 million households in the country, only about 145 million, or about three-fifths of the total had access to basic banking services. Thus, about two-fifths of the households (105 million) do not have access to banking services, let alone to broader financial services. This result is in spite of many years of efforts to achieve financial inclusion by various government and non- government organisation over several decades. There is also substantial scope for improving the quality, affordability, and case of access to banking (as well as to broader financial services such as credit, insurance, and pensions).

It should however be stressed that access to banking and to financial services is not an end in itself, but it is an instrument, which when complemented by other appropriate policy initiatives, (such as Digital India initiatives) could enable households to obtain better livelihoods, and quality of living. Access to banking and financial services thus carries responsibilities by the beneficiary households and other stakeholders to utilise such access to improve their capabilities, and by government agencies and by service providers to perform their tasks competently, and with focus on desirable societal outcomes.

Progress Achieved so far

A triumph

In a single day, the insurance companies issued about 1.5 crore accident insurance policies in just a day. About 1.5 crore bank accounts were opened in a single day which created an economic history. The participation of so many Chief Ministers, Union Ministers, Government and bank officials in over 77000 locations is a reflection of the gigantic level of organization on the part of government of India. The prime minister himself stated that this is a success and an inspiration for achieving new heights.

Gender also has been an issue in financial inclusion.

As of March 2014, women constituted about 28 percent of all savings accounts with 33.69 crore accounts. As of March 2017, according to data from top 40 banks and RRBs, women's share has risen to about 40 percent. This includes 14.49 crore accounts opened by women under PMJDY, out of total of 43.65 crore women's accounts. This represents a sizeable and rapid growth in financial inclusion of women.

Effective financial inclusion should be reflected not only in terms of access but the use of financial serbices. In terms of deposit mobilization, the average balance in accounts opened under PMJDY has registered steady growth, from Rs 1065 per account in March 2015 to Rs 2236 in March 2017. Also zero balance accounts under PMJDY has declined consistently from nearly 58 percent in March 2015 to around 24 percent as of December 2016. Aadhaar enabled payments, the principle mode of transactions at Banking Correspondent (BC) outlets, have also witnessed a rapid growth , growing from 0.3 crore per month in 2015 to 2.3 crore in August 2016 and 6.8 crore in May 2017.

As a result of expansion in and strengthening of interoperability, the share of transactions performed by customers of one bank at the BC outlet of another bank has also risen, growing steadily from 1 percent to nearly 17 percent with a period of 2016 to 2017.

The number of rural accounts opened under PMJDY has grown from 8.0 crore in 2015 to 14.8 crore in May 2017. This shows that the rate of growth in transactions is at a rate much faster than the rate of growth of the rural account base. This shows that the use of accounts in terms of both deposits and transactions through BC outlets has registered impressive growth, which has a positive consequences for the viability of and the continued growth of the BC network.

The number of persons insured for personal accidents and life has increased from about 32.31 crore in March 2015 to about 45.44 crore in May 2017. This has been achieved substantially lowering the premium amount to make it affordable to large sections of the population. Several strategic choices and innovations were applied which led to noteworthy outcomes. A massive expansion of the banking outlets in rural areas which are the banking service points (SCBs) made the objective fulfilled. Such service points which were about 1.16 lakh in March 2014 doubled more than to 2.62 lakh in March 2017. Another data shows that the no. of districts having an average of 1500 households per banking service has also shown an increase from 151 districts in 2015 to 576 in March 2017. Another innovation which enabled this growth has been the linking of accounts with the customer's Aadhaar number. This has created the large user base required both for customer access for Aadhar enabled transactions and for BC viability. The third enabler for financial inclusion in insurance is the innovation of leveraging the expanded banking

network for insurance purposes and lowering premiums while expanding coverage. This innovation has increased the reach of micro insurance in rural areas ina major way.

Analysis

The targets set for PMJDY are indeed very ambitious. The PMJDY increases the demand for banking and related services massively. India's insurance sector, both life insurance and non-life insurance components are not in robust health, while life insurance coverage at less than 10 percent of the population is low. The geographical coverage of branches of insurance companies also remains limited. The reforms of insurance sector, including modernizing regulatory structure of this sector, remain high priorities. This creates a huge gap between the demand and supply of banking and financial services included in PMJDY.

It is evident that the current structure of the banking and finance sector, its technology levels, skill-sets and mind-set of the stakeholders in the sector, organisational capabilities, and regulatory structures are not equipped to attain the ambitious goals of the PMJDY. The wide demand-supply gap in any area of public policy (such as in Right to Education, RTE, Act) has the potential to impose high economic, social, and political costs. A sound practice in any public policy is to keep demand and supply of the relevant services (good and assets) in reasonable balance.

As the PMJDY substantially increases the demand for banking and other services, it is the pace at which greater effectiveness on the supply side can be attained which should determine the targets of PMJDY. The vision of having two accounts each for 75 million households must be tempered with the supply side capacities. In this context, reasons for two (rather than at least one) bank account per household need to be reexamined.

Supply side improvements are needed in the delivery systems through focused but flexible use of technologies, and through greater efficiencies and effectiveness by the banking, insurance, and other service provider organisations. Thus, too rigid a design mandated nationally is unlikely to be conductive to achieving the goals. Local context and household specific flexibility and innovations need to be encouraged.

The features of PMJDY outlined above suggest that from the society's perspective, two types of costs will need to be managed. The first type is the initial capital and related costs of opening the bank account, and costs associated with pricing (costing) of the insurance cover based on rigorous actuarial projections. The second type of costs are those costs associated with operating bank accounts, servicing insurance claims and overdraft facilities, and maintaining records of beneficiaries to utilise the services. Unless the bank accounts are used, their full beneficial effects cannot be realised. Therefore transaction costs of access to banking services must be minimised.

An important avenue for obtaining the PMJDY initiative is to use the data-base generated and delivery systems constructed for more effectively implementing other government schemes, such as payments under various pension schemes, energy, food, fertiliser subsidies, and wage payments under employment schemes such as MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) which currently are inefficiently delivered. With accessibility to the banking facilities, direct transfers of the benefits to the relevant accounts have the potential to reduce transaction costs, and minimise leakages. The resulting economic savings need to be competently estimated for a more complete social cost-benefit analysis of PMJDY.

The above indirect economic benefits however are not automatic. To obtain them, substantial enhancement of managerial and technical competency, and much better policy and organisational coherence will be required. Basic literacy levels, including financial literacy levels, will also need to be enhanced. These attributes, if developed in a focused and integrated manner, could potentially help generate positive net economic and social benefits, while helping to expand fiscal space.

An Appraisal

The above analysis suggests that the considerations which have led to the introduction of the PMJDY have considerable merits. But achieving its goals will not be either quick or automatic. The PMJDY should not be regarded as a standalone initiative but as one of several integrated initiatives designed to realise progress in financial inclusion to expand choices and capabilities of the beneficiary households for pursing better livelihoods. The success of the PMJDY should be measured by the progressive reduction in the number of households needing the assistance from this initiative after around 2020. Accountable and transparent organisational structure for implementing PMJDY in an integrated manner suggested in this column should be regarded as essential for realising the desired societal outcomes.

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RURAL DEVELOPMENT IN INDIA: A STUDY

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Abstract

The Rural Development in India is one of the most important factors for the growth of the Indian economy. India is primarily an agriculture-base country. Agriculture contributes nearly one-fifth of the gross domestic product in India. In order to increase the growth of agriculture, the Government has planned several programs pertaining to Rural Development in India. The Ministry of Rural Development in India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry and diary are the primary contributors to the rural business and economy.

A single approach to Rural Development would not be effective. In fact, Rural Development is the product of interaction between various physical, technological, economic, socio-cultural, institutional and environmental factors. Indeed, the rural sector should experience the required change so that it can join the mainstream of national development and contribute its share for economic development. It has been rightly said "In the end, however, Rural Development should not be seen as a package of specific needs but as a transformation of rural like and conditions."

Key words: Rural Development, Government Programmes, Gross Domestic Product

I. INTRODUCTION

'Rural Development' is a process of improvement of rural structure, with the help of modern ideology and thought. The process is so designed that it can reduce or gradually eliminate the poverty with sustained increase of productivity and income of the rural poor. As per World Bank paper "Rural Development is a strategy to improve the economic life of a specific group of people the rural poor. It involves extending the benefit of development to the poorest among them who seek livelihood in rural areas. The group includes small scale farmers, tenants and the landless." The Eight plan document also states, 'Rural Development has been confined to a direct attract on poverty through special employment programmes, area development programmes and land reform. However, Rural Development is not understood as merely removal of poverty in the rural areas. Krishnamurty has also rightly observed that "alleviation of poverty alone can not define the overall Rural Development." In real sense Rural Development means all round development in both economical and non-economical sectors for better life style of the rural people. The Eight plan further reiterates that 'It implies both the economic betterment of people as well as greater social transformation. Increased participation of people in the rural development process, decentralization of planning, better enforcement of land reform and greater access to credit and inputs go a long way in providing the rural people with better prospects for economic development. Improvement in health, education, drinking water, energy supply,

sanitation and housing coupled with attitudinal changes also facilitate their social development.'

Rural Development in India has witnessed several changes over the years in its emphasis, approaches, strategies and programmes. It has assumed a new dimension and perspectives as a consequence. Rural Development can be richer and more meaningful only through the participation of clienteles of development. Just as implementation is the touchstone for planning, people's participation is the centre piece in rural development. People's participation is one of the foremost prerequisites of development process both from procedural and philosophical perspectives. For the development planners and administrators it is important to solicit the participation of different groups of rural people, to make the plans participatory.

II. Objective of the study

The main objective of the Rural Development is improving the living standards of rural people by utilizing the easily available natural and human resources. The other objectives of rural development programmers are as follow:

1. Development of agriculture and allied activities.
2. Development of village and cottage industries and handicrafts.
3. Development of Socio-economic infrastructure which includes setting up of rural banks, co-operatives, schools etc.
4. Development of community services and facilities i.e. drinking water, electricity, rural roads, health services etc.
5. Development of Human resource mobilization.

Need and Importance of Rural Development

Rural Development is a national necessity and has considerable importance in India because of the following reasons:

- To develop rural area as whole in terms of culture, society, economy, technology and health.
- The develop living slandered of rural mass.
- To develop rural youths, children and women.
- To develop and empower human resource of rural area in terms of their psychology, skill, knowledge, attitude and other abilities.
- To develop infrastructure facility of rural area.
- To provide minimum facility to rural mass in terms of drinking water, education, transport, electricity and communication.
- To develop rural institutions like panchayat, cooperatives, post, banking and credit.
- To provide financial assist to develop the artisans in the rural areas, farmers and agrarian unskilled labour, small and big rural entrepreneurs to improve their economy.
- To develop rural industries through the development of handicrafts, small scaled industries, village industries, rural crafts, cottage industries and other related economic operations in the rural sector.
- To develop agriculture, animal husbandry and other agricultural related areas.
- To restore uncultivated land, provide irrigation facilities and motivate formers to adopt improved seed, fertilizers, package of practices of crop cultivation and soil conservation methods.
- To develop entertainment and recreational facilities for rural mass.
- To develop leadership quality of rural area.
- To improve rural marketing facility.
- To minimise gap between the urban and rural in terms of facilities availed.
- To improve rural people's participation in the development of state and nation as whole.
- To improve scopes of employment for rural mass.

- For the sustainable development of rural area.
- To eliminate rural poverty.
- To solve the problems faced by the rural mass for their development.

Problems in Rural Development in India

The condition of the rural people has been considered vulnerable since the Vedic period, even after we got independence the condition of rural people has not been changed; they are in the same condition as they were used to be in pre-independence period. Even many programmes have been implemented; they stand in the same position as they were used to be.

Now, let's look into the problem faced by the rural people because of whom the development of rural areas has stabilized its growth and the programmes which have been implemented for the rural development is not effective. The problems in rural development are as follows:

- The financial, manpower, managerial resources devoted to the implementation of rural development programmes are utterly inadequate.
- Better implementation of rural development programmes can be ensured only if those responsible for actual implementation are paid reasonably well, appropriately trained, and sufficiently motivated. But this has not been done as yet.
- It has been observed that the objectives of one programme conflict with those of others, and there is no institutional mechanism for reconciling them. Consequently, many programmes have utterly failed in fulfilling their objectives.
- In many cases, instruments of rural development are not properly selected, and their levels are not consistent with the objectives they seek to achieve. This results in the wastage of valuable public resources and unnecessary delays in achieving the objectives.
- The aspect of development, i.e. honesty, hard work, helping others, thrift and such other virtues indirectly help in the economic development and to which, much attention has not been paid.
- Illiteracy is one of the major factors which arrest the rural development in India.
- The political parties who play a vital role in the development of rural areas are guided more by the party interests than by national interest.

Therefore, removal of all these barriers can accelerate the process of rural development in India. The role of governmental and non-governmental organizations in this regard is, indeed, commendable. If we all work together, we can surely achieve success.

Essential Aspects of Rural Development

The essential aspects of rural development are as follows:

- Agricultural development constitutes the crucial aspect of rural development. Agricultural development is possible through the use of better seeds, adequate fertilizers, manures and pesticides, adequate supply of water and effective implementation of land reform measures.
- By effecting changes in the socio-economic institutions, rural development seeks to change the socio-economic structure of the rural community.
- The effectiveness of the rural development programmes necessitates political non-interference. The persons associated with thses programmes should be given adequate freedom to carry out their plans and programmes with undivided attention.
- The success of the rural development programmes depend on the co-operative orientation and attitude among the ruralities. The functioning of the co-operative societies goes a long way in improving the conditions of the vulnerable sections of the rural set-up.

- Rural development programmes demand the active participation of the ruralities. While formulating these programmes the opinions, attitudes, drives and interests of the rural people should be taken into account. Further, dedicated and committed village leaders should come forward to guide the masses for bringing about rural development.

Strategies in Rural Development

A strategy consists of an ordering of various policy parameters to attain the desired goals. Different strategies emphasize and give importance to different mixes of agrarian relations, techniques of production and state policies in order to achieve the goals of rural development. Three distinct strategies for rural development may be identified:

- Initially, in the 1950s, policy-makers stressed maximisation of economic growth by stepping up the investment assuming that the benefits arising out of it would 'trickle down' and diffuse among all sectors of the rural society. But in the 1970s. it was realised that the benefits of agricultural growth did not percolate to the rural poor.
- This gave birth to the second approach led by structural school which suggested distribution of assets through land reforms, community development programmes and co-operative farming. But this also did not work.
- Then came the idea in the 1980s that suggested attack on poverty through rural development programmes, such as IRDP, TRYSEM, NREP and RLEGP which latter on merged in JRY programme.

Any rural development strategy should focus in harnessing the innate capabilities of the poor so as to manifest the perfection in them and complement them with capacities such as information, knowledge, skills and attitudes so that they can participate and contribute effectively in the growing economy of the country. This is also necessary if we are to make the democracy truly representative and an inclusive one.

III. CONCLUSION

Rural Development gives us idea not only about different programmes of past but shows us the whole idea of changing and emerging concepts, approaches and strategies or its implementation. It becomes clear that the concept of Rural Development is interwoven in the heritage of Indian culture, it is as old as mankind.

Basically, what we need is to empower the rural people by providing them education and proper health care. They need to have infrastructure like electricity and water so that they are free from the cycle of droughts and floods. We need to give them self-employment so that they want to stay in villages instead of migrating in cities. There is a need to empower the villagers, and not just supporting them by food subsidies, loan waivers which end up crippling them. India will grow only when rural India marches hand in hand with cities in the twenty first century.

The government has already taken the initiative to improve the condition of the village, the only task is left for its better implementation. Together with the government, the people living in rural area are also need to contribute, without their contribution the development is not at all possible. Both have to take the initiative, this initiative will surely make our country developed country. An ideal approach may therefore, include the government, panchayats, village personals, researchers, industries, NGOs and private companies to not only help in reducing this imbalance, but also to have a multiplier effect on the overall economy.

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PUNJAB, THE LAND OF SURVIVAL OPPORTUNITY FOR MIGRANTS A CASE STUDY OF AGRICULTURAL SECTOR OF PUNJAB

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Abstract

Migration of human beings is not just a biological event but a physical and social transaction. Ever since the advent of Green Revolution, when the Punjabi farmers started adopting wheat-paddy rotation, the state of Punjab witnessed a heavy influx of laborers from various other poverty ridden states, such as Bihar, Uttar Pradesh, Rajasthan, Jharkhand etc. To make the study representative of the state of Punjab, the field work for the research work was conducted in three districts, viz. Ludhiana, Hoshiarpur and Faridkot. The factor influencing the choice of these three districts was the relative concentration of migrant agricultural laborers in the districts of Punjab. The study reveals some interesting findings, the most striking being that most of the migrant agricultural laborers, after having spent considerable time here in Punjab prefer to have themselves addressed with their changed name of Singhs' and Kaurs'. Despite significant regional variations, a common thread that runs across the study is that slowly and steadily, the culture of Punjab is absorbing these agricultural migrants in its gamut. The study also tries to examine the acceptance of the locals as regards these migrant agricultural laborers. To make the study holistic, the viewpoint of the farmers, i.e., the employers of these migrant agricultural laborers was duly Taken into account. The local farmers exhibit a strong preference for the migrant laborers as compared to the local laborers; the prime reasons for this being acceptance of low wages by the migrant laborers, their readiness to do extra work, easy availability and their less problematic and submissive nature etc. Last but not the least, the study brings to the fore the negative aspect of this assimilation, the addiction to drugs and intoxicants of the local laborers as a result of the company of migrant agricultural laborers, which may prove fatal to the health of the rural society.

Keywords: Migration, Assimilation, Migrant Agricultural Laborers, Local Agricultural Laborers

I. INTRODUCTION

Migration of human beings is a complex phenomenon. As human beings are the constituent of population, so as compared to other attributes of population, migration has attracted maximum shades of meaning. In this context, Jones (1981) has indicated that of the three components of population change, migration is the most difficult to conceptualize and measure. The difficulties in conceptualizing and measuring the phenomenon of migration arise because, unlike fertility and mortality, migration is not just an unequivocal biological event but a physical and social

transaction (Zelinsky, 1971).The phenomenon of migration has also been widely discussed and analyzed, both by economists and sociologists. In an economic sense, a person migrates only if he/she is relatively benefited by migration from one region to another (Kamble, 1983). Economists, primarily place migration in a resource allocation framework because it treats migration as a means in promoting efficient resource allocation and because migration is an activity which requires resources. Migration which involves costs as well as benefits is treated as an investment, increasing the productivity of human resources (Sjaastad, 1962). Migration will take place only if the perceived benefits of the migrants are weighing more than the costs of migration. Thus, migration is necessarily a pre-emptive move; it is the survival instinct that drives humans to seek better prospects (Sundari, 2005). Migration, being an independent human activity, is considered to be a good indicator of socio-cultural change in a country like India comprising different castes, cultures, languages and religions. The migrants and locals differ in many aspects such as language, mother tongue, complexion, food habits, etc. But migration offers a number of chances to change and adopt new ways and means in life, which ultimately bring qualitative changes in terms of socio-cultural and economic conditions. The migration of laborers from various states of India to Punjab in the agricultural sector caused socio-cultural and economic changes in them.

In Punjab, ever since the advent of Green revolution when the Punjabi farmers started adopting wheat-paddy rotation, which were more lab our intensive, the laborers from the various states such as Bihar, Uttar Pradesh, Rajasthan, Jharkhand and other poverty ridden states have been attracted to Punjab agriculture. The number of migrant laborers in the lean period came out to be about 11 per cent of the total agricultural lab our in the state whereas this number was estimated to be almost double in the peak period of workload. These migrants were pushed out of their home states by economic hardships. Their families back home are large and do not have any supplementary source of income. Being unable to support them, some members were compelled to seek employment opportunities outside their parent states. It was also found that a large number of these migrants were earlier engaged in agriculture. Their income was very meager and they were under debt. The majority of the migrant workers indicated significant improvement in their lifestyle, food habits, living conditions, saving capacity, bathing and clothing, etc. after migration. They can now spend more on social obligations like marriages, births, deaths etc. Hence, most of them have a preference to settle permanently in Punjab.

Research Methodology

The locale of the study is the state of Punjab, agriculturally the most developed state. The four stage random sampling technique was used to select the sample for the study. District was the first stage of the sample while block and village were the second and third stages of the sample respectively. To make the study representative of the Punjab state, the field work for the research work was conducted in three districts. On the basis of Census data for 2001 (GOI, 2001), the first district having maximum concentration, the second district having less concentration and the third district having the least concentration of the migrant agricultural laborers, viz. Ludhiana, Hoshiarpur and Faridkot respectively were selected for the study. The primary data regarding socio-economic characteristics of migratory as well as the local laborers, determinants & factors of migration, wage structure of the migratory and local agricultural laborers, socio-cultural changes among the migratory agricultural laborers, assimilation of

the migrant agricultural laborers with the local agricultural laborers and farmers, etc. were collected from the selected respondents on the specially structured pre-tested schedule through personal interview method. Simple statistical tools like frequencies, percentages, averages as well as advanced statistical techniques like chi-square test, students' t-test, test of proportions (Z-test), Analysis of Variance (ANOVA), etc. were applied to analyze the data. The results were presented in both tabular and graphical form.

Results and Discussion

The socio-cultural changes among the migrant agricultural laborers who came to Punjab since long and some of those who have settled down in the state for the past long period is more pronounced than ever before. This transformation in the migrants' behavior and attitude is not confined to the language but in their overall way of their life style. From the field observation it was witnessed that a few of them have their flowing beards and they prefer to be addressed with their changed names of Singhs' and Kaurs'.

After migrating to Punjab, the migrant agricultural laborers are in a good position of earning higher wages as compared to their counterparts in their native villages, so they have tolerated and adjusted themselves with their employers (farmers) and the local laborers. A small segment of the migrant agricultural laborers take part in social gatherings, festivals and local fairs of that area. As the culture and religion of the migrants and the Punjabis differ, so there is a little degree of cultural and social assimilation among them.

Participation in Social Gatherings

As regards the socio-cultural aspect of the agricultural migrants, some changes have occurred in their food and dress habits and also in their language and customs (Grewal and Sidhu, 1984), yet they have a very little participation in the social gatherings of the local agricultural laborers. While living in Punjab, a few of them have started wearing pajama and kames in place of dhoti and kurta. The data given in Table 1 shows that majority of the migrant agricultural laborers, i.e. 55.25 per cent never participated in social gatherings arranged by the locals. These social gatherings include death ceremonies, marriage functions, etc. There were 2.47 per cent of them who used to participate regularly in the social gatherings while about 34 per cent participated in the social gatherings occasionally. The overall score of participation in social gatherings was found to be 0.58 out of maximum score of 3 which became only 19.33 per cent. This shows that the extent of participation of the migratory agricultural laborers in the social gatherings organized by the locals was extremely low.

There were significant regional variations in the extent of participation of the migratory agricultural laborers in social gatherings. Though, the extent of participation was very low in all the districts under study, yet it was relatively higher in Faridkot district (24.67 per cent) as compared to and Ludhiana (17.00 per cent) and Hoshiarpur (18.67 per cent).

Table 1 Extent of Participation in Social Gatherings by the Migrant Agricultural Laborers

District	Extent of Participation				Average Extent	% Extent
	Never (0)	Occasionally (1)	Sometimes (2)	Regularly (3)		
Ludhiana	118 (57.28)	66 (32.04)	17 (8.25)	5 (2.43)	0.51	17.00
Hoshiarpur	45 (56.25)	28 (35.00)	4 (5.00)	3 (3.75)	0.56	18.67
Faridkot	16 (42.11)	16 (42.11)	6 (15.78)	0 (0.00)	0.74	24.67
Punjab	179 (55.25)	110 (33.95)	27 (8.33)	8 (2.47)	0.58	19.33
F-ratio p-value	4.51 <0.05					

Source: Field Survey 2006

Note: The figures given in parentheses represent percentage.

Participation in Festivals/ Fairs

Festivals and fairs include festivals such as diwali, dusehra, lohri, baisakhi, gurpurbs, etc. and fairs such as sports, cattle fair etc. The extent of participation of the migrant agricultural laborers in these local festivals and fairs is shown in Table2.

Majority, i.e. 52.78 per cent never participated in local festivals/fairs while only 5.56 per cent of them participated regularly. As many as 29.63 per cent participated in local festivals/fairs occasionally. The overall score of extent of participation came to be 23.33 per cent.

Table 2 Extent of Participation in Local Festivals/Fairs by the Migrant Agricultural Labourers

District	Extent of Participation				Average Extent	% Extent
	Never (0)	Occasionally (1)	Sometimes (2)	Regularly (3)		
Ludhiana	110 (53.40)	58 (28.15)	23 (11.17)	15 (7.28)	0.72	24.00
Hoshiarpur	48 (60.00)	23 (28.75)	6 (7.50)	3 (3.75)	0.55	18.33
Faridkot	13 (34.21)	15 (39.47)	10 (26.32)	0 (0.00)	0.92	30.67
Punjab	171 (52.78)	96 (29.63)	39 (12.04)	18 (5.56)	0.70	23.33
F-ratio p-value	7.91 <0.01					

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

District-wise analysis highlights significant variations in the extent of participation of the migratory agricultural laborers in local festivals and fairs. It was relatively the highest, i.e. 30.67 per cent in Faridkot district, followed by 24.00 per cent in Ludhiana district and 18.33 per cent in Hoshiarpur district. This shows that Punjabis in Faridkot district are more open-hearted towards the migrant agricultural laborers as compared to the other districts under study.

Overall, it can be said that the extent of participation of the migratory agricultural laborers in local social gatherings, festivals and fairs is extremely low; this indicates that assimilation between migrant agricultural laborers and locals is very low.

The data given in Table 3 shows that only 3 out of 269, i.e. 1.12 per cent of the local agricultural laborers participated in the social functions arranged by the migrant agricultural laborers, and that too only in Ludhiana district. In Hoshiarpur and Faridkot districts, none of the local agricultural laborers participated in the social functions of the migrant agricultural laborers.

Table 3 Participation of Locals in Migrants' Social Functions

District	Participation		Feeling During Participation		Liking Migrants' Culture	
	Yes	No	Comfortable	Ignored	Yes	No
Ludhiana	3 (2.38)	123 (97.62)	3 (100.00)	0 (0.00)	2 (1.59)	124 (98.41)
Hoshiarpur	0 (0.00)	79 (100.00)	-- --	-- --	0 (0.00)	79 (100.0)
Faridkot	0 (0.00)	64 (100.00)	-- --	-- --	0 (0.00)	64 (100.0)
Punjab	3 (1.12)	266 (98.88)	3 (100.00)	0 (0.00)	2 (0.74)	267 (99.26)

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

Of the three local agricultural laborers who felt comfortable during the functions, only 2 of the 269, i.e. 0.74 per cent liked migrants' culture. This may be the main reason of negligible participation of the local agricultural laborers in migrants' social gatherings along with the non-invitation to the locals by the migrant agricultural laborers. This shows that the social assimilation between the migrants and local laborers is prevailing at a very low level.

Perception of the Farmers about the Migrant Agricultural Laborers

The farmers of the state of Punjab have become largely dependent on migrant agricultural laborers for various agricultural operations since the advent of 'Green Revolution' (Rangi, Sidhu and Singh, 2001). Another study explains that the farmers prefer the work ethic of the migrant laborers as they are docile, less quarrelsome and ready to work for longer hours, at lesser wages. There is some evidence that this could be in some cases, have had a positive knock-on effect on the productivity of the domestic workers (Vergunst). The interaction of farmers with the migrant agricultural laborers on different aspects is shown in Table 4. It is clear from the table that a vast majority i.e. 81.25 per cent of the farmers had employed the migrant agricultural laborers on their farms in Punjab. This proportion ranged between 73.33 per cent in Hoshiarpur district to 92.86 per cent in Faridkot district. Relatively low incidence of employing migrant agricultural laborers in Hoshiarpur district may be the less lab our requiring agronomic operations in maize crop, for which family lab our is sufficient.

In response to the question whether the farmers faced any problem while communicating with the migrant agricultural laborers, only 1.92 per cent of them reported that they really faced such a problem. This problem might have arisen in those cases where the migrant agricultural laborers were either new to the place of their migration or in certain cases they could not understand the language spoken by the farmers and vice-versa.

The table further revealed that only 19.23 per cent of the farmers invited the migrant agricultural laborers on social gatherings organized by them. It was the lowest to the tune of 15.91 per cent in Hoshiarpur district and the highest of the order of 23.08 per cent in Faridkot district. This low incidence of inviting the migrant agricultural laborers in social gatherings was despite the fact that almost 100 per cent of farmers provided

accommodation to them, either a servant room in the dwelling house or a tube well room at the farm.

As many as 23.08 per cent of the farmers used to offer liquor to the migrant agricultural laborers working on their farms. This offer was the highest in Faridkot district (30.77 per cent), followed by Ludhiana district (23.26 per cent) while it was found to be the lowest in Hoshiarpur district (18.18 per cent). Relatively high incidence of offering liquor to the migrant agricultural laborers in Faridkot district may be due to the open-mindedness of the farmers and preparation of desi country made liquor in the district. It was reported only by 4.49 per cent of the farmers who forced the migrant agricultural laborers to cast illegal or bogus votes in various elections. Further, 89.10 per cent of the farmers reported that the migrant agricultural laborers used to keep their savings with them which they (migrants) take as and when required.

Overall it can be said that there is very low incidence of cultural assimilation in terms of conversation, attending/ inviting at social gatherings, festivals, fairs, sharing liquor etc. but there is quite high incidence of social assimilation in terms of providing employment, providing accommodation, keeping savings with the farmers etc. Thus, the economic needs have helped to bring social assimilation but not the cultural assimilation.

Drug Addiction and Sharing

A perusal of Table 5 shows that as high as 76.54 per cent of the migrant agricultural laborers were drug addicts in the state as a whole, out of which about 70 per cent were already addicted to drugs at their native villages while the remaining 30 per cent got addicted to drugs at the present place. As high as 77.02 per cent of the addicted migrant agricultural laborers used to share drugs with the local agricultural laborers. This is also a sort of assimilation but with negative implications.

Though drug addiction was relatively higher in Hoshiarpur district (86.25 per cent) as compared to other districts, yet the sharing pattern of drugs with the locals was found to be statistically similar in all the districts under study. This kind of assimilation needs to be discouraged in order to have a healthy society. The data shown in Table 6 indicates that only about 19 per cent of the local agricultural laborers were not in the habit of using intoxicants in the state while 33.09 per cent of them were addicted to tobacco and as high as 72.49 per cent were found to be addicted to zarda, another form of tobacco. Out of 81 per cent of the local laborers, who were addicted either to tobacco or zarda or both, 82.65 per cent reported that they used to take these intoxicants in the company of the migrant agricultural laborers while

Table 4 Extent of Interaction of Farmers with Migrants in Different Aspects

District	No. of Farmers Employing Migrants	Problems in Conversation	Invitation in Social Gatherings	Providing Accommodation	Offering Liquor	Force to Cast Illegal Votes	Keeping Savings with Farmers
Ludhiana	86 (82.69)	2 (2.33)	17 (19.77)	85 (98.84)	20 (23.26)	4 (4.65)	74 (86.05)
Hoshiarpur	44 (73.33)	0 (0.00)	7 (15.91)	44 (100.00)	8 (18.18)	1 (2.27)	40 (90.91)
Faridkot	26 (92.86)	1 (3.85)	6 (23.08)	26 (100.00)	8 (30.77)	2 (7.69)	25 (96.15)
Punjab	156 (81.25)	3 (1.92)	30 (19.23)	155 (99.36)	36 (23.08)	7 (4.49)	139 (89.10)

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

The remaining only 17.35 per cent of them used these intoxicants on their own. The district-wise analysis shows that a significant majority of the local agricultural laborers in all the districts as well as in the state used to consume tobacco and zarda in the company of the migrant agricultural laborers while working together. The local lab our is jealous, considers migrants as poachers living off the jobs and wages, which should have been accrued to them. Their perception is, if nothing else, bhaiyas have infected them with the habit of consuming zarda (Gill, 2000). It can be said that assimilation between the migrant agricultural laborers and the locals emerged in the form of sharing drugs and intoxicants which is not a healthy trend for the rural society. However, the reasons behind such a high incidence of taking drugs and intoxicants ought to be explored for further investigations.

Relations between the Migrant and Local Agricultural Laborers

The relations between the migrant and local agricultural laborers were also studied as response to their attributes to the quality of relations in terms of 'good', 'bad', 'can't say'. Then the average quality of relations was worked out by giving weight age to the attributes such as '1' for 'good', '-1' for 'bad' and '0' for 'can't say'. The results are presented in Tables 7, 8 and 9. The perception and attitudes of the local and migrant lab our are largely identical. The mutual relations between migrant and local lab our are normal and there is no hostility amongst them (Chand, 2002).

Table 7 shows that majority of the migrant agricultural laborers, i.e. 76.23 per cent reported their relations with the locals as 'good', while only 5.56 per cent of them found their relations with the locals as 'bad'. There were 18.21 per cent of the migrant agricultural laborers who failed to say anything in this regard. They were of the view that their relations with the locals were neither good nor bad; but normal.

There was not much district to district variation as the average level of relations of the migrant agricultural laborers with the locals came to be 0.84 in Faridkot, 0.72 in Ludhiana, and 0.61 in Hoshiarpur districts. The relations with migrant agricultural laborers as viewed by the locals were at the lower level than that viewed by the migrant agricultural laborers with the locals. In this case 54.65 per cent of the local agricultural laborers reported their relations.

Table 5 Drug Addiction among the Migratory Agricultural Laborers and its Sharing with the Local Agricultural Laborers

District	Drug Addiction	Addiction Started From		Sharing Drugs with Local Lab our
		Native Village	Present Place	
Ludhiana	147 (71.36)	104 (70.75)	43 (29.25)	118 (80.27)
Hoshiarpur	69 (86.25)	45 (65.22)	24 (34.78)	47 (68.12)
Faridkot	32 (84.21)	24 (75.00)	8 (25.00)	26 (81.25)
Punjab	248 (76.54)	173 (69.76)	75 (30.24)	191 (77.02)
$\chi 2$ value p-value	8.53 <0.05	1.16 >0.10ns		4.29 >0.10ns

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

Table 6 Pattern of taking Intoxicants among the Local Laborers (Multiple Responses)

District	Intoxicants Used			Intoxicants in the Company of		z-value	p-value
	No	Tobacco	Zarda	Migrants	Own		
Ludhiana	27 (21.43)	41 (32.54)	86 (68.25)	77 (77.78)	22 (22.22)	7.82	<0.01
Hoshiarpur	15 (18.99)	29 (36.71)	58 (73.42)	52 (81.25)	12 (18.75)	7.07	<0.01
Faridkot	8 (12.50)	19 (29.69)	51 (79.69)	52 (92.86)	4 (7.41)	9.07	<0.01
Punjab	50 (18.59)	89 (33.09)	195 (72.49)	181 (82.65)	38 (17.35)	13.67	<0.01

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

with the migrant agricultural laborers as 'good', while 11.90 per cent of them termed it 'bad', and the remaining 33.45 per cent were neutral in this regard. The mean score of relations of the locals with the migrant agricultural laborers came to be 0.43 which was significantly lower than 0.71 in the case of migrant agricultural laborers with the locals. The district-wise analysis also showed a similar trend but the mean score of relations of the locals with the migrant agricultural laborers in each district was significantly lower than the score of relations of the migrant agricultural laborers with the locals. It can be said that keeping good relations with the locals may be an objective need of the migrants due to the reason of social security. But the locals bother less than the migrant agricultural laborers to have good relations with them because they have so many other relations in Punjab and a prepossessed complex of being the natives of the land.

The data given in Table 8 shows that as many as 53.90 per cent of the local agricultural laborers felt good to work with the migrant agricultural laborers, while 11.90 per cent of them had a bad feeling and the remaining 34.20 per cent failed to say anything in this regard. The mean extent of this feeling came to be 0.42 in Punjab, i.e. less than half good feeling of the local laborers to work with the migrant agricultural laborers. The feeling to work was significantly low, i.e. only 0.30 in Hoshiarpur district because relatively a higher number of local agricultural laborers felt bad while working with the migrant agricultural laborers than those in other districts. This may be due to the prevailing less employment opportunities in farm sector in Hoshiarpur district which leads to heart burning against the migrants.

The reasons for feeling good or bad to work with the migrant agricultural laborers are shown in Table 9. There were 145 (53.90 per cent) local agricultural laborers in Punjab who felt good to work with the migrant agricultural laborers. Out of these, the highest proportion, i.e. 58.62 per cent felt good to work with the migrant agricultural laborers for their obedient nature, followed by 53.79 per cent who considered them as helping; 48.97 per cent reported them as docile and 43.45 per cent of the local agricultural laborers were having a good feeling to work with the migrant agricultural laborers due to their less quarrelsome nature. The incidence of terming the migrant agricultural laborers as less quarrelsome and helping was considerably low in Hoshiarpur district.

Table 7 Relations between the Migrants and Local Agricultural Laborers

District	Migrants with Locals			Average Level
	Good (1)	Bad (-1)	Can't Say (0)	
Ludhiana	158 (76.70)	10 (4.85)	38 (18.45)	0.72
Hoshiarpur	56 (70.00)	7 (8.75)	17 (21.25)	0.61
Faridkot	33 (86.84)	1 (2.63)	4 (10.53)	0.84
Punjab	247 (76.23)	18 (5.56)	59 (18.21)	0.71
Locals with Migrants				
Ludhiana	75 (59.52)	15 (11.91)	36 (28.57)	0.48
Hoshiarpur	39 (49.37)	11 (13.92)	29 (36.71)	0.35
Faridkot	33 (51.56)	6 (9.38)	25 (39.06)	0.42
Punjab	147 (54.65)	32 (11.90)	90 (33.45)	0.43
Migrants V/S Locals				
	Ludhiana	**Hoshiarpur**	**Faridkot**	**Punjab**
t-value	3.96	3.74	4.21	4.01
p-value	<0.01	<0.01	<0.01	<0.01

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

Table 8 Chance and Feeling of the Local Agricultural Labors to work with the Migratory Agricultural Laborers

District	Feeling to work with Migrants			Average Extent of Feeling
	Good (1)	Bad (-1)	Can't Say (0)	
Ludhiana	72 (57.14)	10 (7.94)	44 (34.92)	0.49
Hoshiarpur	39 (49.37)	15 (18.98)	25 (31.65)	0.30
Faridkot	34 (53.13)	7 (10.94)	23 (35.93)	0.42
Punjab	145 (53.90)	32 (11.90)	92 (34.20)	0.42
F-ratio p-value	6.78 <0.01			

Source: Field Survey 2006.

Note: The figures given in parentheses represent percentages

There were only 32 local agricultural laborers who felt bad while working with the migrant agricultural laborers due to various reasons. The highest proportion, i.e. 59.38 per cent of these 32 laborers, felt bad to work with the migrant agricultural laborers as they considered them their competitors in the field of employment. The acceptance of low wages by the migrant agricultural laborers badly affected the employment opportunities of the local agricultural laborers. The reason of bad feeling was followed by other reasons, viz. the revengeful nature (56.25 per cent), personality (43.75 per cent), and drug addiction among the migrant agricultural laborers (37.50 per cent). The district-wise analysis also depicted a similar pattern for the reasons mentioned above.

Table 9 Reasons for Feeling Good or Bad to Work with Migrants (Multiple Responses)

District	Reasons for Feeling Good				Reasons for Feeling Bad			
	Docile	**Obedient**	**Less Quarrelsome**	**Helpful**	**Competition**	**Drugs**	**Personality**	**Revengeful**
Ludhiana	34 47.22	41 (56.94)	36 (50.00)	43 (59.72)	6 (60.00)	3 (30.00	4 (40.00)	6 (60.00)
Hoshiarpur	18 46.15	21 (53.85)	11 (28.20)	15 (38.46)	9 (60.00)	7 46.67	7 (46.67)	8 (53.33)
Faridkot	19 55.88	23 (67.65)	16 (47.06)	20 (58.82)	4 (57.14)	2 28.57	3 (42.86)	4 (57.14)
Punjab	71 48.97	85 (58.62)	63 (43.45)	78 (53.79)	19 (59.38)	12 37.50	14 (43.75)	18 (56.25)

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

Preference of Farmers for the Migrant Agricultural Laborers

The local farmers have a strong preference for the migrant laborers as compared to local laborers (Grewal and Sidhu, 1984). A perusal of Table 10 shows that the most common reason for preferring the migrant agricultural laborers is low wages as reported by 83.85 per cent of the farmers followed by the migrants' readiness for extra work (69.27 per cent), their easy availability (57.29 per cent), less problematic (44.79 per cent) and submissive nature (41.67 per cent). Only 7.29 per cent and 4.69 per cent of the farmers reported that they preferred the migrant agricultural laborers to the local agricultural laborers as the migrants were more reliable and dependable respectively than the local agricultural laborers. This shows that farmers preferred the migrant agricultural laborers mainly due to the economic reasons, i.e. low wages and extra work. The interaction of these factors always leads to the higher net returns for the farmers in Punjab. The district-wise analysis, by and large, depicted a similar pattern as observed in the state as a whole.

However, the proportion of those farmers who preferred the migrant agricultural laborers due to low wages was significantly lower in Hoshiarpur district (73.33 per cent) as compared to Faridkot district (96.43 per cent) and Ludhiana district (86.54 per cent). Similar was the pattern as regards the reason of readiness to do extra work by migrants. In Hoshiarpur district, the relative level of farm employment is low due to less lab our involving operations in maize crop as compared to lab our intensive specific operations in paddy and cotton crop.

Category of Lab our Employed and Preference of Farmers for the State of Migrant Lab our

Table 11 presents both the categories of lab our employed by the farmers and their preference for the state to which the migrants belong. Majority of the farmers, i.e. 81.25 per cent employed the migratory agricultural lab our on their farms. However, the relative proportion of the farmers who preferred the migrant agricultural laborers was the highest in Faridkot district (92.86 per cent) followed by Ludhiana (82.69 per cent) and Hoshiarpur districts (73.33 per cent).

Table 10 Reasons for Preferring the Migratory Agricultural Lab our by the Farmers in Punjab

District	Easy Availability	Less Problematic	More Reliable	Reasons for Employing Migrant lab our			
				Dependable	Submissive	Low Wages	Extra Work
Ludhiana	60 (57.69)	46 (44.23)	7 (6.73)	4 (3.85)	43 (41.35)	90 (86.54)	73 (70.19)
Hoshiarpur	33 (55.00)	29 (48.33)	5 (8.33)	3 (5.00)	25 (41.67)	44 (73.33)	37 (61.67)
Faridkot	17 (60.71)	11 (39.29)	2 (7.14)	2 (7.14)	12 (42.86)	27 (96.43)	23 (82.14)
Punjab	110 (57.29)	86 (44.79)	14 (7.29)	9 (4.69)	80 (41.67)	161 (83.85)	133 (69.27)

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

As high as 82.69 per cent of the farmers in Punjab preferred to employ lab our from Bihar on their farms, followed by 12.82 per cent from U.P. and 4.49 per cent from Nepal. In Faridkot district all the farmers preferred to employ the migrant agricultural laborers from Bihar, whereas 81.40 per cent of the farmers in Ludhiana district preferred migrant agricultural laborers from Bihar followed by 16.27 per cent from Uttar Pradesh and only 2.33 per cent from Nepal. In case of Hoshiarpur district, 75 per cent of the farmers preferred lab our from Bihar, 13.64 per cent from Uttar Pradesh, and the remaining 11.36 per cent from Nepal.

Table 11 Category of Lab our Employed and Preference of Farmers for the State of Migrant Agricultural Lab our

District	Category of Employment		Preference for State of Migrant Agricultural Labour			
	Local	Migrant	Bihar	U.P.	M.P.	Nepal
Ludhiana	20 (19.23)	86 (82.69)	70 (81.40)	14 (16.27)	0 (0.00)	2 (2.33)
Hoshiarpur	20 (33.33)	44 (73.33)	33 (75.00)	6 (13.64)	0 (0.00)	5 (11.36)
Faridkot	8 (28.57)	26 (92.86)	26 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)
Punjab	48 (25.00)	156 (81.25)	129 (82.69)	20 (12.82)	0 (0.00)	7 (4.49)

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

Farmers' Opinion about the Criminal Activities of the Migrant Agricultural Laborers

The data contained in Table 12 carries the opinion of the farmers about the criminal activities of the migrant agricultural laborers.

As many as 75 per cent of the farmers reported that the migrant agricultural laborers are not prone to criminal activities; 23.96 per cent of the farmers were of the view that the migrant agricultural laborers are falsely implicated in criminal cases, whereas 65.63 per cent of the farmers didn't give any clear response to this question. About 57 per cent of the farmers came to the rescue of the migrant agricultural laborers when they were falsely implicated in criminal cases.

Table 12 Distribution of Farmers according to their Opinion about Criminal Activities of the Migrant Agricultural Laborers

District	Migrants Prone to Criminal Activities		Migrants Suffer Due to False Allegations			When Falsely Implicated, Do You Help Them	
	Yes	No	Yes	No	Can't Say	Yes	No
Ludhiana	28 (26.92)	76 (73.08)	21 (20.19)	10 (9.62)	73 (70.19)	13 (61.90)	8 (38.10)
Hoshiarpur	13 (21.67)	47 (78.33)	15 (25.00)	8 (13.33)	37 (61.67)	9 (60.00)	6 (40.00)
Faridkot	7 (25.00)	21 (75.00)	10 (35.71)	2 (7.14)	16 (57.15)	4 (40.00)	6 (60.00)
Punjab	48 (25.00)	144 (75.00)	46 (23.96)	20 (10.42)	126 (65.62)	26 (56.52)	20 (43.48)

Source: Field Survey 2006

Note: The figures given in parentheses represent percentages.

District-wise analysis about the criminal activities of the migrant agricultural laborers shows almost a similar pattern as observed in the case of Punjab as a whole. But as high as 35.71 per cent of the farmers of Faridkot district reported that the migrant agricultural laborers are falsely implicated, whereas 57.15 per cent failed to give their opinion in this regard. However, in Ludhiana district, as low as 20.19 per cent of the respondent farmers opined that migrant agricultural laborers are falsely implicated, whereas 70.19 per cent failed to give their opinion in this regard. But in Ludhiana district, 61.90 per cent of the farmers came forward to help the migrant agricultural laborers who were falsely implicated, whereas this proportion of the farmers in Hoshiarpur and Faridkot districts is 60 per cent and 40 per cent respectively.

In this era of globalization and commercialization, the pace of development of various sectors of the economy is not only confined to the state boundaries but across different states of the country. The commercialization of agriculture has accelerated the process of interaction among the various sections of the people such as the farmers, migrant agricultural laborers and local agricultural laborers. Their interaction, while working in the agricultural sector of Punjab has crafted a pitch of assimilation among them in a variety of manners. The analysis of various aspects of assimilation of migrants, farmers and the local agricultural laborers can be summed up with the following observations:

The migratory agricultural laborers working in the Punjab agriculture are not only from the different states, religions, castes and communities, but also from neighboring countries like Nepal. They are unable to constitute a homogenous entity of their own because the migrant agricultural laborers with varied social base are forced to interact with the local agricultural laborers and employers (farmers) in the rural society of Punjab. After migrating to Punjab, the migrant agricultural laborers find themselves in a wonderful position as they earn more in comparison to their counterparts in their native villages, so they have compromised over their relations with the employers (farmers) and the local agricultural laborers. Only a small segment of the migrant agricultural laborers take part in social gatherings, festivals and local fairs of that area. The difference in the culture and religion of both the migratory agricultural lab our and the Punjabis has restricted their social and cultural assimilation to a large extent.

Work culture assimilation of the migrant agricultural laborers with the local agricultural laborers is highly significant as majority of the farmers prefer to engage the migrant laborers on their fields. Although there is no proper yardstick to measure the degree of efficiency of the migrant and local agricultural laborers, yet the migrants are considered to be more efficient in terms of their regularity and longer work duration Above all, they are honest, obedient, docile, reliable and helpful in domestic work. But the incidence of inviting the migrant agricultural laborers to social gatherings organized by the farmers is very low. Despite this, the migrant agricultural laborers have full confidence in their employers as they prefer to keep their savings with them. The economic need of the farmers has played a significant role in establishing social assimilation but not cultural assimilation. The adverse effect of work culture assimilation is that the Punjabi farmer once known for his hard working nature is now losing this dignity because of the availability of cheap migratory lab our.

Both the migrant and local agricultural laborers belong to the poor strata of the society. Since the migrant agricultural laborers are alien to the land, so they prefer to keep their relations with the local agricultural laborers cordial, whereas the local agricultural laborers do not bother to have such relations which caused deterioration in the terms and conditions of their farm employment in terms of wages and duration of work. As they (locals) have suffered because of the presence of the migrant agricultural laborers, so they have no sympathy towards them. Although the local agricultural laborers feel depressed but it has not taken the shape of any noticeable conflict between the two groups.

The negative aspect of assimilation noted is that human health hazards have aggravated due to the frequent mobility of the migrant agricultural laborers to their native states and acting as carriers of various infectious diseases from those states. The study also reveals that the addiction of drugs and intoxicants has been largely inculcated among the local laborers by the migrant agricultural laborers, which is not good for the health of rural society.

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FINANCIAL INCLUSION AND PRADHAN MANTRI JAN DHAN YOJANA

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Abstract

Financial inclusion is the access of basic banking services to the huge array of population which is deprived of banking services at an affordable cost. For the sake of financial inclusion in India government as well as reserve bank of India has taken many initiatives to bring more and more people under the financial inclusion net. In the sequence of various initiatives taken by government of India the launch of PMJDY is probably the biggest leap. Various earlier studies had proved that financial sector growth leads to the economic growth of an economy. Thus it is necessary to provide the access to financial services to more and more people of the country. The objective of the study is to compute an index of financial inclusion for India and then assess role of the PMJDY in increasing financial inclusion in India. The study finds that there is significant improvement in availability dimension and accessibility dimension. But the increase in usability dimension was not much impressive.

Keywords: Financial inclusion, PMJDY.

I. INTRODUCTION

Financial inclusion or inclusive financing is the delivery of financial services at affordable costs to sections of disadvantaged and low-income segments of society, in contrast to financial exclusion where those services are not available or affordable. An estimated 2 billion working-age adults globally have no access to the types of formal financial services delivered by regulated financial institutions. It is argued that as banking services are in the nature of public good; the availability of banking and payment services to the entire population without discrimination is the prime objective of financial inclusion public policy. The term "financial inclusion" has gained importance since the early 2000s, a result of findings about financial exclusion and its direct correlation to poverty. The United Nations defines the goals of financial inclusion as follows:

- access at a reasonable cost for all households to a full range of financial services, including savings or deposit services, payment and transfer services, credit and insurance;
- sound and safe institutions governed by clear regulation and industry performance standards;
- financial and institutional sustainability, to ensure continuity and certainty of investment; and
- Competition to ensure choice and affordability for clients.

Financial inclusion enables improved and better sustainable economic and social development of the country. It helps in the empowerment of the underprivileged, poor and women of the society with the mission of making them self-sufficient and well informed to take better financial decisions. Financial inclusion takes into account the participation of vulnerable groups such as weaker sections of the society and low income groups, based on the extent of their access to financial services such as savings and payment account, credit insurance, pensions etc. Also the objective of financial inclusion exercise is easy availability of financial services which allows maximum investment in business opportunities,

education, save for retirement, insurance against risks, etc. by the rural individuals and firms.

The penetration of financial services in the rural areas of India is still very low. The factors responsible for this condition can be looked at from both supply side and demand side and the major reason for low penetration of financial services is, probably, lack of supply. The reasons for low demand for financial services could be low income level, lack of financial literacy, other bank accounts in the family, etc. On the other hand, the supply side factors include no bank branch in the vicinity, lack of suitable products meeting the needs of the poor people, complex processes and language barriers. Since 2005, the Reserve Bank of India (RBI) and the Government of India (GOI) have been making efforts to increase financial inclusion. Measures such as SHG-bank linkage program, use of business facilitators and correspondents, easing of Know Your Customer (KYC) norms, electronic benefit transfer, separate plan for urban financial inclusion, use of mobile technology, bank branches and ATMs, opening and encouraging 'no-frill-accounts' and emphasis on financial literacy have played a significant role forIncreasing the use of formal sources for availing loan/ credit. Measures initiated by the government include, opening customer service centers, credit counselling centers, Kisan Credit Card, Mahatma Gandhi National Rural Employment Guarantee Scheme and Aadhar Scheme. These renewed efforts are more focused than the earlier measures which were more general in nature having a much wider scope. Though the measures were initiated earlier, their impact on the rural population needs to be analysed and reframed in order to understand the present scenario in the rural areas.

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Financial inclusion is an innovative concept which enables the alternative techniques to promote the banking habits and acts as enabler in reducing the poverty and the launch of Pradhan Mantri Jan Dhan Yojana (PMJDY) by Government of India is in that direction. The scheme is not only limited to opening of a bank account but has other benefits with it viz. zero balance bank account with RuPay debit card, in addition to accidental insurance cover of Rs 1 lakh, those who open accounts by January 26, 2015 over and above the Rs 1 lakh accident, they will be given life insurance cover of Rs 30,000, etc. According to GOI, MGNREGA payments are to be done in to the accounts of the MGNREGA workers in rural areas held either in Banks/ Post Office (unless exempted) and the objective of the PMJDY scheme is to ensure that no household is left without a bank account. There are total 9.98 Crore accounts of the MGNREGA worker in Bank/ Post Offices. Out of this there are 3.66 Crore accounts in Post Offices and 0.75 Crore accounts in Co-operatives. Thus all banks were directed to work in this direction for a greater inclusion. Account can be opened in any bank branch or Business Correspondent outlet. PMJDY accounts are being opened with Zero balance. However, if the account-holder wishes to get cheque book, he/she will have to fulfil minimum balance criteria.

1. Interest on deposit.

Benefits of PMJDY Scheme

2. Accidental insurance cover of Rs.1.00 lac
3. No minimum balance required.
4. Life insurance cover of Rs.30,000/-
5. Easy Transfer of money across India
6. Beneficiaries of Government Schemes will get Direct Benefit Transfer in these accounts.
7. After satisfactory operation of the account for 6 months, an overdraft facility will be permitted
8. Access to Pension, insurance products.
9. Accidental Insurance Cover, RuPay Debit Card must be used at least once in 45 days.

10. Overdraft facility upto Rs.5000/- is available in only one account per household, preferably lady of the household.

PMJDY is based on Six Key elements –

Universal access to banking facility:

The First aim is to reduce and remove the exclusions in financial sector. District will be divided into sub service area catering to 1000 to 1500 household for access to basic banking facility by 14 august 2015.

Providing The **Basic Banking Accounts with overdraft facility and RuPay Debit card to all households**:

The effort would be to first cover all uncovered households with banking facilities by August, 2015, by opening basic bank accounts. Account holder would be provided a RuPay Debit Card. Facility of an overdraft to every basic banking account holder would be considered

Financial Literacy Program:

Financial literacy would be an integral part of the Mission in order to let the beneficiaries make best use of the financial services being made available to them.

Creation of Credit Guarantee Fund:

Creation of a Credit Guarantee Fund would be to cover the defaults in overdraft accounts.

Micro Insurance:

To provide micro- insurance to all willing and eligible persons by 14 August, 2018, and then on an ongoing basis.

Unorganized sector Pension schemes like Swavalamban:

By 14 August, 2018 and then on an on-going basis.

II. OBJECTIVES

1. To study the present scenario of financial inclusion in India.
2. To analyze the improvement of financial inclusion in prior and post to the launch of PMJDY.

Research Methodology:

The methodology adopted in this paper is twofold. In the first step indices for every dimension, which have been taken in this study, is calculated. There are three indices which have been computed in this study. And in the second step of calculating FII `a composite index has been from these three indices.

Construction of Index of Financial Inclusion:

Since banks are the gateway to the most basic form of financial services, it is only the extent of availabi9lity, usability and accessibility that has been treated as equivalent to financial inclusion for this study. For the purpose of the fulfillment of the objective of this study three components are considered the basic element of an inclusive financial system i.e. availability of banking services (d1), usability of banking services(d2) and accessibility of banking services(d3). Concerning the availability of banking services, banking services should be easily available to users. Thus the appropriate indicator for the availability of banking services considered for this study are geographic branch penetration, demographic branch penetration, geographical ATM penetration and demographic branch penetration. And the indicator for the usability of banking services in India have been taken are outstanding deposits as percentage of gdp and outstanding l0oans as percentage of GDP. The indicator for the accessibility of banking services has been chosen to be the number of bank accounts per 100,000 adults.

In the present study equal weights has been given to all the indicators i.e. 1.in all the three dimensions 0 will indicate complete financial exclusion and 1 will indicate the situation of complete financial inclusion.

As in the case of HDI, the first step in this study is to create sub-indices for each dimension .Since it is difficulty to set an ideal goalpost for the variables defined for each of the dimensions of financial inclusion, the maximum and minimum values are set to the observed maximum and minimum values of the indicators among the 189 economies of the world.

Let there are n variables in every dimension

Di = Y1, Y2, Y3,……..Yn (1)

For each variable the dimension's sub-indices have been computed through the following formula:-

$$di = \frac{actual\ value\ of\ yi - minimum\ value\ of\ yi}{maximum\ value\ of\ yi - minimum\ value\ of\ yi}$$

Thus above formula ensures that the value of di will be between 0 and 1 and as the value of Di will be more proximate to 1, the higher the financial inclusion and vice versa. Each dimension is a simple mean of all di

$$Dj = \frac{\sum di}{n}$$

And,

$$FII = \sqrt{D1.D2.D3}$$

Sources of Data:

In this study to assess the improvement of financial inclusion over prior to the post launch (2016) of PMJDY, FII has been calculated for the years 2010, 2015 and 2016.all the data used in this study is to compute FII are secondary data. And the data on geographical branch penetration, geographical ATM penetration and demographic branch penetration and demographic ATM penetration has been taken from IMF website. In FAS DATA IMF provides data on the availability of finance of approximately 189 countries from 2004 to 2016.

Result and Discussion:

After finding the index, the result shows that financial inclusion has been increasing consistently from 2010 to 2015 and 2016. However, the FII in 2010 was 0.0697 which later was increased to 0.0923 and in 2016 it was 0.1116.whereas in 2010 was usability dimension index was highest among the three dimension i.e. availability dimension index, usability dimension index and accessibility of banking services.

The accessibility increased to 0.2105 in 2015 which was 0.1195 in 2010, the accessibility dimension index was 0.2417 in 2016 which is more than double the amount of what was in 2010.however the increase in usability dimension index is not so significant from 2010 to 2015 and 2016.but both the dimension index i.e., availability dimension index and accessibility dimension index have had significant increase from 2010 to 2015 and 2016.table 1 reveals that improvement in availability dimension index accessibility dimension was more than double and the increase in these two dimensions is significant.

III. CONCLUSION

The PMJDY was launched on 28th august, 2014; to achieve the objective of financial inclusion by extending the financial services to the large hitherto unserved population of the country. However the PMJDY has entered the Guinness world records for opening most bank accounts during the week starting 23 august 2014 as part of the financial inclusion campaign. Since during the last four decades huge infrastructure has been created ion the banking sector. However this large infrastructure that has penetrated even remote rural areas is able to serve only a small part of the potential customers. Thus the PMJDY programmed will hopefully be a robust medium to enlarge the ambit of the sections of population which may be able to avail the most basic banking services.

APPENDICES

Financial Inclusion Index for the years 2010, 2015 and 2016

Dimensions	2010	2015	2016
Availability index	0.0165	0.035	0.0370
1.demographic branch penetration	0.0341	0.0505	0.0532
2.demographic ATM penetration	0.0261	0.0676	0.0709
3.geographical branch penetration	0.0050	0.0064	0.0067
4.geographical ATM penetration	0.0009	0.0155	0.0175
Usage dimension index	0.1724	0.1545	0.1557
1.Outstanding deposits as % of GDP	0.1565	0.1446	0.1447
2.Outstanding loans as % of GDP	0.1883	0.1625	0.1667
Penetration of banking services	0.1195	0.2105	0.2417
No of bank accounts per 100,000 adults	0.1195	0.2105	0.2417
Financial inclusion index	0.0697	0.1043	0.1116

Source: calculated by the author

Progress Under Financial Inclusion Programme In India

	Year ended march 2010	Year ended march 2011	Year ended march 2012	Year ended march 2013	Year ended march 2014	Year ended march 2015	Year ended march 2016
Banking outlets in villages-branches	33378	34811	37471	40837	46126	49571	51830
Banking outlets in villages-branchless mode	34316	81397	141136	227617	337678	504142	534477
Banking outlets in villages-total	67694	116208	1817532	268454	383804	553713	586307
Urban location covered through BCs	447	3771	5891	27143	60730	96847	102552
Basic saving bank deposit a/c through branches (No.in Million)	60.2	73.13	81.20	100.80	126.0	210.3	238.2
Basic saving bank deposit a/c through branches (Amt. in Billion)	44.33	57.89	109.87	164.69	273.3	365.0	474.1
Basic Savings Bank Deposit A/c through BCs (No. in million)	13.27	31.63	57.30	81.27	116.9	187.8	230.8
Basic Savings Bank Deposit A/c through BCs (Amt. in Billion)	10.69	18.23	10.54	18.22	39.0	74.6	164.0
Basic Savings Bank Deposit Accounts Total (No. in Million)	73.5	104.76	138.5	182.07	242.9	398.1	469.0
Basic Savings Bank Deposit Accounts Total (Amt. in billion)	55.0	76.12	120.41	182.91	312.3	439.6	638.1
Overdraft facility availed in Basic Savings Bank Deposit Accounts (No. in million)	0.18	.61	2.71	3.95	5.9	7.6	8.0
Overdraft facility availed in Basic Savings Bank Deposit Accounts (Amt. in billion)	0.1	0.26	1.08	1.55	16.0	19.9	14.8
KCCs – (No. in million)	24.31	27.11	30.24	33.79	39.9	42.5	47.3
KCCs – (Amt. in billion)	1240.1	1600.05	2068.39	2622.98	3684.5	4382.3	5130.7
GCC - (No. in million)	1.39	1.70	2.11	3.63	7.4	9.2	11.3
GCC - (amt. in	35.11	35.07	41.84	76.34	1096.9	1301.6	1493.3

billion)							
Information and Communication Technology A/Cs-BC-Transaction - (No. in million) (During the year)	26.52	84.16	155.87	250.46	328.6	477	826.8
Information and Communication Technology A/Cs-BC-Transactions - (Amt. in billion) (During the year)	6.92	58.00	97.09	233.88	524.4	859.8	1686.9

Source: Various issues of "reports on trend and progress of banking in India" by RBI.

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PAPERLESS SOCIETY: THE IMPACT OF E-COMMERCE ON TRAVEL INDUSTRY, PUBLISHING INDUSTRY AND BANKING SECTOR

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Abstract

E-commerce involves selling of goods and services through internet. Technology has revolutionized the way how various organizations are performing their functions. No doubt this modern era of internet or networking technology has benefitted both business organizations and customers. Earlier people were hesitant in performing online transactions because of various issues like integrity, security and authenticity of online transactions. But with the help of sophisticated technology these issues are slowly being resolved on web. Online companies are now able to gain trust and confidence of their customers. It has lead to huge profits for companies and convenience and more choice to customers. With the advancement of technology our economy is slowly moving towards paperless society. Where there is less wastage of resources and huge saving of time, cost and money. In my research paper I have tried to study impact of e-commerce on three different sectors which includes Travel industry, Publishing industry and Banking sector.

Keywords: Demonetization, paperless society, travel industry, publishing industry, banking sector

I. INTRODUCTION

This is the era of information and communication technology. In the 21st century of electronic revolution, leading concern is to establish and ensure a better, easy and comfortable way of management, communication and development. E-Commerce has become buzzword of present information technology. It is the process of conducting all forms of business through computer network and digital communication.

II. OBJECTIVE

E-commerce is one of the major revolutions in this era of modern technology and paperless society. The purpose of my study is to know how it has benefitted these important areas of Indian economy. The main objectives of my study are as follows:-

1. To study the concept of e-commerce
2. To study effect of e-commerce on Travel industry, Publishing industry and Banking sector.
3. To study various pros and cons of paperless technology

The World Trade Organization defines E-Commerce as "E-Commerce is the production, distribution, marketing, sales or delivery of goods and services by electronic means."

E-Commerce consists of buying and selling of goods and services through internet and any other electronic media. E-commerce transactions include online retail sales, supplier purchases, online bill paying and many more. E-Com utilizes a variety of technologies including electronic data interchange, electronic fund

transfers, credit cards and e-mails. The meaning of electronic commerce has changed over the last 30 years. Originally, electronic commerce meant the facilitation of commercial transactions electronically, using technology such as EDI and EFT. They were introduced in the late 1970s which allowed business organizations to send commercial documents like purchase orders or invoices electronically. The growth and acceptance of automated teller machines (ATM), credit cards and telephone banking paved the way for success of online transactions. From the 1990s until now, electronic commerce would additionally include enterprise resource planning systems, data mining and data warehousing. A wide variety of commerce is conducted in these ways such as Electronic funds transfer (EFT), supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems.

The impact of e-commerce on different sectors is as follows:-

Travel Industry

E-commerce has brought new business opportunities for travel and tourism industry. With the help of information technology tourism and travel industry are able to achieve considerable success in the area of B2C market. Role of IT in this area is not new, Information and communication technologies has affected travel and tourism industry for the past 50 years. Before computerization, travel agents used to advise clients on tourist destinations and acted as intermediary in intricate process of arranging travel bookings for them. Even during early 1990's customers booked cruise travels through travel agents as companies were not offering direct booking to them. Now with advancement in technology it has benefitted both customers and travel industries in the form of increased market segments and profit for local travel agents. Travel industry includes airline companies, hotels and rental car companies, earlier they relied heavily on traditional travel agencies to sell their services. These travel agencies operate from small offices or malls in busy and popular city streets. These agencies were retailers who acted as an agent on behalf of supplier of service. According to Idea Group incorporated, travel agencies would utilize marketing strategies such as customer relationship management in order to establish and maintain strong relationships with their customers. They would arrange entire trip covering various hotels and transportation cost. Complexity in arranging long and difficult trips is completely taken by the brick and mortar agent and also aims at providing maximum convenience to customers. These companies would make profits from commission charged by them from suppliers of services on the basis of maximum trips organized by them.

Impact of IT on travel industry

With the emergence of internet and e-commerce it has significant impact on various business sectors including travel and tourism industry. Technology has provided convenience and efficiency to both business and customers. With the passage of time various innovations has occurred in this industry. Now companies are providing wide range of products to travelers and their reach has also increased. There has been innovation in accessing information regarding travel plans and tickets booking. Earlier computers used to provide text based information to customers but with the help of Graphical User Interfaced **(**GUI**)** technology, internet users can explore more not just through text but visually through graphical images. The GUI interface enables a customer to access information on the web through variety of videos and graphics. Due to this customer can plan

there trips in more convenient and efficient way. Convenience is the main advancement which technology has brought to these traditional industries and customers. Earlier customers used to meet travel agents at their offices for getting information regarding planning trips. All functions such as booking tickets, hotels, arranging taxis were performed manually. Now customers can perform these functions while sitting at home. They can plan trips according to their own preference after reviewing list of options. The GUI software enables users to view pictures of their potential hotels and also to make a confident decision.

An information technology known as GDS or direct reservation system has helped online travel agencies to flourish in significant way. It is a communication technology which provides minutes updates regarding reservation capacity on specific flights on different airlines. Customers can compare prices there and can book tickets according to their own needs and preference. Online travel agencies make profits on the basis of total sale that is dependent upon the difference between the discount price given to them by supplier and advertised retail price of the service. Additionally these agencies enjoy partnerships with major web providers such as AOL (American Online Services) or MSN (Microsoft Internet Service Provider). With the help of technology tourism industry can focus on customer relationship management also. In business world retaining existing customers is more profitable than acquiring new customers. Working on this concept various Software's and data bases can help travel agencies in maintaining records and details of customers. Frequent airline customers can set up their account, they are given privileges in the form of free airfare and hotels gives points to frequent hotel visitors, on the basis of which they are given discounts on rents and sometimes free rooms also. So we can see that technology innovations in the form of GDS and GUI have made it technically possible for suppliers, agencies and customers to interact conveniently and efficiently through internet. Due to this travel industry has completely shifted to an e-commerce market place in rapid way.

Make my trip.com

Makemytrip Inc. is an Indian online travel company and has Headquarters in Gurugram, Haryana and was found by Deep kalra in 2000. The company provides online travel services including flight tickets, domestic and international holiday packages, hotel reservations, rail and bus tickets, etc. In addition to a full-service online portal, the company also operates through 65 retail stores across 50 cities in India. The company has been recognized as one of the India's best online travel portals. It has international offices in New York and Sydney. The Company holds close to 25% market share of the OTA hotel booking segment.

MakeMy Trip was launched by Deep Kalra in the US market which aimed at catering overseas Indian community for their US to India travel needs in the year 2000. His founding team consisted of Keyur Joshi (Co-Founder & Chief Commercial Officer), Rajesh Magow (Co-Founder & CEO - India, formerly Chief Operating Officer & Chief Financial Officer) and Sachin Bhatia (ex-Chief Marketing Officer). Inspiration behind the origin of this company was the success of IRCTC (Indian Railways Catering and Tourism Corporation), an online business model which enabled the Indian passengers to purchase online railway tickets. With the emergence of internet this was golden opportunity for online travelling companies to set up their business in cyberspace. MakeMyTrip started its Indian operations in September 2005 which offered online flight tickets to Indian travelers. The company also started focusing on

non-air businesses like holiday packages and hotel bookings.

On 13 August 2010, MakeMy Trip made a debut in the US market and went public. With the emergence of smart phones the company strongly focused on the mobile route by creating several travel related Apps in 2011. This offered more convenience and options to customers. The company acquired three companies namely Luxury Tours and Travel Private Limited (Singapore), Le Travenues Technology Private Limited (Gurgaon, India) and My Guest House Accommodation (New Delhi, India) in the same year. It also acquired travel operators like ITC group and Hotel Travel group in order to expand its market in South-East Asian region in the year 2012. In order to strengthen its online hotel booking segment MakeMy trip acquired easy to book, an Amsterdam based hotel booking portal. It also aimed at improving trip planning, for this purpose it acquired My Gola, a travel planning website in April 2015 and invested $3 million in Inspirock in June 2015.

Impact of e-commerce on publishing industry

There is significant impact of e-commerce on publishing industry also. As we know books, journals, magazines and newspapers are an important source of information to general public. All these reading materials are handled by publishing industry. Earlier their availability was limited to physical stores and selected publishing houses. Because of emergence of information technology, improvements or expansions in publishing happened which ultimately lead to further creation and dissemination of knowledge to our society. The major stakeholders in this industry are authors, publishers, online and traditional distributers and readers. All of them are going to benefit from latest versions of publishing industry with emergence of new concept called electronic publishing.

Electronic publishing can be defined as publishing of information in electronic format and includes creating, maintaining, archiving and distributing documents using computer and networks. It is a major revolution in the information related activities in the society and also provides opportunity for promoting the growth of publishing industry in developing countries. Modern electronic version of traditional documents includes e-books, e-journals and online newspapers. The introduction of e-books has lead to various benefits to readers, authors and publishers. E-books can be downloaded within seconds on computer, tablets and smart phones using 3G or WI-FI networks. Some retailers' offers possibility to synchronize notes and buyers can access them on any of devices they might own. Growing competition between e-book markets has lead to rapid decline in prices and improved services. For e.g. latest versions of Kindle and nook (the e-reader of Barnes and Noble) can store thousands of features and has social networking connectivity for sharing views and messages. Due to decline in number of intermediaries, it has lead to reduced production costs which ultimately resulted 40%-70% decrease in prices with some classic literary work available for free.

E-books can make significant contribution in the field of education. School books especially which includes technical subjects such as mathematics, chemistry or physics can now use the new EPUB 3 file format which includes in addition to current text and illustrations animated graphs and figures, videos with messages form professionals and technicians, sounds and images of chemical reactions as well as various other forms of communication. In June 2012, Apple introduced a new book store for its iPad tablets and

free publishing tool so that authors can create interactive instructional material. A number of universities and high schools in the US are already testing the idea of replacing text books with e-books and tablets. In our country a new initiative from HRD and IIT KGP has been taken recently. 6.5 million Books are now available in one single portal, where you can read online or download the books. There are text books, audio and video content in order to give information in more informative and interactive way. It is a huge collection of learning resources consisting of 68 lakh books from primary to PG level and students can use it free of charge. Newspapers have been an important source of information for having a look at various facets of society. From its very beginning it has played an important role for bringing transformation in society. These days' online newspapers are available which can be accessed through the World Wide Web (WWW) and hypertext markup language (HTML) using standard internet browser. Some newspapers offer sophisticated search and archive capabilities so that readers can access related back issues and other information for given article. Also personalized versions of newspaper are available so that readers can access news of their own interest like sports, entertainment, stock market etc. Majority of online newspapers are available free of charge and various apps related to news are available on smart phones also. Online journals provides information related to scientific discovery, medicine etc. which is important for advancement of society. Its stakeholders consist of journal publishers, scholars, public and private institutions and libraries. The major players in the area of e-books are Barnes & Noble, e-bay.com, Amazon.com etc. They provide services through which customers can purchase books through internet. For e.g. By using Amazon.com, user can search the book in three different ways: ISBN number, the author's name and book title. Customers can buy books online and can make payment through credit and debit card or net banking facility.

Impact of e-commerce on banking sector

Bank plays an important role in economic development of society. It helps in mobilization of money within the society and also inculcates savings habits among people. Online banking has lead to significant improvement over traditional banking system. E-banking is far more superior to traditional banking in terms of cost, time and convenience. Some of the main advantages of Internet banking are as follows:-

- Low transaction costs
- Convenience and user friendly
- 24 hours and 7 days access from any part of the world
- Targeting global customers.

Because of growing competition numbers of e-banks are offering more competitive rates than traditional banks using internet as the main delivery channel. If banks wish to establish their presence in e-commerce, they should be in position both to market traditional banking products and to design products according to needs of e-banking users. Few years back banks involvement with internet was limited. They set up their web sites for providing information related to various banking products to general public. Actual banking transactions however used to be performed at branch through the mail, by telephone or over the automated teller machine (ATM) network. Security and safety of online transactions were also an issue at the time because various cyber frauds happened consistently during 1990s. With the passage of time various soft wares were developed which ensured safety, security and authenticity of online transactions. Now majority of users are

taking services of online as they can perform online banking transaction safely and conveniently.

E-Banking

E-banking means delivery of banking products and services through internet and any other electronic medium which includes telephones and smart phones. The concept of e-banking is still in infancy stage but it has broken barriers of branch banking. Customers can perform various transactions through internet such as to pay bills, transfer funds, view account balance or to avail any banking information or advice. Almost all banks are providing services of e-banking. Services are available 24 hours a day and 365 days round the year. Where internet connection is poor or unavailable, Customer services are provided round the clock via telephone.

There are some advantages on using e-banking both for banks and customers

- Permanent access to the bank
- Lower transaction costs / general cost reductions
- Access anywhere using mobile or computer
- Less time consuming
- Very safe and secure method
- Helps to transfer the money immediately and accurately
- Easy to use

Disadvantages of E-banking Internet banking

- High initial startup cost which includes cost of sophisticated hardware's and software's in banks.
- Security Concerns and issues like problems regarding hacking of online accounts and information. There had been cases of duplication of smart cards and debit cards in past.
- E-banking requires tech savvy and well qualified staff, so they have to spend a lot of resources on training of their employees. Lack of well trained staff can be problems for e-banking.
- There is lack of personal contact between customer and banker. Sometimes customers need personal advice from bankers which is lacking in this area.
- Not all transactions can be handled online. Some of the difficult and complex transactions need face to face interactions and meetings.

Negative and positive aspects of paperless society

With help of sophisticated technology paperless society has achieved considerable success and popularity. Modern hardware and software has lead to increase in efficiency and reduction in overhead expenses. Ultimately it has lead to increase in revenues also. Going paperless is better option than using reams of papers and huge amount of efforts and labor also. But going completely paperless is not an easy task as it depends upon training of employees and size and needs of company. Some of the positive and negative aspects of paperless society are as follows:-

Advantages

Less Space

Technology facilitates paperless office which needs less resources and space. We can relocate to smaller office or building saving money or lease.

Savings

Going paperless means less bulky filing cabinets and lesser costs in paying for storage spaces like rent, leases etc.

Convenience

when installed successfully it can lead to convenience to whole organization. With the increase in efficiency, doing data entry work in the future is far more efficient and faster.

Eco-Friendly

It takes a day to cut down a single tree,

but years to grow it. By saying no to paper, you help put an end in the vicious cycle of tree cutting. Paperless office will help us in saving environment also which has become considerable issue in present world.

Disadvantages

Human error

Everybody should be tech savvy before making that transition to a paperless environment, but the fact is majority of workers are used to doing data entry in paper. There is also a high chance of entering the wrong data.

Automation

Achieving 100% paperless office, one must have all systems automated flawlessly and this can cost time and money.

Bugs and Breakdowns

Going paperless means keeping all records electronically, which comes with an IT department's biggest nightmare concerning software and hardware issues that can disrupt work.

Security Issues

With the dawn of digital technology comes the golden age of hackers. Going paperless means vulnerability to unauthorized party. Issues like security, authenticity and privacy of electronic data is still there, which is one of the major drawbacks of technology.

III. CONCLUSION

A paperless office uses less physical space when bulky filing cabinets are eliminated or reduced. We can relocate to smaller office or building saving money or lease. Electronic faxes and email replace the need to print and ship documents to clients in paperless office which leads to saving of time, money and efforts. The chances of losing important documents are lower when saved electronically and documents are often easier to find in an electronic system. Earlier issues regarding safety and privacy of electronic data were there but now with the advancement of technology these issues are slowly being resolved on net. With the help of networking technology employees can work anywhere. They can focus on more important matters and organizations can arrange flexible work schedules in their offices accordingly. Irrespective of some of its negative aspects it has definitely been able to brought revolution in various sectors of our society. But now these issues are slowly being resolved on web.If managed successfully paperless technology will bring more efficiency and revenues in the organization.

GOODS AND SERVICES TAX: ADVANTAGES AND CHALLENGES

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Abstract

The GST bill will lead to the economic integration of India. The main function of the GST is to transform India into a uniform market by breaking the current fiscal barrier between states. Thus the GST will facilitate a uniform tax levied on goods and services across the country., the most optimistic scenario is that it would not be before 2016 that the tax would be implemented, even if the process of amending the Constitution is completed. Second, the tax structure that would emerge from the negotiations would be far from ideal. It would be unrealistic to expect a "flawless" GST. In fact, such a GST structure does not exist in any country where both the centre and states are empowered to levy the tax (Bird and Gendron 2010). Every country has to adopt the structure it can administer. It is neither a gorilla, nor a chimpanzee, but a genus-like primate (Rao 2010). The structure that would emerge would be based on the consensus reached and it is necessary to ensure that the fundamental, sound features of the tax are not compromised. Finally, for the above reason, it is important to consider the GST reform as a process rather than an event. Once the basic features of the tax are implemented, it would be necessary to improve the structure and operational aspects of the tax over time. In fact, the introduction of GST is only the next stage of reform. In that sense, the introduction of GST will not be a silver bullet and we should keep expectations at a realistic level (Giovanna Rao, livemint.com).

Keywords: GST, taxation system in india, advantages, disadvantages

I. INTRODUCTION

While there has been considerable discussion around GST for the past few years, its introduction has been pushed back several times, making some quarters doubt the need for GST in India. The fact remains that many of the advanced economies across the globe including EU countries, Canada, Australia and Singapore have implemented GST many years back and have benefited from it. In this light, It is essential to understand the need for GST in India and the various benefits that it will bring in for all the stakeholders. The Goods and Service Tax or GST is a tax system where there is a single tax levied in the economy for goods and services. This taxation system is to create a single taxation system in the entire country for all goods and services. Introduction of GST is much more essential in the growing environment of the Indian Economy.

The Department of Revenue of the Finance Ministry of the Government of India is responsible for the computation; levy as well as collection of most the taxes in the country. However, some of the taxes are even levied solely by the Local State Bodies or the respective governments of the different states in the nation.

Features of GST

The GST bill will lead to the economic integration of India. The main function of the GST is to transform India into a uniform market by breaking the current fiscal barrier between states. Thus the GST will facilitate a uniform tax levied on goods and services across the country.

Framework of the GST

The GST will have a 'dual' structure, which means it will have two components:-

- the Central GST and
- the State GST.

They will both have separate powers to legislate and administer their respective taxes.

Amalgamation of Taxes

Taxes such as excise duty, service, central sales tax, VAT (value added tax), entry tax or octroi will all be subsumed by the GST under a single umbrella. With passing of the GST bill, we can expect a climate of improved tax compliance.

The GST will basically have only three kinds of taxes, Central, State and another called the integrated GST to tackle inter-state transactions.

The first mention of the bill was in 2009 when the previous UPA government opened a discussion on it. They were successful in introducing the bill but failed to get it passed. On December 17, 2014, the present government made slight changes to it and redefined it in the Lok Sabha (indiatoday.in) .

The Trends of Tax System in India

According to the Constitution of India, the government has the right to levy taxes on organizations and individuals. However, the constitution states that no one has the right to levy taxes except the authority of law or the parliament. The main body, which is responsible for the collection of taxes, is the Central Board of Direct Taxes, which is a part of the Department of Revenue under the Ministry of Finance of the Indian government. The CBDT functions as per the Central Board of Revenue Act of 1963. In last 10-15 years, Indian taxation system has undergone wonderful reforms. The tax laws have been simplified and the tax rates have been rationalized resulting in better compliance, ease of tax payment and better enforcement.

The period after Independence was quite challenging for the tax planners. An enormous black economy set in both due to Second World War and increases in economic activity after independence. Savings and investment were encouraged through the different taxation laws by the way of incentives. There was a requirement for generating huge amount of revenues to fund the economic growth of the country. The tax department took great care to plan the tax structure not only with the aspect to widen the income tax base, but also to look for alternate taxes and to eliminate tax avoidance .The department was harshly tested due to the high volumes of work.

Significance of Goods and Services Tax (GST):

It has been long pending issue to streamline all the different types of indirect taxes and implement a “single taxation” system. This system is called as GST (GST is the abbreviated form of Goods & Services Tax). The main expectation from this system is to abolish all indirect taxes and only GST would be levied. As the name suggests, the GST will be levied both on Goods and Services.

The Constitutional Amendment (122nd) Bill, 2014 for amendment of the Constitution of India to introduce GST was introduced in the Lok Sabha on December 19, 2014. As the current Government had ample majority in the Lok Sabha, the bill was passed by the lower house on May 6, 2015. However, due to lack of majority in the Rajya Sabha, the GST has hit a roadblock at the Upper House of the Parliament.GST still has a long way to go before it is finally enacted. After the Bill is passed in both the Houses of Parliament by two thirds majority, the Bill will be sent to the State Legislatures for ratification. The ratification by at least 50 per cent of the State Legislature will be required before the proposed Constitution amendments are brought into effect .Thereafter, the

Parliament would be required to legislate laws pertaining to CGST and IGST. The State Legislatures would legislate laws relating to SGST (business-standard.com).

Goods and services tax is India's most ambitious indirect tax reform plan, which aims to stitch together a common market by dismantling fiscal barriers between states. It is a single national uniform tax levied across India on all goods and services. The indirect tax system is currently mired in multi-layered taxes levied by the Centre and state governments at different stages of the supply chain such as excise duty, octroi, central sales tax (CST) and value-added tax (VAT), among others. In GST, all these will be subsumed under a single regime. GST, if adopted, can dramatically alter tax administration. Then, the Centre and states will tax goods and services in identical rates. For instance, if 20% is the agreed rate on a certain good, the Centre and states will collect 10% each on the good. The proceeds would be shared on the basis of the devolution formula recommended by the Finance Commission (hindustantimes.com).

India's Finance Minister has stated that GST is a destination-based, indirect tax that will be levied on manufacture, sale and consumption of goods and services. Will subsume all central and state indirect taxes and levies, including excise duty, additional excise duties, service tax, additional customs duty (countervailing duty, special additional duty of customs), surcharges and cesses, value added tax, sales tax, entertainment tax (other than the tax levied by local bodies), central sales tax (levied by the centre and collected by states), octroi, entry tax, purchase tax, luxury tax, and taxes on lottery, betting and gambling.

Currently, tax rates differ from state to state.

GST will bring uniformity, reduce the cascading effect of these taxes by giving input tax credit. Will have a comprehensive tax base with minimum exemptions — will help industry, which will be able to reap benefits of common procedures and claim credit for taxes paid. This is expected to reduce the cost for consumers.

The GST is basically an indirect tax that brings most of the taxes imposed on most goods and services, on manufacture, sale and consumption of goods and services, under a single domain at the national level. In the present system, taxes are levied separately on goods and services. The GST is a consolidated tax based on a uniform rate of tax fixed for both goods and services and it is payable at the final point of consumption. At each stage of sale or purchase in the supply chain, this tax is collected on value-added goods and services, through a tax credit mechanism.

A dual GST system is planned to be implemented in India as proposed by the Empowered Committee under which the GST will be divided into two parts:

- State Goods and Services Tax (SGST)
- Central Goods and Services Tax (CGST)

Both SGST and CGST will be levied on the taxable value of a transaction. All goods and services, leaving aside a few, will be brought into the GST and there will be no difference between goods and services. The GST system will combine Central excise duty, additional excise duty, services tax, State VAT entertainment tax etc. under one banner.

The GST rate is expected to be around 14-16 per cent. After the combined GST rate is fixed, the States and the Centre will decide on the SGST and CGST rates. At present, 10 per cent is levied on services and the indirect taxes on most goods is around 20 per cent.

- GST will be levied on the place of consumption of Goods and services. It can be levied on Intra-state supply and consumption of goods & services

- Inter-state movement of goods
- Import of Goods & Services

Features of GST

One tax

The common base for charging GST for Centre and the state will consist of an amalgamation (subsuming) of several Central Taxes and state taxes which will enable them to give one tax rather than giving about 16 taxes.

Common market:

There will be a common market in the absence of GST and entry tax. At present, goods are being sold mostly within the state in order to avoid paying the CST which is not credited at the stage of manufacture or in course of trading. Good quality products being manufactured in one part of the country will find more market in the farthest part of the country because there will be no CST and no entry tax

Distinction between goods and services will go

In some cases, there is a distinction between goods and services when they are sold as a package. These controversies will go.

Invoicing will be simpler

At present, the invoices are more detailed since taxes on goods and services are written separately for one transaction. With the introduction of GST only one rate will be written.

No entry tax

The Economist November 8, 2014 has reported (page 67) that India's long distance truckers are parked 60 per cent of the time. This also leads to delaying of delivery of goods at destinations. The abolition of entry tax will be a great boon for the movement of goods by road transport.

Common exemptions between Centre and states

Now the exemptions given by the Centre and the states being different, the final price becomes different in different states. In the GST regime, exemptions will be common between the Centre and the states which will make the rates of duty same all over India. Big central excise tariff will go: I will be the happiest to see when this big and fat central excise tariff goes away. It has got eight digit classifications like 44079990, 76069110. They attract different rates many times. All these will be replaced by one rate. What a relief!

Concept of manufacture will go

Manufacture is a highly complicated concept. It is defined mostly by judgements of Supreme Court and high courts. It is a den of controversy. The concept of manufacture will be replaced by the concept of value added which is numerically measureable and is not controversial.

Classification controversies will go

Now, classification controversies are galore since there are so many rates of duty. This problem will also go if the exemptions are limited.

Problem of identification will go

At present, identifying a commodity like whether it is rubber or resin, paper or board, ash, or dross dominate the proceedings since rates of duty are different. These controversies will be over.

Undue enrichment law will go

At present, there is a law in central excise and service tax which provide for refusing refund of higher duty paid in case the burden of higher rate of tax imposed already has not been passed on to the consumer. This is a highly litigated law which will necessarily have to go because GST will be a combination of so many taxes apart from these two taxes. And these taxes do not have the same provision. Moreover, if the unjust enrichment of law is made to apply to GST as a whole, the purpose of seamless movement of goods and services will be defeated.

Zero rating will be more comprehensive and more easy

Even without GST, zero rating (giving relief for the input duty) is possible, but it does not give relief for some of the duties. With GST, zero rating will be more comprehensive.

GST will Boost Logistics Industry

The report of Care Ratings has stated that Logistics industry is projected to grow at a compounded annual growth rate of 15-20 per cent between 2015-16 and 2019-20 that will get a further boost if GST is rolled out from this year, which can trim costs by 20 per cent. GST rollout could help boost the GDP by 100-200 bps as this will help faster and cheaper movement of goods across the country with a uniform taxation structure. Cost can also come down drastically as a one-nation-one- tax GST structure can massively reduce the long and winding queues at border check-points and other entry points within and between the states.

Another reason for lower logistics cost is that operators will be able to rationalize and restructure their warehouses and other logistical infrastructure. Due to trade barriers such as the entry tax, local body tax, octroi and other hurdles, trucks idle for 30-40 per cent of the day, leading to huge man-hour and fuel losses. Since GST will be levied on goods transportation and full credit will be available on interstate transactions, logistic cost is expected to come down by 1.5-2 per cent of sales due to warehouse optimistion and lower inventory cost.

A higher growth of the logistics industry will be driven by e-commerce, GST rollout, the new national integrated logistics policy, and 100 per cent FDI in warehouses etc. But in spite of the large potential, it remains entangled in complexities such as higher costs, a myriad of complex tax structures (Financial Express, July 17, 2016). All Cargo Logistics Executive Director and Chief Operating Officer Prakash Tulsian, the GST Bill will reduce the cascading effect of a (1) plethora of taxes, (2) create a unified market, (3) soften inflation and (4) boost economic growth. The GST regime will reduce waiting time of transporters, cut documentation, cut costs and improve efficiency. While most companies now work on the basis of what is most tax effective for them, after GST rollout, they will work on the basis of what is more important for them from the logistics point of view and what meets the clients' demand.

Today, without GST, goods transported from one State to another are treated as crossing one country to another. There is a lot of waiting time involved. There is lot of documentation involved and it takes lots of logistics to get the goods transferred from one State to another. With GST, we will have one country, which will also be one market. There will be no boundaries of States affecting us and the goods can be transported very quickly and easily. while most of the companies work on the basis of what is most tax effective for them, tomorrow they will work on the basis of what is more important for them from the logistics point of view and what meets the clients' demand.

We don't know by what percentage points the tax burden will come down. There will be a reduction in cost because there will be less waiting required at the boundaries of States. There will be higher asset utilisation, higher turnaround and efficiencies in the system. So those efficiencies will definitely be passed on to end consumers. The companies will look at what is more important for them to reach their customers — where would they like to set up their warehouses or distribution networks. And for that there will be huge networks. What is happening today is that depending on each State, companies are having smaller networks or warehouses. Once the GST is in, then we will have

larger warehouses, larger logistics need; contract logistics will come in and distribution networks will be set up on the basis of that (hindubusinessline.com, 2016).

There are various indirect taxes levied on goods and services in India. Major indirect taxes include Customs duty, Excise duty, Service tax and Sales tax (VAT/Central Sales Tax). Some of these are of pre-independence vintage while others are over six decades old. This, by itself, should be the clincher as far as GST is concerned as the existing taxes have not kept pace with the evolution of business practices and new businesses. Indirect taxes are usually built in the price of a commodity and a customer pays for it along with the price. Further, since it is included in the price, the ultimate customers do not realise the actual outflow towards indirect taxes. Also, in case of change in price of a commodity, the customers may not know whether the change is due to change in cost or indirect taxes. This makes it necessary for the tax to be uniform, simple and transparent. As per the Constitution, while respective states have the power to levy taxes on sale of goods, only the Central Government has the power to levy taxes on services and on manufacture of goods. Under GST regime, taxes would be levied by both state and the central governments on supply of goods and services.

Advantages

Business

- Wider Credit pools, b. online compliances, c. clarity of transactions between goods and services, d. quick assessment, e. faster refunds
- Government;
- Single portal for all transactions enabling cross matching of tax payer data
- Facilitate interaction with data from other tax databases
- Easy to trace the transitions and prevent evasion

People

- Depending upon the industry, the price of some goods may come down if the rates are maintained at 18 per cent
- While the rate of tax on services could increase the availability of larger credit pool may enable service provides to pass on the benefit of lower prices
- Uniform rates across the country would make the tax more transparent.

It is clear that GST would be beneficial for all the stakeholders and would provide a much needed boost to the reform agenda of the Government. However, it would be preferable to keep it simple and uniform without many state wise variations. It is also preferable that anti-profiteering measures are built into the legislation in order to ensure that the benefits of tax reduction are passed on to the ultimate consumers.

GST and FDI

The World Investment Report 2016 by the United Nations Conference for Trade and Development (UNCTAD) has reported that India continues to be among the top ten countries in terms of foreign direct investment (FDI) inflows globally and the fourth in developing Asia, India's FDI inflows have increased to $44 billion in 2015 as compared to $35 billion in 2014, and the growth has been across the board.. A surge in investments in the first four months of 2016 is mainly on account of the Make in India initiative, along side liberalization measures and reforms, which make India an attractive investment decision, The huge potential offered by India, the fastest growing major economy, is also one of the main reasons. In terms of outflows, there has been a decline in most developing and transition regions. However, China is one of the exceptions.

According to Devendra Kumar Pant, chief economist and senior director at India Ratings and Research, "The declining trend in India's outflows can be explained by the collapse in the commodity side. In the past most of the corporate used to buy assets outside and that too commodities such as coal and oil. Their own good performance aided to this." Globally, FDI activity has increased by 38%, in a signal that a revival in investment sentiments is on the cards. "The way India is performing in terms of growth rate now along with our competitive location in terms of wages and policies like Stand Up India should benefit us in future. At the same time, issues like land acquisition, GST and labour reforms need to be handled," (livemint.com).

ADB chief Takehiko Nakao has stated that For India to grow faster, FDI is important... For that purpose, Indian Economy should be integrated as truly one single economy and...rationalisation of tax, the GST, as the government is seeking, is very important reform. I hope it can be successful," (economic times, 2016)

Ranil Manohara Salgado, Chief of Regional Studies Division, Asia and Pacific Department of IMF "Nonetheless, implementation of GST is a priority, as it would create a single national market, enhance the efficiency of intra-Indian movement of goods and services, and boost GDP growth further," a more conducive business environment is necessary to attract greater FDI into the manufacturing sector and help the success of make in India initiative,"(business standard.com)

Growth and cost reduction

Vijay Kelkar, Chairman of the 13th Finance Commission has stated that , the GST will bring about a qualitative change in the tax system by redistributing the burden of taxation equitably between manufacturing and services. The Finance Commission had commissioned a study by NCAER to assess its impact on GDP growth and exports. The study explores the impact of GST on growth through direct cost reduction as well as cost reduction of capital inputs. Preliminary results indicate that the growth in GDP can be between 2-2.5% with the implementation of a well-designed GST. The increase in exports can be between 10-14%. It is indeed a staggering impact and demands an energetic action to usher in a well designed GST at an early date.

There appears to be agreement that the best option would be a bare minimum number of rates—at best two, preferably one. A single rate will ensure low compliance costs, obviate classification disputes, and ensure uniformity of approach amongst all players. But to be attractive, a single rate cannot be too high. At the same time, the rate must be high enough to address the concerns of states on revenue neutrality.

He also stated that "For GST to be successful, all states and the Centre should implement it in a similar fashion. Only then will it bring about the national common market. The GST will perhaps be the single most important reform stimulus since 1991-92. A flawless GST and the New Direct Taxes Code will put India's fiscal system on the cutting edge of the world market economies. Even a 2% reduction in costs increases profits by over 20%. This will attract investments. As tax cascading disappears, the industry will move to the lagging regions because of lower costs and thus bring these into the growth dynamics (business today.com)

India's present sales tax system can be best described as an origin-based tax system where the manufacturing state collects Central Sales Tax (CST) on goods being sold interstate. CST remains a stranded cost for interstate importers. There is no harmonisation in tax rules, rates and regulations across states, resulting in substantial transaction costs for businesses. It is expected that the

introduction of a GST will remove these structural rigidities and provide a common market for goods and services.

A GST would be an improvement as it would reduce cascading of taxes — that is, tax being applied on top of other taxes at every stage of the production process — and transaction costs associated with interstate sales of goods. This could facilitate achieving a seamless common market. As a result, a GST would enhance economic growth by attracting investment and releasing working capital.

It is also expected that seamless access to markets across Indian states will facilitate more efficient production and distribution systems. This could also minimise costs, attracting larger investment. The Indian government expects that the introduction of a GST will improve India's ranking in the World Bank ease of doing business index (Sacchidananda Mukherjee, 2015).

According to Govinda Rao, 'There is considerable expectation in India that the centre would activate the reform process to introduce the goods and services tax (GST). GST is a value added tax (VAT) on both goods and services, as against the prevailing VAT on only goods. The important gains from the GST reform are that it is expected to broaden the tax base, reduce distortions in the economy through a more comprehensive input tax credit, enhance export competitiveness by comprehensively relieving domestic consumption taxes on exports, ensure greater regional equity by getting rid of inter-state sales tax and having a destination-based tax, and help create a seamless national market by removing inter-state trade barriers. It is hoped that the reform will significantly reduce the compliance cost for taxpayers by simplifying and harmonising the tax structure and by making the administration uniform across states. The dual GST proposed to be introduced is expected to expand the tax bases and simplify and harmonise the conception tax systems presently levied at both central and state levels. The central VAT (Cenvat) levied at present, has a narrow base and multiple rates. It is levied on goods at the production stage, and value added in subsequent stages is not included in the base. In the proposed Central GST, the base will be expanded by merging the service tax with the Cenvat, extended to wholesale and retail levels and simplified to have only one or two rates. The merger of service tax in GST helps to ensure more comprehensive input tax credit and relieve the tax on exports. The State GST will expand the base of the prevailing VAT to include services. The tax will be simplified by merging a number of other taxes such as motor vehicles tax, goods and passengers' tax, entertainment tax, electricity duty and entry taxes including those levied in lieu of octroi—local taxes on the entry of goods into a municipal area for consumption, use or sale. Harmonisation of tax rates and administration across states would bring about significant gain in minimising distortions and reducing compliance cost for tax payers.

- The tax structure will be made lean and simple
- The entire Indian market will be a unified market which may translate into lower business costs. It can facilitate seamless movement of goods across states and reduce the transaction costs of businesses.
- It is good for export oriented businesses. Because it is not applied for goods/services which are exported out of India.
- In the long run, the lower tax burden could translate into lower prices on goods for consumers.
- The Suppliers, manufacturers, wholesalers and retailers are able to recover GST incurred on input costs as tax credits. This reduces the cost

of doing business, thus enabling fairer prices for consumers.

- It can bring more transparency and better compliance.
- Number of departments *(*tax departments*)* will reduce which in turn may lead to less corruption
- More business entities will come under the tax system thus widening the tax base. This may lead to better and more tax revenue collections.
- Companies which are under unorganized sector will come under tax regime.

The proposed Goods and Service Tax (GST) is a destination based indirect tax that will be levied on supply of goods and services, which is set to subsume the various indirect taxes currently levied by the Centre and the states including excise duty, service tax, value added tax (VAT), Central Sales Tax (CST), purchase tax, octroi, entry tax etc. These taxes are levied at various stages viz manufacture, sale, entry of goods, rendition of services etc.

The proposed GST structure is two-tiered, whereby tax would be levied by both Centre and state on intra-state supply of goods or services viz. the Central Goods and Service Tax (CGST) and State Goods and Service Tax (SGST) respectively. Credit of the above taxes would available throughout the entire supply chain and the ultimate burden would be borne by the customer. In case of inter-state transactions, Inter-State Goods and Service Tax (IGST) would be levied by the Centre. Also, the Constitutional Amendment Bill provides for creation of a GST Council comprising all the stakeholders across the Centre and the state. The GST Council would recommend the rate of tax with bands (business-standard.com).

The implementation of GST would result in abolition of multiple taxes and would bring the much needed uniformity and certainty in tax rates. GST would also ensure that tax at each stage is creditable thereby avoiding double taxation. Also the manufacturers need to deal with only three laws that are Central law for CGST and IGST and State law for SGST.

The current indirect tax regime is clearly one of the biggest hindrances which have adversely impacted the domestic manufacturing sector as well as flow of foreign investment to the sector and introduction of GST is important to alleviate the situation. GST would reduce the cost of manufacturing both from a tax perspective as well as on compliance front (business-standard.com).

Introduction of a GST is very much essential in the emerging environment of the Indian economy.

- There is no doubt that in production and distribution of goods, services are increasingly used or consumed and vice versa. Separate taxes for goods and services, which is the present taxation system, requires division of transaction values into value of goods and services for taxation, leading to greater complications, administration, including compliances costs. In the GST system, when all the taxes are integrated, it would make possible the taxation burden to be split equitably between manufacturing and services.
- GST will be levied only at the final destination of consumption based on VAT principle and not at various points (from manufacturing to retail outlets). This will help in removing economic distortions and bring about development of a common national market.
- It will also help to build a transparent and corruption-free tax administration. Presently, a tax is levied on when a finished product moves out from a factory, which is paid by the manufacturer, and it is again levied at the retail outlet when sold.

For the Centre and the States

According to experts, by implementing the GST, India will gain $15 billion a year. This is because, it will promote more exports, create more employment opportunities and boost growth. It will divide the burden of tax between manufacturing and services.

For individuals and companies

In the GST system, taxes for both Centre and State will be collected at the point of sale. Both will be charged on the manufacturing cost. Individuals will be benefited by this as prices are likely to come down and lower prices mean more consumption, and more consumption means more production, thereby helping in the growth of the companies.

According to a study by the National Council of Applied Economic Research (NCAER), full implementation of the GST could expand India's growth of gross domestic product by 0.9-1.7 percentage points. By removing the system of multiple Central and State taxes, the GST can help in reducing taxation and filing costs and expand business profitability, thereby attracting investments and promoting GDP growth. Simplification of tax norms can help in improving tax compliance and increasing tax revenues(Mapsofindia.com).

World over, GST has been implemented in over 150 countries. You may wonder why this tax reform is so important for the country and how it will help the common man. Simpler tax structure: As multiple taxes on a product or service are eliminated and a single tax comes into place, the tax structure is expected to be much simpler and easier to understand. Paperwork will become simpler and there will be a reduction in accounting complexities for businesses. A simple taxation regime can make the manufacturing sector more competitive and save both money and time. Experts opine that the implementation of GST would push up GDP by 1%-2%. Increased tax revenues: A simpler tax structure can bring about greater compliance, thus increasing the number of tax payers and in turn tax revenues for the Government. The current state of the Indian economy demands fiscal consolidation and reduction in fiscal deficit.

A recent report by CRISIL states that GST is the country's best bet to achieve fiscal consolidation. As there is not much scope to reduce Government expenditure, increasing tax revenues is the best alternative to improve the fiscal health. Competitive pricing: GST will eliminate all other forms of indirect taxing. This will effectively mean that the tax paid by the final consumer will come down in most cases. Lower prices will help in boosting consumption, which is again beneficial to companies. The biggest positive of GST is that goods and services will be taxed on a common basis.

Boost to exports

When the cost of production falls in the domestic market, Indian goods and services will be more price-competitive in foreign markets. This can bode well for exporters, who compete with manufacturers abroad facing a lower cost structure. The exact rate of tax levied under GST will obviously be clear only when the final announcement will be made. Irrespective of the tax rate, it is logical and apparent from examples of other countries, that GST is a critical reform needed for the country (moneycontrol.com).

Reduction of Manufacturing Cost

Johi Raj has described the advantages of the proposed Goods and Services Tax (GST). It would reduce manufacturing cost and benefit end-customers, noting that the Indian manufacturing sector was highly taxed. The elimination of multiple tax structure at central and State levels

would make the sector viable and globally competitive. “Our manufacturing sector is one of the highest taxed sectors in the world. Even a two per cent reduction in production cost will increase profits by over 20 per sent, giving headroom for reducing prices and benefiting end-users”.

The GST will be a dual tax with both central and state GST component levied on the same base. There will be no distinction between goods and services for tax purpose with a common legislation applicable to both (Jyoti Raj, gstIndiaonline).

Implications of GST on imports & exports

“Exports are burdened with the incidence of state and local levies. These levies are making our exports more uncompetitive. Therefore, state taxes like VAT, sales tax on petroleum products, purchase tax, turnover tax, octroi, and electricity duty should be refunded. This will provide 2% to 3% benefit to exporters particularly those dealing in commodities,”.

Basic Custom Duty will continue to there under GST system. However, the additional custom duty in lieu of CVD /Excise and the Special Additional Duty (SAD) in lieu of sales tax/VAT will be subsumed in the import GST. The import of services will be subject to Central GST and State GST on a reverse charge mechanism. In other words, the GST will be payable by the Importer on a self declaration basis. Place of supply rules will determine which state will have the authority to get the tax. However, the taxes so paid will be available as Input Tax Credit and therefore it would be a revenue neutral. Exports, however, will be zero rated, meaning exporters of goods and services need not pay GST on their exports. GST paid by them on the procurement of goods and services will be refunded (Jyoti Raj, gstIndiaonline).

Impact on Pharma Industry

The Indian Pharmaceuticals Industry (IPI), estimated turnover at 450 billion, ranks fourth globally in terms of volume and is amongst the largest producer of Pharma products in the world along with USA. Japan, Europe and China. The cutting edge that IPI enjoys over most other nations is the cost advantage, given that the cost of labour and overall production is lower in India as compared to other nations. To cite an example, the manufacturing cost of Pharma products in India is nearly half the cost incurred in the US. But the multistage taxation in the Pharma Industry i.e. Customs Duty on imports, Central excise duty on manufacture, Central Sales Tax (CST)/VAT on sale of goods. Service tax on provision of services and levies such as entry tax, Octoroi, cess by the State or Local municipal corporations/ municipalities is one of the key stumbling block in its progress. Levy of multiple taxes, loss of credit of tax paid, compliance and litigation cost associated with the present tax set up are causing problems to the Pharma Industry.

Introduction of GST is a positive step and if implemented in the right spirit could result in reduction in transaction cost. The most visible and immediate impact of GST appears to be the proposed discontinuance of (Central Sales Tax (CST) levy. As on date, CST is a cost to Pharma manufacturers whenever they procure raw materials from outside their state and if sale is on inter-state basis. This is on account of the fact that CST paid in purchases cannot be set off against the local value added tax (VAT) liability of manufacturer/ dealer. Though, over the last couple of years CST rates have reduced from four to two percent, the said levy continues to be a cost to the manufacturers and traders dealing in interstate transactions. The phasing out of CST with the

advent of GST could do away with the perennial issue of credit leakage on this front.

Another evident impact of GST would be a definite re-look and review of the present warehousing strategies followed by the Pharma Industry. As it stands on date, most Pharma manufacturers maintain warehouses in different states to evidence movement of goods from one warehouse to another so as to save on the CST. Also, quite a few entities set up warehouses on hitherto attractive locations like Pondicherry or Daman as the CST rate at such locations were previously lower than the rate at such locations were previously lower than the rates prevalent in other states. Warehouses across various states and movement of goods thereof have been a nightmare to the Pharma Industry from the logistics perspective – not to mention the increased compliance requirements and transaction costs. With GST in the anvil, Pharma manufacturers can set up warehouses for distribution at select strategic location without looking at the same tax planning options resulting in cost of operations.

Currently, certain locations such as Himachal Pradesh, Uttaranchal enjoy an excise tax holiday on their manufacturing activities. However, since the output is exempt the tax paid in inputs/capital goods tend to be a cost to the entitles located in such areas. Though, area based exemptions may not continue in the GST era, based on past experience of VAT and on a generic basis, it appears that the presently exempted units may be required to pay GST on their finished goods but, would be entitled to claim refund in order to ensure continuity of GST at every stage. By doing so, the credit chain remains intact and at the same time incentives already agreed by the Centre and the State Government for both Central and State Level GST is passed on to the manufacturers. Such a move would ensure that the various manufacturing hubs of the Pharma Industry in said areas continue manufacturing operations in such locations.

Pharma goods attract excise duty at 4.12 percent whereas the Active Pharmaceuticals Ingredients (API), which are inputs for manufacture of Pharma products typically, attracts duty at 8.24 percent. The difference n duty rates of inputs vis-à-vis the finished goods has resulted in accumulation of differential Cenvat Credit for the manufacturers not engaged of export of Pharma goods. The Central Excise/Cenvat Credit legislation does not provide any mechanism for refund of such accumulated Cenvat credit. With the Central GST presumed to have a single rate for both goods and services, going forward accumulation of credit may cease to be an issue for the industry. It is not clear as on date whether the proposed GST will have transitional provisions to carry forward the unutilized accumulated Cenvat credit from the Central excise law to Central GST legislation and how the same would be implemented (Jyoti Raj, gstIndiaonline) .

Impact on Auto Industry

The Auto Industry is sensitive to the changes in the economy as well as fiscal policy and is accepted as the barometer of economic well-being of a country. The imminent introduction of the goods and service tax (GST) replacing central excise duty, service tax, state value added tax (VAT) and central sales tax (CST) may change the way business is done today.

The Practice in this industry is to sell vehicles to a dealer network that sells as well as services the vehicles. More than 80% of the sales is generally outside the state of manufacture. The distribution of the vehicles may be by way of direct sales to dealers, currently subjected to CST or by stock transfers to depots and stockyards across the country. Both these models entail a tax cost, which gets embedded in the final price to the customers.

Though the rate of CST cannot be set off by the dealer against his VAT liability. Similarly, though stock transfers are not eligible to tax, state VTA laws provide for retention or reduction of input tax credits.

Currently, stock transfers do not attract any tax (other than the loss of input tax credit in the exporting state). It is possible GST would be applicable on all 'supplies' including stock transfers. This would have its own challenges. The valuation of such stock transfers have to be tackled as there would be no sale value available to calculate tax. There could be significant cash flow issues as well. Special transition provisions will be required for the in-movement stock from factory to depot on the date of introduction of GST.

Most of the new investments by auto companies have gone to the states that have offered most competitive tax incentives. Such incentives are largely in the form of subsidies/loan equal to the VAT/CST paid in the state govt. For instance, under the GST regime, the state of manufacture will not collect any existing incentives (in terms of CST exemption/deferral) can continue. Himachal Pradesh etc. would also be affected.

One of the reasons for auto component manufacturers to set up units close to OEM plants is to avoid breaking of the VAT credit chain. The removal of CST in the new regime would provide a new opportunity for consolidation of theses units into larger units, which would be good for economic efficiency of the sector as a whole.

If the GST rate is fixed anywhere between 16-18% as being discussed currently, it may be a good news for the industry. The current effective rate works out to be more, particularly for the bigger cars, where the excise duty is higher (Jyoti Raj, gstIndiaonline).

No Cascading Effect

In the GST regime, there would not be a cascading effect. Take, for example, a mineral water bottle. Once the bottle is out of the factory gates, state governments step in and impose state VAT. If a bottle price is Rs 100, and excise duty and service tax is Rs 10 each, the price of the bottle becomes Rs 120. On that Rs 120, state governments' collects 10% value added tax (VAT). The final price of the bottle then becomes Rs 132 (100+20+12=132). Manufacturers should have got a tax credit of Rs 20. Now, since the tax is paid to the centre, the state will not repay that money to them.

GST is a consumption-based tax. It is based on the "destination principle." GST is applied on goods and services at the place where the final consumption takes place. It is collected on value-added goods and services at each stage of sale or purchase in the supply chain. GST paid on the procurement of goods and services can be set off against that payable on the supply of goods or services. The manufacturer or wholesaler or retailer will pay the applicable GST rate but will claim it back through the tax credit mechanism. Being the last person in the supply chain, the end-consumer has to bear this tax. Though this is the case even today for all indirect taxes, the difference under the GST is that with the streamlining of multiple taxes, the final cost to the customer will be lower on the elimination of double-charging in the system

Economic growth.: GST will Increase country's GDP and revenue surplus.

How an Exporter and Importer can take more advantages from This GST system that we will teach you in our practical Export and Import Classes.

People who are planning to export but don't know how to export and how to import the products from different international markets, can

join our course of export and import management with Practical knowledge and all its practical documentation. We will teach you the procedures of export and import also we will guide you how you can obtain the Export and Import licenses in a less period of time without paying extra and heavy Charges.

- GST is a transparent Tax and also reduce numbers of indirect taxes. With GST implemented a business premises can show the tax applied in the sales invoice. Customer will know exactly how much tax they are paying on the product they bought or services they consumed.
- GST will not be a cost to registered retailers therefore there will be no hidden taxes and the cost of doing business will be lower. This in turn will help Export being more competitive.
- GST can also help to diversification of income sources for Government other than income tax and petroleum tax.
- Under Goods and Services Tax, the tax burden will be divided equally between Manufacturing and services. This can be done through lower tax rate by increase Tax base and reducing exemptions.
- In GST System both Central GST and State GST will be charged on manufacturing cost and will be collected on point of sale. This will benefit people as prices will come down which in turn will help companies as consumption will increase.
- Biggest benefit will be that multiple taxes like octroi, central sales tax, state sales tax, entry tax, license fees, turnover tax etc. will no longer be present and all that will be brought under the GST. Doing Business now will be easier and more comfortable as various hidden taxation will not be present.

According to Dutt Majumder, former Central Board of Excise and Customs chairman, GST is a system which is largely going to benefit business entities. For manufacturers and service-providers, GST means a pan-India market. Overall, the compliance cost of business will go down. Hence, prices will also go down". But this chain process will take 4-5 years to reach out to consumers. The soul of GST is its unique credit share. There would be a credit chain that wouldn't be broken. Anyone who pays tax on the inputs of either goods or services will have it set off against tax liability on the finished goods and final service. This is called input tax credit or ITC.Service tax, which constitutes 60% of the economy, may jump from 14-18% till GST is implemented.

II. CONCLUSION

According to Govinda Rao, " based on the experience of tax reform and the complexities involved, it is important to underline three important issues. First, given that there are 32 actors in the negotiations (29 states, two Union Territories with legislatures and the central government), it would take considerable time to finalise the structure and operational aspects of the tax. In view of this, the most optimistic scenario is that it would not be before 2016 that the tax would be implemented, even if the process of amending the Constitution is completed. Second, the tax structure that would emerge from the negotiations would be far from ideal. It would be unrealistic to expect a "flawless" GST. In fact, such a GST structure does not exist in any country where both the centre and states are empowered to levy the tax (Bird and Gendron 2010). Every country has to adopt the structure it can administer. It is neither a gorilla, nor a chimpanzee, but a genus-like primate (Rao 2010). The structure that would emerge would be based on the consensus reached and it is necessary to ensure that the fundamental, sound

features of the tax are not compromised. Finally, for the above reason, it is important to consider the GST reform as a process rather than an event. Once the basic features of the tax are implemented, it would be necessary to improve the structure and operational aspects of the tax over time. In fact, the introduction of GST is only the next stage of reform. In that sense, the introduction of GST will not be a silver bullet and we should keep expectations at a realistic level (Govinda Rao, livemint.com).

GST is expected to be a critical reform in spurring growth in the economy. When introduced, GST will not only make the tax system simpler, but will also help in increased compliance, boost tax revenues, reduce the tax outflow in the hands of the consumers and make exports competitive. The GST or the Goods and Service Tax is a long pending indirect tax reform which India has been waiting for, and which is hoped to iron out the wrinkles in the existing tax system. This comprehensive tax policy is expected to be one of the most important reforms in contributing to the India growth story. The GST, as mentioned above is an indirect tax and will be borne by the customer. There will be a standard rate of GST across various goods and services, which could broadly be in line with international rates.

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IMPACT OF FINANCIAL INCLUSION - A STUDY OF HIMACHAL PRADESH

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Abstract

The need for ensuring Financial Inclusion for attaining inclusive growth has been emphasized everywhere in the world. There has been quite an emphasis during recent past to expand financial services to all sections of the society in India. Himachal Pradesh Govt. has an aim of making the state as a Model State for inclusive growth and Financial Inclusion has been given a very high priority. As a shared objective, both RBI and the State Govt. took initiatives for implementing the decision of achieving full Financial Inclusion. In Himachal Pradesh significant progress in financial inclusion has been achieved in quantitative terms. Financial inclusion has significantly impacted the socio economic well being of the people of Himachal Pradesh. More than three fourth of the respondents in the State agree that their income, savings, opportunities for livelihood and financial prudence have all increased due to awareness and utilization of banking services. Only one fourth of the total respondents have reported increase in their consumption which implies that additional income goes to savings and investment rather than consumption.

Keywords: Financial Inclusion, Himachal Pradesh, inclusive growth

I. INTRODUCTION

The need for ensuring Financial Inclusion for attaining inclusive growth has been emphasized everywhere in the world .It has been felt that access to a formal well-functioning financial system can economically and socially empower citizens, in particular rural and poor people. This can help them to involve in productive economic activities, increase incomes and ultimately improve their quality of life. The former UN Secretary General, Kofi Annan, highlighted the reality and importance of Financial Inclusion in the following words:

"The stark reality is that most poor people in the world still lack access to sustainable financial services, whether it is savings, credit or insurance. The great challenge before us is to address the constraints that exclude people from full participation in the financial sector. Together, we can and must build inclusive financial sectors that help people improve their lives"

To have an in-depth study of various issues of Financial Inclusion, GOI constituted a "committee on Financial Inclusion" under the Chairmanship of Dr .C. Rangarajan. This committee adopted the following broad working definition of Financial Inclusion:

"Financial Inclusion can be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost."

Efforts towards Financial Inclusion

There has been quite an emphasis during recent past to expand financial services to all sections of the society in India. Reserve Bank has taken numerous steps to attract the financially excluded population into the structured financial

system. This will be clear from the following developments:

- In November 2005, banks were advised to make available a basic banking 'no-frills' account with low or nil balances.
- It was also decided to make available all printed material used by retail customers in the concerned regional language.
- In order to ensure that persons belonging to low income group, both in urban and rural areas, do not encounter difficulties in opening bank accounts, the know your customer (KYC) procedures for opening accounts has been simplified.
- Banks have been asked to introduce a General purpose Credit Card (GCC) facility up to Rs. 25000/- at their rural and semi urban branches. The credit facility is in the nature of revolving credit entitling the holder to withdraw up to the limit sanctioned. Based on assessment of household cash flows, the limits are sanctioned without insistence on security or purpose.
- A simplified mechanism for one-time settlement of overdue loans up to Rs.25, 000/- has been suggested for adoption. Banks have been specifically advised that borrowers with loans settled under the one time settlement scheme will be eligible to re-access the formal financial system for fresh credit.
- In January 2006, banks were permitted to utilize the services of non-governmental organizations (NGOs/SHGs), micro-finance institutions and other civil society organizations as intermediaries in providing financial and banking services through the use of business facilitator and business correspondent (BC) models.
- Other measures include setting up pilots for credit counseling and financial education. A multilingual website in 13 Indian languages on all matters concerning banking and the common person has been launched by the Reserve Bank on 18 June 2007.
- Institutionalization of the framework of Banking Correspondents (BCs) has been a major step towards enhancing access of banking services. RBI advocated a combination of 'Brick and Mortar' structure with 'Mouse and Click' technology for extending financial inclusion in geographically dispersed areas.
- On the regulatory side, the banks were mandated to open at least 25 per cent of their new branches in unbanked rural centers. Taking into account the difficulties encountered by common people in meeting the 'Know Your Customer (KYC)' requirements for opening bank accounts, several measures were taken. For example, RBI allowed banks to accept self-certification for opening of basic service bank accounts. RBI has encouraged banks to open Aadhaar[2] Enabled Bank Accounts by linking Aadhaar numbers of individuals, wherever available, with the Basic Savings Bank Accounts opened for them, so that their credit histories can also be built up over time.
- Co-terminus with the above efforts, RBI also encouraged banks to adopt a structured and planned approach to financial inclusion with commitment at the highest levels through preparation of Board-approved Financial Inclusion Plans (FIPs). The first two phases of FIPs implemented over 2010-13 and 2013-16 were interspersed with the implementation of PMJDY by the Government of India during 2014-15, whereby the supply side efforts received an extra push.
- RBI has granted in-principle approval to some entities to set up differentiated banks namely

"Small Finance Banks" (SFBs) and "Payments Banks" to further the cause of financial inclusion in the country. Other than serving as vehicles for savings, SFBs and Payments banks are expected to enhance the supply of credit to small business units, small and marginal farmers, micro and small industries and other entities in the unorganized sector and enable provisions for cost-efficient remittance services in a secured technology driven environment respectively.

- Considering the strong linkage between financial inclusion and the payment systems, RBI has taken several steps. Some of these include encouraging use of Mobile Banking, pre-paid instruments in the form of digital wallets and mobile wallets, operationalization of the Aadhaar Bridge Payment System (ABPS) and Aadhaar-Enabled Payment system (AEPS) etc.
- While there is considerable improvement in access of banking services through a mix of physical and virtual mode, it is believed that there should be a fair balance between the number of BCs and brick and mortar branches for better alignment of the inclusion efforts. Accordingly, it is mandated to open physical bank branches in all villages above a population of 5000 in a phased manner. We feel this would also enable banks to not only provide quality financial services but also timely support to their BC network.
- The BC Model is a critical lynchpin of our Financial Inclusion initiative. We believe that to support the BC structure, a vital first step is developing a BC Registry. This would not only ensure greater oversight on the functioning of BCs but would also provide more confidence to the end customers. A scheme for graded certification/ training programmed for BCs is also being introduced to enable the BCs with a good track record and advanced training to handle complex tasks that are beyond deposits and remittances.

Financial Inclusion Plans for Banks (2016-19)

To sustain the momentum of achieving the financial inclusion objectives by setting FIP targets for banks, the third phase of Financial Inclusion Plans for the next three years 2016-19 has been initiated. Under the third phase, the focus is on more granular monitoring of the progress made by banks under FIPs at district level.

Demand Side Interventions

Having spoken about the progress and some recent measures taken by RBI on supply side, let me talk about an equally important, but less focused, demand side aspects of Financial Inclusion. As I mentioned earlier, banks have opened about 440 million accounts under the push from RBI and the PMJDY and hence, it is right time to focus on the demand side which is to focus on enhancing capabilities so that the individual is in a position to not merely avail the offered services, but is also capable of demanding preferred products and services suitable to her need/choice. Our belief is that unless the demand side measures adequately supplement the supply side measures, the goal of financial inclusion would remain the proverbial 'wild goose chase'.

Financial Literacy Centres (FLCs)/ Rural Self Employment Training Institutes

Banks in India have been mandated to set up FLCs for extending financial literacy. Currently, about 1380 FLCs across India are functional which adopt a tailored approach to conduct of camps. Special focus is given on people newly inducted into the banking system. Besides this, tailored camps are conducted for five different target groups i.e. farmers, small entrepreneurs, SHGs, School students and senior citizens. Going forward,

given the challenges of skewed distribution of existing FLCs in a few states, limited outreach and to have an exclusive focus on financial literacy at the ground level, we are encouraging banks to set up CFLs (Centres for Financial Literacy) at the block level on a pilot basis in a few states. The Rural Self Employment Training Institutes (RSETIs) have been set up by various banks all over the country at the district level. The key objective of RSETI is "Short term training and long term hand holding with assistance to credit linkage for trainees".

Direct Benefit Transfer and Aadhaar Seeding of accounts

An important driver for enhancing the demand side of financial inclusion is Direct Benefit Transfer (DBT). It has the potential to be game changer. If entitlements under various state sponsored schemes starts directly flowing into the bank accounts of individuals under DBT mode, it can act as a catalyst to encourage saving habit leading to build up of investment and seed capital for availing productive credit.

Financial Inclusion in Himachal Pradesh

Himachal Pradesh Govt. has an aim of making the state as a Model State for inclusive growth and Financial Inclusion has been given a very high priority. As a shared objective, both RBI and the State Govt. took initiatives for implementing the decision of achieving full Financial Inclusion. A Working Group on 'Improvement of Banking Services in Himachal Pradesh' was constituted under the chairmanship of Dr.J.Sadakkadulla, Regional Director, RBI to review the role banks and financial institutions in supporting the Government's initiatives for inclusive development and to recommend measures for enhancing the outreach of banking services. The Group submitted its report in Nov.2007. While appreciating the commendable banking outreach scenario in the state, the Group has also pointed out scope for further improvements particularly on the front of credit-linkages of households.

The following points highlight the initiatives taken in the context of financial inclusion in the State:

- State has a wide spread branch network of bank branches. For ensuring effective banking in the state, different banks have been given the responsibility of leading the banking activities. UCO Bank has such responsibility for 4 districts, in addition to working as a convener of the State Level Banking Committee (SLBC). PNB and SBI have lead bank responsibilities for 6 and 2 districts respectively. In order to give intensive attention to the state, RBI has set up a sub-office at Shimla recently.
- Banks have issued Kisan Credit Cards to the farmers. Substantial proportion of the loans granted by the banks is going to priority sectors like agriculture, small scale industry services.
- Banking sector is looking forward for a strong micro-finance movement in the state through self help groups (SHG)
- As a part of their progressive approach, RBI has encouraged banks to use the services of NGO's, SHG's, MFI's and other Civil Society Organizations and of course, Post Offices as intermediaries in providing financial and banking services through the use of 'Business Facilitators' and 'correspondent' Models
- Technological Inclusion aiming at the provision of banking services at the door steps of the people has been given a high priority.
- All non-banking treasuries have been converted into banking treasuries
- Mass financial awareness, deployment of Banking Facilitators, Banking Correspondents

are other steps taken to enhance the reach of banking services.

- State Govt. has followed a progressive and pro-active approach for enhancing the effectiveness of the banking services in the state. exemption from stamp duty and registration charges has been granted on loans to the agricultural activities

Need for the Study

With the objective of facilitate financial inclusion, banks were urged by RBI to review their existing practices to align them in such a way that these services are available to so far excluded segments of the society, at affordable rates. The broad objective was to bring the common man into banking fold which was termed as financial inclusion.

- In this context, with a view to achieving the objective of greater financial inclusion, districts were identified for financial inclusion (FI), committees were constituted within the identified districts for chalking out strategy for achieving 100% financial inclusion .
- In Himachal Pradesh all the districts were identified for achieving 100% financial inclusion and villages were allocated to various banks operating in the districts advising them to make available a basic banking 'no-frills' account either with 'nil' or very low minimum balances as well as charges that would make such accounts accessible to vast sections of population.

In Himachal Pradesh significant progress in financial inclusion has been achieved in quantitative terms. It is imperative to study as to how financial inclusion has affected the well being of the beneficiary. This requires evaluation of qualitative Performance evaluation in financial inclusion Quantitative performance in financial inclusion can be judged by examining the impact of financial inclusion on certain socio economic parameters like income, livelihood opportunities, savings, consumption and financial prudence of the people.

II. OBJECTIVES

The study seeks to assess the impact of e financial inclusion in Himachal Pradesh. This has been done analyzing the impact of banking services on income, livelihood opportunities, savings, consumption and financial prudence of the people.

Sample of the Study

The sample of the study consists of 40,000 household (both rural and urban areas), representing all districts of Himachal Pradesh.

Data for the Study

The study is based on both primary as well as secondary data. The primary data has been collected through the administration of a structured questionnaire. This questionnaire includes question pertaining to the different aspects of financial inclusion and its impact on the respondents. The secondary data has been collected from relevant publication of Reserve bank of India and the Directorates of Economics and Statistics of the states of Himachal Pradesh and Punjab. Miscellaneous sources like research papers, articles published in various magazines, journals and newspapers have been studied thoroughly to supplement the primary and secondary data.

Data Analysis and Discussion

The impact of banking services on the economic prosperity of people of Himachal Pradesh has been evaluated by studying the impact of banking services on income, livelihood opportunities, savings, consumption and financial prudence of the people. The respondents were asked whether banking services have increased, decreased or made no impact on above mentioned parameters.

Effect on Income

The effect of banking services on the income of the respondents has been depicted in Table 1. In totality, 82.31 per cent respondents in Himachal Pradesh reported increase in income due to effective banking services. This increase in income by respondents was perceived to be increasing because of the interest they receive on their deposits in the banks; the money, if any, they receive through loans etc.

Among the rural villages of Himachal Pradesh, 99.99 per cent respondents in district Lahul & Spiti have reported increase in income for all the different category of people including General, SC, ST and OBC . Turning to the urban picture of Himachal Pradesh, 100 per cent respondents in Solan and Kullu reported increase for the respondents of different social classes followed by Bilaspur (99.74%) and Shimla (95.26%).

Table 1 Effect on Income (Figures in percent)

Districts	Increase	Decrease	No effect
Bilaspur	98.37	0.34	1.29
Chamba	70.81	0	29.18
Hamirpur	74.2	0	25.79
Kangra	75.06	2.78	22.18
Kinnaur	96.73	0	3.28
Kullu	98.84	0	1.15
Lahul and spiti	99.99	0	0
Mandi	90.24	1.73	8.03
Shimla	93.91	0.89	5.2
Sirmaur	83.14	0	16.86
Solan	92.23	0	7.77
Una	71.6	6.65	21.76
Towns			
Bilaspur (mci)	99.74	0	0.26
Chamba(mci)	91.33	0	8.66
Hamirpur(mci)	0	0	100
Dharmsala(mci)	91.53	4.05	4.42
Kulu(mci)	100	0	0
Mandi(mci)	94.32	0.78	4.9
Shimla	95.26	1.36	3.39
Nahan(mci)	84.08	0	15.92
Solan(mci)	100	0	0
Una(mci)	3.83	0	96.18
Overall hp	82.31	1.47	16.22

Effect on Opportunities for Livelihood

Effect on Opportunities for Livelihood in the state of Himachal Pradesh has been shown in Table 2. In totality, 80.46 per cent respondents in Himachal Pradesh reported increase in opportunities for livelihood due to effective banking services. The respondents perceive the increase in livelihood because of the different kind of loans and the schemes they can avail from the banks (even if in actual they might not be taking it). Perceiving the banks to be good for increasing the livelihood in itself marks a good image of the banks the public have in their minds.

Among the rural villages of Himachal Pradesh, 99.99 per cent respondents in district Lahul & Spiti reported increase in opportunities for livelihood. Turning to the urban picture of Himachal Pradesh, in Kullu and Solan 100 per cent of the respondents have reported increase in opportunities for livelihood.

Table 2 Effect on Opportunities for Livelihood (Figures in percent)

Districts	Increase	Decrease	No effect
Bilaspur	94.7	0.06	5.24
Chamba	79.14	0	20.85
Hamirpur	37.64	0.38	61.97
Kangra	80.21	2.08	17.72
Kinnaur	89.61	0	10.37
Kullu	98.84	0	1.15
Lahul and spiti	99.99	0	0
Mandi	89.53	0.49	9.98
Shimla	87.86	1.37	10.77
Sirmaur	98.95	0	1.04
Solan	85.77	0	14.24
Una	69.31	3.2	27.5
Towns			
Bilaspur (mci)	99.74	0	0.26
Chamba(mci)	89.34	0	10.66
Hamirpur(mci)	0	0	100
Dharmsala(mci)	91.53	4.05	4.42
Kulu(mci)	100	0	0
Mandi(mci)	98.55	0	1.44
Shimla	79.85	1.36	18.79
Nahan(mci)	83.23	0	16.79
Solan(mci)	100	0	0
Una(mci)	8.25	0.4	91.34
Overall hp	80.46	0.94	18.58

Effect on Savings

Effect on savings of the respondents due to banking services in the state of Himachal Pradesh has been shown in Table 3. In totality, 88.20 per cent respondents in Himachal Pradesh depicted increase in savings due to effective banking services. This increase comes from different kind of deposits people can have in the banks.

Among the rural villages of Himachal Pradesh, 100 per cent of the respondents in District Kullu reported increase in savings. Turning to the urban picture of Himachal Pradesh, 100 per cent of the respondents in Solan and Kullu reported increase in savings.

Table 3 Effect on Savings (Figures in percent)

Districts	Increase	Decrease	No effect
Bilaspur	99.61	0	0.4
Chamba	89.23	0	10.78
Hamirpur	37.26	60.84	1.9
Kangra	87.26	7.37	5.38
Kinnaur	84.51	10.38	5.1
Kullu	100	0	0
Lahul and spiti	99.99	0	0
Mandi	97.11	0.04	2.85
Shimla	96.59	0.47	2.94
Sirmaur	98.57	1.21	0.22
Solan	96.04	0.91	3.04
Una	75.32	7.83	16.84
Towns			
Bilaspur (mci)	99.74	0	0.26
Chamba(mci)	95.54	0	4.44
Hamirpur(mci)	94.59	0	5.41
Dharmsala(mci)	56.16	43.83	0
Kulu(mci)	100	0	0
Mandi(mci)	97.56	0.33	2.11
Shimla	97.98	1.36	0.68
Nahan(mci)	94.28	0	5.72
Solan(mci)	100	0	0
Una(mci)	97.79	0	2.21
Overall hp	88.2	7.48	4.31

Effect on Consumption

Effect on consumption of the respondents due to banking services in the state of Himachal Pradesh has been shown in Table 4. In totality, 70.55 percent respondents reported no effect on their consumption due to banking services while 24.59 percent respondents in Himachal Pradesh reported increase in their consumption. Majority of the people did not relate increase in the consumption because of the banking services.

Among the rural villages of Himachal Pradesh, 75.96 per cent respondents of district Kinnaur have reported increase in consumption. Turning to the urban picture of Himachal Pradesh, 53.80 per cent respondents of Shimla reported increase followed by Bilaspur (43.86%).

Table 4 Effect on Consumption (Figures in percent)

Districts	Increase	Decrease	No effect
Bilaspur	48.25	2.15	49.61
Chamba	22.36	6.44	71.22
Hamirpur	32.03	18.77	49.2
Kangra	17.98	5.52	76.51
Kinnaur	75.96	0	24.05
Kullu	0	1.16	98.85
Lahul and spiti	41.33	6.12	52.55
Mandi	18.05	0.65	81.31
Shimla	53.34	3.07	43.6
Sirmaur	7.25	0.05	92.7
Solan	27.1	4.26	68.65
Una	27.81	2.38	69.82
Towns			
Bilaspur (mci)	43.87	0	56.14
Chamba(mci)	34.9	0	65.11
Hamirpur(mci)	0	0	100
Dharmsala(mci)	37.01	49.9	13.07
Kulu(mci)	1.84	0	98.16
Mandi(mci)	4.56	0.33	95.11
Shimla	53.8	10.59	35.62
Nahan(mci)	30.61	0.1	69.3
Solan(mci)	0	0	100
Una(mci)	12.68	1	86.33
Overall hp	24.59	4.86	70.55

Effect on Financial Prudence

Effect on financial prudence of the respondents due to banking services in the state of Himachal Pradesh has been shown in Table 4.42. In totality, 89.07 per cent respondents in Himachal Pradesh reported increase in financial prudence due to effective banking services. Visiting the banks, interacting with bank officials, information gathering through pamphlets and posters of the banks has made the people financially prudent.

Among the rural villages of Himachal Pradesh, 100 per cent respondents of district Kullu have reported increase in financial prudence for all the different categories of respondents taken together. Turning to the urban picture of Himachal Pradesh, 100 per cent respondents of Solan and Kullu reported increase in financial prudence followed by Bilaspur (99.74%).

Analyzing the role of banking services on financial prudence with regard to rural respondents under economic category, all respondents of Kullu found increase followed by Bilaspur (99.83%) and Mandi (96.37%). Respondents in urban area of district Solan viewed 100 percent increase due to banking services in this category followed by Kulu (99.99%).

Table 5 Effect on Financial Prudence (Figures in percent)

Districts	Increase	Decrease	No effect
Bilaspur	99.83	0	0.17
Chamba	87.18	0	12.81
Hamirpur	89.13	9.17	1.7
Kangra	78.83	1.66	19.51
Kinnaur	83.79	0	16.21
Kullu	100	0	0
Lahul and spiti	87.24	0	12.75
Mandi	96.35	0	3.63
Shimla	91.18	0.43	8.39
Sirmaur	95.82	0	4.17
Solan	86.53	1.67	11.8
Una	82.15	0.76	17.08
Towns			
Bilaspur (mci)	99.74	0	0.26
Chamba(mci)	95.54	0	4.44
Hamirpur(mci)	94.59	0	5.41
Dharmsala(mci)	56.17	21.91	21.92
Kulu(mci)	100	0	0
Mandi(mci)	99.22	0.11	0.67
Shimla	86.5	2.04	11.47
Nahan(mci)	89.04	0	10.97
Solan(mci)	100	0	0
Una(mci)	99.6	0.2	0.2
Overall hp	89.07	1.55	9.39

III. CONCLUSION

Financial inclusion has significantly impacted the socio economic well being of the people of Himachal Pradesh. 82.31 per cent respondents in Himachal Pradesh reported increase in income due to effective banking services. This increase in income by respondents was perceived to be increasing because of the interest they receive on their deposits in the banks; the money, if any, they receive through loans etc. 80.46 per cent respondents in Himachal Pradesh reported increase in opportunities for livelihood due to effective banking services. The respondents perceive the increase in livelihood because of the different kind of loans and the schemes they can avail from the banks (even if in actual they might not be taking it). 88.20 per cent respondents in Himachal Pradesh depicted increase in savings due to effective banking services. 70.55 percent respondents reported no effect on their consumption due to banking services while 24.59 percent respondents in Himachal Pradesh reported increase in their consumption. 89.07 per cent respondents in Himachal Pradesh reported increase in financial prudence due to effective banking services. Visiting the banks, interacting with bank officials, information gathering through pamphlets and posters of the banks has made the people financially prudent. Only one fourth of the total respondents have reported increase in their consumption which implies that additional income goes to savings and investment rather than consumption goes to savings and investment rather than consumption.

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STATUS OF MIGRATION IN UTTARAKHAND

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Abstract

By analysis of the journey of the development of the state after 16 years we find that we have failed in the case of migration. We dreamt of the balanced growth of Uttarakhand but the growth had been mainly centered in four districts (Haridwar, Dehradun, Nainital and Udham Singh Nagar) of the State, and the remaining nine hill districts retained far behind in this development. Most of the economic opportunities tended to concentrate in four areas of the State, leading to huge income inequalities across the hill and plain districts of the State.

Uttarakhand has the advantage of high education levels, rich natural resources embedded in the forest cover. While the State has a high growth rate of 8.8 percent, the advantages of economic growth is not evenly distributed. There is a vast difference between the hilly districts and those in the plains. There are constraints of access due to poor road connectivity and electricity shortage despite the fact that hydroelectricity is found in abundance in the State. The electricity generated is not sufficient to meet the increasing demand and also affects setting up of small and medium industries in the hilly Districts. The distance between the resources and market has not been bridged to the extent that economic growth is more evenly distributed.

Keywords: Uttarakhand, migration, youth, status

I. INTRODUCTION

Uttarakhand is located at the foothill of the Himalayan range. Uttarakhand has long been called the Land of the Gods. The State of Uttarakhand is a rich repository of natural resources with plenty of water resources, glaciers, and dense forests. On 9 November 2000, Uttarakhand became the 27th state of the Republic of India. The State is divided into two regions i.e. Garhwal and Kumaon and comprises of 13 districts out of which two districts are in the plains (Haridwar and Udham Singh Nagar), two districts are in semi hills (Dehradun and Nainital) and the other nine are purely hill districts.

Youth of Uttarakhand dreamt at the time of birth of the state that employment will be generated, poverty will be reduced and sustainable development etc. will be there and that the state will come in new horizon and migration will be stopped. By analysis of the journey of the development of the state after 16 years we find that we have failed in the case of migration. We dreamt of the balanced growth of Uttarakhand but the growth had been mainly centered in four districts (Haridwar, Dehradun, Nainital and Udham Singh Nagar) of the State, and the remaining nine hill districts retained far behind in this development. Most of the economic opportunities tended to concentrate in four areas of the State, leading to huge income inequalities across the hill and plain districts of the State.

Due to this lopsided development, the pace of migration could not slow down from the

hill districts of the State after its formation. Rather it has accelerated during the recent years. This is reflected in the latest results of Population Census 2011.

The table shows a very slow growth of population in most of the mountain districts of the state. An absolute decline of 17868 persons in the population of Almora and Pauri Garhwal districts between 2001 and 2011 are a testimony of huge out-migration. Historically, these districts have well developed social indicators in comparison to many other districts of the State. The pace of migration is so huge that many of the villages are left with the population in single digit. Despite efforts being undertaken by the Government of Uttarakhand to facilitate the development of hilly districts, the migration rate has increased. As per 2011 population Census the problem of migration has remained unchanged. There are 17,741 uninhabited villages in the State which are either deserted or are on the verge of being abandoned completely by the inhabitants.

Table 1: District wise comparison on various indicators:

Name of the District	Population (%)	Percentage of female population	Sex ratio (female per 1000 males)	Literacy rate (%)	Decadal Growth Rate (%)
Uttarkashi	3.26	48.9	959	76.0	11.75
Chamoli	3.87	50.5	1021	83.5	5.6
Rudraprayag	2.34	52.8	1120	82.1	4.14
Tehri Garhwal	6.09	51.9	1078	75.1	1.93
Dehradun	16.79	47.4	902	85.2	32.48
Garhwal	6.79	52.5	1103	82.6	-1,51
Pithoragarh	4.8	50.5	1021	82.9	5.13
Bageshwar	2.57	52.2	1093	80.7	5.13
Almora	6.15	53.3	1142	81.1	-1.73
Champawat	2.56	49.5	981	80.7	15.49
Nainital	9.44	48.3	933	84.9	25.2
Udham Singh Nagar	16.29	47.9	919	74.4	33.4
Hardwar	19.05	46,8	879	74.6	33.16
Uttarakhand	100	49.1	963	79.63	19.17

Source: Census 2011

By the analysis of above table of census 2011, we can see that the districts like Haridwar (19.05%), Dehradun (16.79%), Udham Singh Nagar (16.29%) and Nainital (9.44%) are having the highest growth rate and due to high growth rate people from hills come down to these districts in search of employment and this in turn increase the population also. There are a very high proportion of males migrating in search of better employment opportunities in comparison to women. Since agriculture is the main occupation, women are left behind to take care of the fields, which indicate that the gender aspect for the primary sector must be taken into account.

The percentage of migrant population is more among the upper castes, lower income groups and interior areas. It is less among lower caste groups and agriculturally developed households. Individuals from lower income groups migrate are those who have low asset base migrate for their survival whereas those from better income households migrate for better opportunities in their career. Large percentages of migrants are employed as cooks, laundry men, waiters, peons, domestic servants, messengers, drivers and helpers. Most migrants from Uttarakhand are better educated, have salaried jobs unlike migrants from some other States like Uttar Pradesh and Bihar. Largely migration in Uttarakhand is not distress induced.

About three fourth people migrate to regions outside mountainous regions of the State. Those migrating to other State migrate to Delhi, Mumbai, Chandigarh and Ambala (R. P. Mamgain).

Another main cause of the migration is industrialization. Government has managed to attract some industries in Terai region i.e. Dehradun, Haridwar, and Udham Singh Nagar, the hill districts i.e. Pithoragarh, Chamoli, Uttarkashi, Tehri Garhwal, Pauri, Almora, and Bageshwar remain far away from industrial development. The migration rate of male and female population from the rural as well as urban areas is constantly rising. As per data available on 'Visthapit Janasankhya Sarvekshan' for 2011-12 with Directorate of Economic and Census, Uttarakhand, the hilly Districts of Pouri Garhwal, Bageshwar, Chamoli, and Tehri Garhwal have the highest migration rate from rural and urban areas. Due to limited opportunities for employment coupled with geographical and climatic hardship, skill based training seems to be a viable option to generate employment and develop the local economy.

Not only employment but also education, marriage, family and other causes are responsible for migration. The table below is showing percentage distribution of reasons for migration in both the sexes in the duration of ten years.

Table 2: Percentage distribution of reasons for migration by sex for duration 0-9 years 2001

Particulars	Work	Education	Marriage	Family	Others
Total	19.9	4.3	35.4	31.5	8.9
Male	45.7	7.9	0.6	32.3	13.5
Female	3.2	2.0	58.0	30.9	5.9

Work:

Migrants giving work/employment and business as the reason for migration

Family:

Migrants moved after birth and moved with household as the reason

In The table below we are discussing the district wise migration. In this we can analysis the share of migration of the rural and urban and male and female population.

Table 3: District wise number of Migrants per 1,000 populations

District	Area						Total	Share of Migration
	Rural			Urban				
	Male	Female	Total	Male	Female	Total		
Uttarakashi	39.43	34.15	73.58	7.54	7.68	15.22	88.80	8.9
Chamoli	44.33	36.66	80.99	4.23	4.76	8.99	89.99	9.0
Rudrprayag	38.51	32.42	70.94	4.10	1.85	5.96	76.89	7.7
Tehari Garwal	51.61	29.25	80.86	5.69	2.65	8.34	89.20	8.9
Dehradun	30.97	34.54	65.51	4.76	8.74	13.50	79.01	7.9
Pouri Garhwal	55.58	46.45	102.04	5.82	7.41	13.23	115.27	11.5
Pithoragarh	37.59	23.42	61.01	5.16	3.31	8.47	69.48	6.9
Champawat	41.95	29.51	71.47	3.31	3.31	6.62	78.08	7.8
Almora	46.58	25.01	71.60	3.71	7,28	10.98	82.58	8.3
Bageshwar	53.47	28.45	81.92	6.75	7.81	14.56	96.48	9.6
Nainital	22.76	19.72	42.48	5.96	5.43	11.38	53.86	5.4
Udham Singh Nagar	5.03	22.63	27.66	0.79	5.82	6.62	34.28	3.4
Haridwar	6.68	26.73	33.62	2.91	9.53	12.44	49.06	4.6
Total	474.72	388.96	863.68	60.75	75.57	136.32	1000.00	

Source: Visthapit Patrika 2012

It has registered a moderate growth in its population (1.74 per cent per annum) during the decade 2001-11, which is comparatively higher than the national average. Moreover, the hilly region of the state witnessed much lower growth in population (0.70 per cent) as compared to plain districts (2.82 per cent). More so, the rural areas of hill districts registered a lowest growth of 0.38 per cent in population during 2001-2011.

Population in urban areas of hilly districts substantially increased during the period. Thus, much of this growth in population in plain districts

of Uttarakhand is contributed by migration from hill districts. In fact, there has been an absolute decline in population in two districts of Almora and Pauri Garhwal during the period 2001-2011 (registering a negative compound annual growth of -0.13 and -0.14 respectively). Other hill districts with very low growth in their population are Tehri Garhwal, Bageshwar, Chamoli, Rudrapryag and Pithoragarh. Overall, the share of Hill Region in the population of Uttarakhand has declined substantially by about five percentage points from nearly 53 per cent in 2001 to about 48 per cent in 2011**.**

II. CONCLUSION

Uttarakhand has the advantage of high education levels, rich natural resources embedded in the forest cover. While the State has a high growth rate of 8.8 percent, the advantages of economic growth is not evenly distributed. There is a vast difference between the hilly districts and those in the plains. There are constraints of access due to poor road connectivity and electricity shortage despite the fact that hydroelectricity is found in abundance in the State. The electricity generated is not sufficient to meet the increasing demand and also affects setting up of small and medium industries in the hilly Districts. The distance between the resources and market has not been bridged to the extent that economic growth is more evenly distributed.

The State has given several incentives to the industrial sector by giving tax exemption for 10 years. This has resulted in several industries coming up. However, it remains to be seen whether this momentum would be retained once this period comes to an end. Besides the industrial boom it is largely restricted to 3 Districts (Dehradun, Hardwar and Udham Singh Nagar). This is resulting in significant migration among its population in other Districts where secondary sector has not shown sufficient growth. The services sector has shown maximum growth and is likely to grow at a higher level than the other two sectors.

So it can be said that the dream with which Uttarakhand was established, that dream has not been fulfilled and still many efforts are required to reach our goals.

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MAHATAMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT (MGNREGA) AND SOCIAL PROTECTION IN ASSAM

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Abstract

The major drawbacks in this concerned as analyzed above is mainly due to inadequate man-power, unorganized labor force, poor planning and administrative skills, weak functioning and monitoring of the work pieces. And another reason thought that almost entire rural unemployed labour force is unskilled, who have poor mentality of working in proper ways. Therefore, if the rural laborers are at first trained to be skilled somewhat, then these drawbacks in this program may be reduced. And, in this concern, the recent central government program named "Pradhan Mantri Koushal Vikash Yojana" will be helpful. As per Assam is concerned in this context, this act was introduced in 2006-07 in 7 districts in the first phase, the coverage was extended to 6 more districts in the 2nd phase in 2007-08 and since 2008-09, all the districts are being covered under this program.

Keywords: MGNREGA, Assam, social protection

I. INTRODUCTION

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a job guarantee scheme for rural Indians. The primary objective of this act is to provide gainful employment opportunity, through creation of assets, to every households at least 100 days in a year. It is a demand driven program where provision of work is triggered by the demand for work by wage seekers .From 2009-10 onwards, a huge number of person day employment was provided for rural population through MGNREGA. 216 crore man days work was created in 2008-09, which is increased up to 284 crore man days in 2009-10, however a slight declining trend is observed after that, that becomes 167 crore in 2016-17.This program is effective targeting of marginalized groups such as schedule castes, schedule tribe, BPL and women. Since Indian rural livelihood is generally experienced by seasonal unemployment, therefore it is implemented to meet the gap non-agricultural season.

As per Assam is concerned in this context, this act was introduced in 2006-07 in 7 districts in the first phase, the coverage was extended to 6 more districts in the 2nd phase in 2007-08 and since 2008-09, all the districts are being covered under this program.

II. OBJECTIVES

This paper has a humble attempt to:

1. Analyze the removal of unemployment through this program over the recent few years in Assam.
2. Examine whether women empowerment is achieved or not along with the implementation of this program.
3. check whether the marginal groups are benefitted or not from this program in Assam.

4. check whether the program is able to retain itself of 100 days guaranteed works over time.

Methodology

As per methodology is concerned, basically secondary data is used. For this purpose, journal, statistical handbooks, internet are taken as assistance.

Review of Literature

Journal of Rural Development, vol. 33 No (2): Professor BinoyGoswami and AlokRanjan Dutta, studying both secondary and primary data, found that all is not well with MGNREGA in Assam. Both the demand for work under this program, and percentage of work completed with respect to fund utilization has been declined over time. However, this program is found to be firm effective for improving the livelihood standard of the rural people in this state.

Background and Coverage of MGNREGA

The concept of MGNREGA is not a new concept, it is based on Maharashtra Employment Guarantee Scheme (MEGS) and many other employment guarantee scheme. This act was initially notified in 200 most backward districts of the country from 2nd February, 2006. Later, it was extended subsequently all over India. All the districts had been covered from 1st April, 2008.

Goals of the Act

Every Act has some goals and aim to be achieved. The Mahatma Gandhi National Rural Employment Guarantee Act was also enacted with some aim and goals. These goals are:

- To provide Social protection for the most vulnerable people living in rural India by providing employment opportunities to them.
- To provide Livelihood security for the poor through creation of durable assets, improved water security, soil conservation and higher land productivity.
- To have efficient Drought-proofing and flood management in rural India.
- Empowerment of the socially disadvantaged people, especially women, Scheduled Castes (SCs) and Schedules Tribes (STs), through the processes of a rights-based legislation.
- Strengthening decentralized, participatory planning through convergence of various anti-poverty and livelihoods initiatives.
- Deepening democracy at the grass-roots by strengthening Panchayati Raj Institutions.

Thus, MGNREGA is a powerful instrument for ensuring inclusive growth in rural India through its impact on social protection, livelihood security and democratic empowerment.

Need for MGNREGA

India's labor force is growing at a rate of 2.5 percent annually but employment, in both, organized and unorganized sectors is growing at only 2.3 percent annually. And this employment rate is miserably low. Thus the country is facing the challenge of not only absorbing new entrants (estimated 7 million people every year) to the job market but also clearing the backlog.(M.L.Dhar, 2008; 38).

According to 2001 census, 42.0 million unemployed job-seekers were registered in Employment Exchange all over India. And more severe is the fact that more than half of this huge unemployed work force is occupying the rural areas. (Bhaduri, 2005)

During the 80's most of the rural population, that is covering almost 70% of the total population, excessively based on agricultural occupation. However, the share of employment in agriculture declined from 61% in 1993-94 to 52.1% in 2004-05 and this is the basic reason which breaks down the rural economy so as regard to rural employment. Therefore the heroic entrance of

NREGA in rural economy becomes very effective in non-agricultural period.(RuddarDatt, 2008)

During 2009-10, in the first survey on employment and unemployment, it was revealed that the unemployment rate in the economy as a whole is 9.4% out of which 7.3% lived in urban areas and 10.1% in rural areas.

So, with the view of removing this boosting rural unemployment problem, government of India decided to launch the "Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)" that provides a legal guarantee of 100 days work in a financial year to every rural household whose adult members are willing to do unskilled manual work at a minimum wage rate.

Analysis and Discussion

Since 2008 onwards, all the districts in Assam were being covered in the Mahatma Gandhi National Rural Employment Guarantee Act, simply MGNREGA. On today's date, in all 27 districts, 238 no. of blocks are fell under this program, and total no. of GaonPanchayat that are covered under MGNREGA is 2,684. The total no. of job cards issued has been increasing over years. The statistical handbooks of Assam witnessed this fact revealing that approximately 41.49 lakh Job card issued in 2013-14, while it has been 44.83 lakh (approximately) at the end of 2016-17 financial years. Again, the trend of involvement of women as well as the SC and ST community in this program can be depicted in the following table :

Table 1 :Person days percentages (%) of different marginal groups as of Total person days under MGNREGA since 2006-07 till 2016-17

S. No.	Year	Schedule Caste (%)	Schedule Tribe (%)	Women (%)
1.	2006-07	8.65	46.26	31.67
2.	2007-08	7.60	39.12	30.85
3.	2008-09	10.41	34.45	27.16
4.	2009-10	12.15	31.02	27.70
5.	2010-11	10.99	27.26	26.51
6.	2011-12	5.55	22.82	24.92
7.	2012-13	6.0	20.73	26.0
8.	2013-14	6.59	16.18	24.75
9.	2014-15	6.07	15.16	28.13
10.	2015-16	5.23	18.75	33.59
11.	2016-17	4.70	19.89	36.46

Source : Statistical handbook (Original Data), Calculated by the author.

From the table above a clear idea about participation of different marginal group in MGNREGA program can be emerged easily. From the first year of implementation of this program (2006-07), the engagement rate of SC community catches a rising trend till the year 2009-10 (From 8.65% to 12.15%). However after that, the participation of SC community has been declining. In 2016-17, the participation rate of SC community recorded the least that is only 4.70%.

Again distinct view can also be made on the involvement of ST community in various tasks undertaken by the MGNREGA program. The participation rate in this program has been gradually declining from the first program year onward. In 2006-07, 46.26% Schedule Tribe people were employed of the total employment in this program, while in 2015-16 financial year, a slight increment was revealed (3.59%) and this slow rising trend reflects in the last year (2016-17).

Analyzing on the women participation rate in the MGNREGA program, it highlights that apart from the goal of about 33% of women engagement, the Assam state was quite behind till 2014-15 financial year; however, in 2015-16 and 2016-17, this goal was touched and even overcome. However, from the perspective of the whole country, it was found that, in about every year, female participation rate is above the pre-goal level.

An outlook is also made on the effectiveness on the degree of employment generation force through this program. And, for this purpose, the author visualized a clear picture of average man days of employment that is actually provided through this program to every household in Assam in the recent years. Again, for greater understanding or neat analyzing, the total no. of households in the state that completed 100 days of wage employment as well as no. of total households working all over since 2013-14 financial year is also reflected in table 2.

Table 2 : Average days of work provided per household and total no. of households completed 100 days of man days wage employment and total no of households working all over:

Sl. No.	Financial Year	Total No. of Households worked (in Lakh)	Total No. of Households completed 100 days of wage employment	Average No. of man days of employment provided per Households
1.	2013-14	12.62	15,505	23.65
2.	2014-15	9.67	10,449	21.81
3.	2015-16	15.02	42,233	32.37
4.	2016-17	15.72	11,488	29.72

Source : Statistical handbook (Original Data), Calculated by the author.

From the angle of retaining the guarantee of 100 days wage employment, it is found that a huge no. of households are working under this program, but only a tiny part of it is able to get 100 days wage employment. In 2015-16, it is the highest rate of convertibility of 100 days work among all the Households working ;ie, 2.81%. However, the year 2016-17 recorded as the least guaranteed 100 days wage program; ie, only 0.19% of the total households worked able to work all 100 days. Supporting this, the 2015-16 financial year made the witness of highest average man days of employment provided per Household, i.e., 32.37 days out of 100 guaranteed days of employment.

Major Findings

Though there was a huge expectations brought out from the MGNREGA program at the initial stage, it was quite distracting from its own appearance as well as from its own objectives. However, with many other states considering Assam also, it cannot be concluded that it is quite failed in employment opportunities in rural areas. The major findings of this paper are summarized below:

- A huge no. of households are working under this program, therefore, this program is able to remove unemployment program in non-agricultural periods in rural areas to some extent.
- Though SC community participation rate is not so high, yet, over all marginalize groups get opportunities to work under this program in the recent era.
- Women participation rate is not negligible in Assam, i.e., it is around 30% of the total man days employment. However, as compared with Indian scenario, this rate is very low in this state.
- Another weakness of this law is come to light. This law failed to retain its employment guarantee of 100 wage days to every household as per the state of Assam is concerned.

III. CONCLUSION

The major drawbacks in this concerned as analyzed above is mainly due to inadequate man-power, unorganized labor force, poor planning and administrative skills, weak functioning and monitoring of the work pieces. And another reason thought that almost entire rural unemployed labour force is unskilled, who have poor mentality of working in proper ways. Therefore, if the rural laborers are at first trained to be skilled somewhat, then these drawbacks in this program may be

reduced. And, in this concern, the recent central government program named "Pradhan MantriKoushalVikashYojana" will be helpful.

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RELEVANCE OF SWACHH BHARAT MISSION IN DEVELOPING COUNTRIES

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Abstract

Swachh Bharat Mission or Clean India Mission is a campaign in India that aims to clean up the streets, roads and infrastructure of India's cities, small towns and rural areas. It is a mass cleanliness movement organized by the Government of India and takes action by the Honorable Prime Minister Mr. Narendra Modi. It is a mass movement to create a Clean India by 2019. It is a step ahead to the Mahatma Gandhi's dream of Swachh Bharat for healthy and prosperous life. This mission was launched on 2nd of October 2014 by targeting its completeness in 2019 on 150th birth anniversary of Mahatma Gandhi. The mission has been implemented to cover all the rural and urban areas of the India under the Ministry of Urban Development and the Ministry of Drinking Water and Sanitation. Accordingly the first cleanliness drive programme was flagged off by the Indian Prime Minister from 25th September to 23rd October by all officers up to panchayat level. This mission has targeted to solve the sanitation problems as well as better waste management all over the India by creating sanitation facilities to all. . It is very essential for the people in India to really get the feeling of physical, mental, social and intellectual well-being. It is to make living status advance in India. This paper intends to present the urgent need or relevance of Swachh Bharat Mission in the context of economic development in India.

Keywords: Swachh Bharat Mission, cleanliness, sanitation, India

I. INTRODUCTION

'Swachh Bharat Abhiyan' or Clean India campaign is a national campaign by the Government of India covering 4041 statutory towns, to clean the streets, roads and infrastructure of the country. This campaign was officially launched on 2nd October 2014 at Rajghat, New Delhi, where Prime Minister Narendra Modi the mission by cleaning the road. It is India's biggest ever cleanliness drive and 3 million government employees and school and college students of India participated in this event. The Narendra Modi Government launched the "Swachh Bharat" movement to solve the sanitation problem and waste management in India by ensuring hygiene across the country. This campaign aims to accomplish the vision of a 'Clean India' by 2nd October 2019, the 150th birthday of Mahatma Gandhi. It is expected to cost over 62000 crore (US$9.8 billion). Fund sharing between the Central Government and the State Government and Urban Local Bodies (ULBs) is 75%:25% (90% : 10% for North Eastern and special category states). The campaign has been described as "beyond politics" and "inspired by patriotism". The mission contains two sub-missions: Swachh Bharat Abhiyan ("Gramin" or rural), which operates under the Ministry of Drinking Water and Sanitation; and Swachh Bharat Abhiyan (Urban), which operates under the Ministry of Housing and Urban Affairs.

The mission includes ambassadors and activities such as national real-time monitoring and updates from non-governmental organizations NGO's that are working towards its goals.

Nearly 100 million people in India lack access to safe drinking water and over 700 million continue to defecate in the open. Over 600,000 children under 5 years lose their lives to water and sanitation related diseases like diarrhoea and pneumonia every year. Though we are making efforts in this direction since Gandhi Ji's call for clean India. There are organizations like Sulabh International with a purpose to provide clean and hygienic defecation place, to innumerable other NGOs, central and state government departments of public health, child care etc. who are working to make the country a better living place. Big campaigns like Narmada Bachaao, Clean Ganga, Clean Yamuna are few other efforts which can be witnessed in this direction. Previous governments have also made attempts in these directions by allocating substantial budgets to sanitation drives.

This mission aimed to join each and every Indian people from all walks of life by making the structure of branching of a tree. Swachh Bharat mission aimed to construct individual sanitary latrines for household purposes for the people living under poverty line, converting dry latrines into low-cost sanitary latrines, provide facility of hand pumping, safe and secure bathing, set up sanitary marts, construct drains, disposal of solid and liquid wastes, enhance health and education awareness, provide household and environmental sanitation facilities and many more. Earlier many awareness programmes (such as Total Sanitation Campaign, Nirmal Bharat Abhiyan, etc) about the environmental sanitation and personal cleanliness were launched by the Indian government however could not be so effective to make India a clean India. The main objectives of Swachh Bharat Abhiyan to remove the trend of open defecation, changing insanitary toilets into pour flush toilets, removal of manual scavenging, proper disposal of solid and liquid wastes, bring behavioral changes among people, enhance awareness about sanitation, facilitating the participation of private sectors towards cleanliness facilities.

There is a famous saying, 'Cleanliness is next to godliness'. Swachh Bharat Abhiayan is cleanliness drive launched by Honorable Prime Minister, Narender Modi. India, our beloved motherland is in the direst need of cleanliness. The general state of our cities, towns, colonies, rivers, oceans, lakes, hill-stations, parks, gardens, public transportation systems, railway stations, public toilets, etc, all indicate we as a nation are not pro-cleanliness! The nationwide 'Swachch Bharat Abhiyan' is another proof of our vice of apathy to the squalor lying unclean around us!

II. OBJECTIVES

1. To study the need of Swachh Bharat Mission in developing countries.
2. To study the relevance of Swachh Bharat Mission in the context of economic development in India.

Methodology

The present study is mainly based on secondary data taken from the reputed published sources like various books, journals, research articles, conference proceeding and web based resources.

Need of Swachh Bharat Mission

Swachh Bharat mission is very necessary to run continuously in India until it achieve the goal. It is very essential for the people in India to really get the feeling of physical, mental, social and intellectual well-being. It is to make living status advance in India in real means which can be started by bringing all over cleanliness. Cleanliness is a mark of politeness, as it produces affection, and as

it bears analogy to purity of mind. It makes us agreeable to others. It is an excellent preservative of health and several vices, destructive both to body and mind, are inconsistent with it. Cleanliness and national development go hand in hand. Cleanliness is the hallmark of national development. The more a nation is developed, the more it is clean. Cleanliness is considered as one of the most agreeable qualities. No wonder these countries are so much sought after. As a benefit of being clean these countries are centre of attraction for the affluent people of the world. Almost every progressive company, organization, and individual just wants to head for these countries for business or leisure, which gives rise to so many of economic activities.

These clean countries earn billions of dollars from tourism only. All the educated and highly skilled people prefer immigrating to these countries, which further add to the growth and development of these countries. As a contrast the less clean countries lose all these benefits. So, cleanliness is essential for national development!
Cleanliness also engenders excellent health as cleanliness implies absence of litter, stink, garbage, staleness which are breeding grounds of bacteria and other disease vectors. Cleanliness means enough beautification of surroundings through trees and plants which actually are oxygen and clean air generators. Thus cleanliness ensures enough health conducive environments.

Cleanliness is not just one man's or organization's responsibility. The entire nation will have to work for it. The Government along with the people's cooperation must make maintaining national cleanliness the top most priority only then we can reap the benefits of being a clean country.

Below I have mentioned some points proving the urgent need of swachh bharat abhiyan in India:

- It is really very essential to eliminate the open defecation in India as well as making available toilets facility to everyone.
- It is needed in India to convert the insanitary toilets into flushing toilets.
- It is necessary in order to eradicate the manual scavenging system.
- It is to implement the proper waste management through the scientific processes, hygienic disposal, reuse, and recycling of the municipal solid wastes.
- It is to bring behavioral changes among Indian people regarding maintenance of personal hygiene and practice of healthy sanitation methods.
- It is to create global awareness among common public living in rural areas and link it to the public health.
- It is to support working bodies to design, execute and operate the waste disposal systems locally.
- A UN report in May 2017 had said that currently, nearly 60 percent of India's population practice open defecation which puts them at risk of diseases like cholera, diarrhea, typhoid etc.
- Not only this, India also face economic loss because of poor hygiene and sanitation in the country as a World Bank report in 2006 said that India losses 6.4 percent of GDP annually because of the aforementioned reason.
- Reports say that India is a gold medalist in open defecation and nearly 60 per cent of Indian population clear their bowels in the open. This 60 percent is roughly 58% of the people who practice open defecation all over the world.
- India loses at least 1000 children a day to diarrheal deaths and the reason for these deaths

is open defecation and lack of proper sanitation facilities.

- As per reports, water of river Ganga is unsafe for bathing because it contains faucal coli form bacteria (120 times higher than the permitted levels) in large amounts and again the reason is open defecation in our country.
- Poor hygiene and sanitation facilities costs India 600,000 lives annually because of diarrhea and not only this, lack of toilets also expose one third of country's women to the risk of rape or sexual assault.
- India accounts for about 60 percent of the world's residents without toilets, according to a report released in May by the World Health Organization and Unique.

Relevance of Swachh Bharat Mission in the Economic Development In India:

Swachh Bharat's connection with economic activity of the country : Advocating the idea of Clean India, Prime Minister Mr. Narendra Modi had said, "The pursuit of cleanliness can be an economic activity, contributing to GDP growth, reduction in healthcare costs, and a source of employment." If India and its tourist destinations are clean, it will bring more people and will also bring about a paradigm shift in the country's global perception.

Under Swachh Bharat Mission(Urban), 115 cities have been decleared open defecation free till date. 22.60 lakhs individual household toilets and 93,985 seats of community/public toilets have been constructed against the Mission period target of 1.04 crores and 5.07 lakhs respectively.

Positive response for Swachh Bharat was negligible, and an insincere contribution in the area of toilet building, awareness campaigns, etc. added to its failure and ground-level implementation. According to the 2011 Government of India census, 67% households did not have access to proper sanitation. We should appreciate the Ministry of Drinking and Water Sanitation which is implementing this ambitious programme in rural belts and has built more than 95 lakh toilets. Narendra Modi's sanitation policy is quite ambitious and a step in the right direction in realization of the Prime Minister's dream of a Clean India by 2019. The Modi government has been quite active in shoring up funds for the PM's pet project by launching a separate fund account 'Swachh Bharat Kosh' which seeks charitable contribution for 'Swachh Bharat'.

According to government information as on today the following achievements have been made in this program

- Household Toilets Built - 21,206,540
- Open Defecation Free Villages - 72,483
- Open Defecation Free Villages in Namami Gange - 1195
- Open Defecation Free Districts - 16

Tourism and Swachh Bharat:

India is a land of cultural heritage and rich history. Tourism generates approx 6.6% of India's GDP and 39.5 Million Indians are directly employed in this sector. Tourism can generate employment for upto 5% of India's population i.e. 62.5 million people. It has potential to generate 23 million additional job opportunities or 2.3 Crore people will get job. The biggest limitation for India to promote tourism is cleanliness. Foreign tourists are very particular about hygiene and cleanliness. Besides employment, Tourism will help bring foreign money to India which will boost India's GDP. Swachh Bharat Mission will help in generating employment through Tourism and boost India's GDP.

Health:

Unhygienic conditions are one of the major root causes of diseases / illness. Any disease or illness has financial impact both in terms of

expenditure and potential revenue earning. Swachh Bharat Mission will have positive impact on India's health care sector. According to recent study by WHO, due to lack of hygienic conditions and lack of cleanliness there is a loss of Rs 6500 every year to each Indian. In short, there is a loss of Rs 26000 every year for a family of four people. Isn't it a big financial loss? Swachh Bharat Mission will plug this loss and will help to ease burden on existing health care facilities.

Clean Technology:

Gradually focus on cleanliness and hygiene will shift focus towards use of clean technology i.e. non-polluting in nature. It will involve use of bio-degradable fuel and products. Any shift towards clean technology will have positive ripple effect on entire economy. Technology brings new set of employment opportunities like in the case of Information Technology. Focus on new technology will lead to new skill development for innovation thus help in generating new employment / entrepreneurial opportunities for India's youth. It will put India in the league of skilled economies of the world. India can become hub of clean technology for entire world. Swachh Bharat Mission should not be linked only to cleanliness and hygiene but it has larger objective of putting India in the League of Nations working towards technological development for future.

Individual Productivity:

Healthy body results in healthy mind which is directly proportional to productivity of an individual. Swachh Bharat Mission will lead to Healthy India which in turn increases productivity of Indians. High productivity means High earning potential. In short we can say healthy body is directly proportional to earning potential. A healthy auto driver can work for 12 hours a day from existing 8 hours thus can earn 50% more. Developed countries are live examples of how healthy citizens can help in increasing per capita GDP of the country. The per capita GDP of healthy nation is much higher compared to ill nations in Africa/Asia. An ill nation can never become developed economy. It will always remain under developed or developing nation.

Foreign Direct Investment:

Under current economic conditions, India desperately need Foreign Direct Investment (FDI). Going by example of Singapore which undertook similar cleanliness drive from 1977 to 1987. It helped Singapore to attract FDI. "Keep Singapore Clean" campaign transformed Singapore from Developing to Developed nation. Hoping Swachh Bharat Mission will do similar wonders for India.

More Development of Rural Areas:

By Swacch Bharat Mission seven tribal villages of Rajasthan state are now open defecation. A series of awareness, campaigns by the district administration made the people conscious about the hazards of open defecation. Himachal Pradesh to be the first state government is to determine to obtain 100% ODF tag by 2019. By these developments employment is increasing so as economy.

Belongingness:

We can keep the area clean only because of collective efforts. With involvement of many people, change has started coming. People have been supporting this initiatives irrespective of caste, culture, religion or social status. Thus, Swachh Bharat Mission brings togetherness in the society.

Change in Attitude:

Swachh Bharat Mission has changed the mindset of people. Now when throwing garbage on roads or at other public places, people think about keeping the area clean. Even kids now days stop their parents for throwing garbage here and there.

The following table reflects the improvement in sanitation facilities in five major states in India-

Physical Progress of Top 5 states				
States	Component	Objective	performance	%age achieved
WEST BENGAL	Household Toilets	0.8 million	0.9 million	108.4
	School Toilets	3925	3381	86.1
	Sanitary Complex	470	124	26.3
	Anganwadi Toilets	1601	371	23.1
	Total (all categories)	8,92,297	9,64,964	108.1
GUJARAT	Household Toilets	5.4 million	5.1 million	94
	School Toilets	40439	37552	92.8
	Sanitary Complex	1671	1776	106.2
	Anganwadi Toilets	30516	25912	84.9
	Total (all categories)	55,27,512	51,98,614	94
ODISHA	Household Toilets	7 million	4.1 million	59.3
	School Toilets	70 663	71483	101.1
	Sanitary Complex	818	157	19.1
	Anganwadi Toilets	25 160	24996	99.3
	Total (all categories)	71,53,289	42,88,823	59.9
RAJASTHAN	Household Toilets	7.1 million	5.5 million	76.9
	School Toilets	85 662	88,924	103.8
	Sanitary Complex	1544	748	48.4
	Anganwadi Toilets	32 269	23,789	73.7
	Total (all categories)	72,79,903	5621463	77.2
JHARKHAND	Household Toilets	3.7 million	1.8 million	49
	School Toilets	42687	41,435	97
	Sanitary Complex	1203	361	30
	Anganwadi Toilets	11472	7809	68
	Total (all categories)	3784857	1877171	49.5

III. CONCLUSION

Swachh Bharat Abhiyan was mission / initiative takes up by the PM of India, Mr. Narendra Modi. This mission was to clean India and remove its dirt and dust. India at that time became very much unhygienic and garbage was thrown here and there by people. So, this mission was a need for this country. Its conclusion was this that - due to this people understood the importance of hygiene. Now it's quite better and I hope that it will become much better in the coming days. It's really a good theme and now we can see so many posters and pamphlets for this. Awareness campaigns r taking place and people understand its importance.

Though people have started to pitch in to help spread the message of 'Cleanliness is next to Godliness', we still have miles to go. The government needs to work on the entire sanitation value chain including water supply, safe disposal and treatment of waste, and maintenance of infrastructure. The construction of toilets as well as awareness campaigns needs the backing of the state for regular monitoring of the toilet use. Not only this, there is a need to engage the community also to address the age-old practices in the rural areas. At this juncture, every countryman should take a

pledge that he/she will contribute towards making India clean in the true sense of the term. It is an inclusive responsibility of not only the politicians and government officials, but each and every citizen of India. A lot has to be done to achieve this national goal.

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AN EVALUATION STUDY OF AGRICULTURAL TRANSFORMATION AND DEVELOPMENT IN RAJASTHAN

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Abstract

It is well known that agriculture is a lively system. Agriculture occupies an important place in the economy. Agriculture supplies not only food-grains, beverages and nutritious food but also sustains a large number of industries by providing main source of raw material and employments to a huge number of people. . About 65 per cent of the population of Rajasthan is dependent on agriculture and allied sector for their livelihood. The agriculture system was based on integration of soil and related ecological systems in Rajasthan. Rajasthan is divided into arid and semi-arid regions, which are further demarcated into 10 smaller agro-climatic zones. The arid and semi-arid regions of the state not only have the low rainfall but it is erratic, uncertain and gaps make it difficult to successfully raise rain-fed crops. Thus it becomes essential to have knowledge about the agricultural transformation after LPG (Liberalization, Privatization and Globalization) model, and development of agriculture sector in the state. The present study is based on secondary data and this paper evaluates agricultural transformation and development of Rajasthan.

Keywords**: **Agriculture, Agro-climatic Zones, Agricultural Transformation, Development, Crops, Economy

I. INTRODUCTION

India is an agricultural country. Agriculture has undergone rapid transformation in the decades. The LPG (Liberalization, Privatization, and Globalization) model has opened up new avenues for agricultural modernization and development. It accounted the largest economic sector and a significant piece of the overall socioeconomic development of India. The pattern of India agricultural growth has been highly varied at the state level. Since agriculture is a state subject, the overall performance of the agriculture sector in India largely depends on what occurs at the state level. There is a wide variation in the performance of different states. Rajasthan is the largest state of India constituting 5.67% of total population and 10.4% of total geographical area of India. Rajasthan is divided into 7 divisions, 33 districts, 244 tehsils, 249 panchayat sammitees and 9168 gram panchayats. Rajasthan is divided into 4 physio-graphical regions namely:-

- The Western Desert,
- The Aravalli Hills,
- The Eastern Plains, and
- The South-Eastern Plateau,

And further demarcated into 10 smaller agro-climatic zones namely:-

- Arid western zone,
- Irrigated north-western zone,
- Hyper arid partial irrigated zone,
- Internal drainage dry zone,

- Transitional plain of luni basin zone,
- Semi-arid eastern plain,
- Flood prone eastern plain,
- Sub-humid southern zone,
- Humid southern zone, and
- Humid southern-eastern zone with different-different climatic characteristics.

The environmental and atmospheric status has been changed due to natural and human activities. Chambal, Banas, and Mahi are the three rivers of the state for its water resources. Rajasthan is endowed with diverse soil and weather situations including of several agro-climatic situations that helps the state to adopt a diversified cropping pattern. Rajasthan's economy is based on agriculture and animal husbandry in nature with high level of fluctuation in agricultural productivity where above 75 per cent of the total population live in rural area and about 65 per cent of population of state is dependent on agriculture for their livelihood. The diversified cropping pattern and the presence of livestock play a major role in livelihood of farmers.

II. OBJECTIVES

Objectives of this study paper are as following:-

1. To make a detailed analysis of growth of agricultural transformation and development during the period.
2. To examine the present status of agricultural progress in Rajasthan.
3. To identify the major tools for agricultural development.
4. To suggest some ideas for much and more transformation of this sector.

Research Methodology

This research paper is based on secondary data collected from journals, books, reports published by various institution and Agricultural Statics of India and Rajasthan and other published online sources. In this paper we have taken the data of 2008-09 to 2016-17. The simple tabular tools were used in this study paper.

Human census in Rajasthan

The table shows the census of working population in rural and urban area of Rajasthan involved agricultural labour, cultivating and other labourer. As per 2011 census the total population of Rajasthan in 1951 was 159.71 lac, in which the rural population was 135.75lac and urban population was 23.96 lac. Now it is increased by 686.21lac. Rural population is increased by 515.40lac and urban population is increased by 170.81 lac, so it is clear that 75 per cent of total population is still lives in rural area. 65 per cent of total working population is still depends on cultivating and works as agricultural labourer. In result we can easily say that agriculture and allied sector is the main occupation of Rajasthan and it affects directly economy of the state.

S.No.	Particulars		1951	1961	1971	1981	1991	2001	2011 *
1	TOTAL POPULATION (in Lac.)	Male		88.21	110.61	140.13	176.87	224.27	266.81
	(i) RURAL	Female		80.53	101.61	130.38	162.52	208.66	248.59
		Total	135.75	168.74	212.22	270.51	339.39	432.93	515.40
	(ii) URBAN	Male		17.43	24.24	38.41	53.56	69.93	89.39
		Female		15.39	21.2	33.7	47.11	62.21	81.42
		Total	23.96	32.82	45.44	72.11	100.67	132.14	170.81
	(iii) TOTAL	Male	83.14	105.64	134.85	178.54	230.43	294.2	356.20
		Female	76.57	95.92	122.81	164.08	209.63	270.87	330.01
		Total	159.71	201.56	257.66	342.62	440.06	565.07	686.21
2	WORKING POPULATION (in Lac.)								

S.No.	Particulars		1951	1961	1971	1981	1991	2001	2011 *
	(i) CULTIVATORS	Male		42.05	45.71	54.1	62.86	70.63	N.A.
		Female		28.5	6.54	10.21	18.95	60.77	N.A.
		Total	54.79	70.55	52.25	64.31	81.81	131.4	N.A.
	(ii) AGRI LABOURS	Male		2.3	5.36	5.25	8.93	10.55	N.A.
		Female		1.64	2.13	2.39	4.98	14.69	N.A.
		Total	3	3.94	7.49	7.64	13.91	25.24	N.A.
	(iii) OTHER LABOURS	Male		17.07	19.18	29.77	40.03	65.78	N.A.
		Female		4.28	1.57	2.7	3.4	15.25	N.A.
		Total	17.27	21.35	20.75	32.47	43.43	81.03	N.A.
	(iv) TOTAL WORKING POPULATION	Male		61.42	70.25	89.12	111.82	146.96	N.A.
		Female		34.42	10.24	15.3	27.33	90.71	N.A.
		Total	75.06	95.84	80.49	104.42	139.15	237.67	N.A.

Source:- Census of India, 2011

The main data of Rajasthan's agricultural situation

The geographical and economic features of Rajasthan state like area, population, rural population, rainfall, livestock, food grain, forest cover area etc. Rajasthan is a largest state of India in area but it has not covered a minimum level of forestry area which is 33% of total area. It has 10th rank out of 29 states in population. As per census of India, 2011, the main facts of Rajasthan's agricultural situation are as following:-

S.No	Indicators	Indicators
1	Rainfall	57.5 cm (annual average)
2	Net irrigated area	62,94,000 hectare
3	Livestock	49 million
4	Food-grain	1,14,45,000 tonnes
5	Oilseed production	59,64,000 tonnes
6	Total forest cover	32,627 sq. km.
7	Gross cropped area	2,16,99,000 hectare
8	New sown area	1,68,36,000 hectare

Source:- Agricultural statistics, Department of Agriculture, Rajasthan.

Due to climate change and global warming the rainfall is irregular and uncertain. Agriculture sector have many deviations and up-down conditions because of imbalance in rainfall. The state has a substantial area under vegetable crops. It is also having the second largest herd of livestock amongst Indian states contributing about 10 per cent of the country's milk and 30 per cent of mutton production. The utilization of fertilizers is nearly half of national average and use of organic manure is very low.

Rainfall during the period

Year	Annual	Seasons rainfall during			Total June To May	% deviation From Annual Normal
		June To Sept.	Oct. To Jan.	Feb. To May		
2008-09		53.44	1.09	0.99	55.52	-3.46
2009-10	57.35	38.50	4.67	0.49	43.66	-23.87
2010-11	46.36	60.26	7.08	2.32	69.66	50.26
2011-12	46.36	69.78	0.30	1.92	72.00	55.30
2012-13	46.36	46.54	0.20	N.A.	46.74	0.80
2013-14	46.36	53.53	2.56	2.27	58.36	22.88
2014-15	46.36	40.25	0.71	7.32	48.28	4.14
2015-16	46.36	45.73	0.33	1.33	47.39	2.22
2016-17	46.36	54.31	2.45	N.A.	56.76	22.43

Source:- Agricultural statistics, Department of Agriculture, Rajasthan.

So after watching this table we can easily say that there are many fluctuations and deviations in rainfall from previous to next year. It may be due to climate change and global warming. Due to this irregular and uncertain rainfall there are different-different weather and climatic changes at block and district level. In result agricultural and allied sector faces many problems due to uncertainty of monoon.

Agro-climatic zones of Rajasthan

In the perspective of agriculture, Rajasthan has divided into 10 agro-climatic zones with holding different characteristics of soil, rainfall, climate, weather, and crop production. Here is a detailed table of these agro-climatic zones to identify each of them with special characteristics.

Serial number	Name of Zone	District covered	Kharif crops	Rabi crops	Soils	Rainfall (mm)
1	Arid western plain	Barmer and part of Jodhpur	Pearl millet, Sorghum, Moong, Guar, Moth bean, Sesamum	Wheat, Mustard, Cumin	Desert soil and sand dunes Aeolian soil, coarse sand in textursome places calcareous	200-370
2	Irrigated north western plain	Sriganga nagar, Hanumangarth	Cotton, Cluster bean	Wheat, Mustard, Gram	Alluvial deposits calcareous, high soluble salts & exchangeable sodium	100-350
3	Hyper arid partial irrigated zone	Bikaner, Jaisalmer, part of Churu	Pearl millet, Moth bean, Cluster bean	Wheat, Mustard, Gram	Desert soil and sand dunes Aeolian soil, loamycoarsein texture & calcareous	100-350
4	Internal drainage dry zone	Nagaur, Sikar, Jhunjhunu, part of Churu	Pearl millet, Cluster bean, Pluses	Mustard, Gram	Sandy loam, sallow depth red soils in depressions	300-500
5	Transitional plain of Luni basin	Jalore, Pali, part of Sirohi & Jodhpur	Pearl millet, Cluster bean, Sesamum	Wheat, Mustard	Red desert soils in Jodhpur, Jalore & Pali sierozems in Pali & Sirohi north west lithosois, foot hills	300-500
6	Semi-arid eastern plains	Jaipur, Ajmer, Dausa, Tonk	Pearl millet, Sorghum, Cluster bean,	Wheat, Mustard, Gram	Sierozens, eastern part alluvial, west brown soils	500-700
7	Flood prone eastern plain	Alwar, Dholpur, Bharatpur, part of Sawai Madhopur, Karauli	Pearl millet, Cluster bean, Groundnut	Wheat, Barley, Mustard, Gram	Alluvial prone to water logging, nature of recently alluvial calcareous has been observed	500-700
8	Sub-humid southern plains	Bhilwara, Chittogarh, Rajsamand, part of Sirohi & Udaipur	Maize, Pulses, Sorghum	Wheat, Gram	Soil are lithosolsat foot hills & alluvial in plains	500-900
9	Humid southern plains	Durgapur, part of Udaipur, Banswara, Pratapgarh	Maize, Paddy, Sorghum, Black gram	Wheat, Gram	Predominantly reddish medium texture, well drained calcareous, shallow on hills, deep soil in valleys	500-1100
10	Humid south eastern plain	Bundi, Baran, part of S. Madhopur, Kota, Jhalawar	Soybean, Maize, Paddy	Wheat, Mustard, Gram	Balck of alluvial origin, clay loam, groundwater salinity	650-1000

Source:- Agricultural statistics, Department of Agriculture, Rajasthan.

Programmes and Schemes for Farmers

- National Food Security Mission (NFSM)
- National Mission on Oilseeds and Oil Palm (NMOOP)
- National Mission for Sustainable Agriculture (NMSA)
- Pradhan Mantri Fasal Bima Yojana (PFBY)
- As per data of 2016-17, the area of cropping production:-

Kharif	Rabi	Summer	Total cropped area
16416245	93,59,702	1,094	2,57,77,041

Source:- Agricultural statistics, Department of Agriculture, Rajasthan.

The state is India's largest producer of mustard, pearl millet (bajra) and three spices (coriander, cumin, and fenugreek), cluster beans, isabgol and it is the second largest producer of Maize.

III. FINDINGS

In Rajasthan, Agriculture is most reliant on monsoon, because it is irregular and uncertain. The state has been categorized into 10 agro-climatic zones further all are divided into Kharif and Rabi crops with different-different rainfall situations and soil characteristics. Rajasthan has made considerable improvement in crop production. The area and production of crops like Wheat, Rapeseed, Mustard, Cotton and Rabi Pulses have increased. There has been negative growth in coarse cereals and Kharif Pulses, whereas, Rabi crops have recorded positive growth. Horticulture development and agro-processing in the state are very feeble and reliable information on the production of fruits and vegetables is also not obtainable. The rainfall is irregular, in current year monsoon season, drought area was flooding and rainy area was drought so agricultural possibilities are full of risks and uncertainties. But the Government of India and state government are providing many facilities to farmers by launching several agricultural programmes and schemes. Since agriculture forms the resource base for a number of agro-based industries and agro-services, it would be more meaningful to view agriculture not as farming alone but as a holistic value chain, which includes farming, wholesaling, warehousing (including logistics), processing, and retailing.

IV. SUGGESTIONS

- The government has to play a more pro-active role as co-ordinator and regulator for launching and facilitate new and old schemes and programmes for agriculture development and transformation.
- Climatic zones can be well managed after recognizing basic characteristics of each zone and it will helpful in transformation of agricultural development s of the state.
- Higher investment in basic infrastructure like roads, canal waters, watersheds, check dams etc. can be attained by appropriate utilization of local resources and contribution of local people.
- The private sector responds much better and faster to the incentive structures in agriculture, so private investment in agriculture is a need for bringing in reforms in transformation of agricultural economy.
- There is a need to channelize the sources in an orderly manner, so that in the process, the farming community is benefited and it will assist in pushing agriculture to a higher and more sustainable growth which would be the most powerful engine for poverty reduction.

V. CONCLUSION

In this paper we have concluded that high-value agriculture becomes increasingly important for economy of state. The overview provided in this study suggests investment in technology development and launching new schemes and

programmes and implementing all the facilities to the farmers. At present, the agriculture sector alone not capable to provide employment opportunities to sustain the livelihood of the rural population, so there is a need to establish more employment through agriculture and allied sectors as like dairy production, fisheries, livestock, vermin culture, sericulture, seed production, floriculture, etc. Central and state government has announced new policies time to time for new innovations and development of agriculture. But there is a need to increase crop production, productivity and income through improved seed management and cultivation practices by perspective of agro-climatic regions so that agriculture problems facing by farmers can be sort out. If these problems can be solve in upcoming years, agriculture sector will surely contribute a major role for developed economy of the state.

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A STUDY OF RURAL-URBAN MIGRATION: PATTERN AND ITS DETERMINANT

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Abstract

Migration is a universal phenomenon and its social and economic implications have been widely recognized. It plays a significant role in moulding the social economic and other structural characteristics of population of a country or region. The present paper analyzes the pattern of migration in India as well as regional level for gender and area wise both. The study also highlights socio-economic determinants of rural-urban migration at the India level as well as at state level. The study reveals that there is a high degree of correlation between interstate male-female and intrastate male-female. While the association between the interstate and intrastate migration rates are highly negligible. The results also suggest higher variability(5.52) in interstate male migration while intrastate male shows least variation(3.31). The study reveals that maximum migration was done by male migrants (49%) for work and employment as an economical motivated reasons especially by the southern part of India. For the business purpose, the migration is mainly done by male of both the central and Southern part of India. Similarly for the education purpose, migration is generally done by both male and female of northern and central part of India while the southern part of India shows least variability for education purpose. Marriage and moving with household is the principal cause of migration for female in almost all the part of India. It implies that male migration generally occurs at interstate level and factors determining the migration at interstate and intra state level are different. In nutshell, male migration was incurred mainly by the pull factors while female migration occurs due to push factors.

Keywords: Rural, urban, migration, interstate migration

I. INTRODUCTION

Migration can be defined as the movement of a group of people from one place to other. Many Economists view it as an integral part of demographic transformation, having greater potential for poverty reduction and economic growth. Migration is basically classified into two parts i.e. push and pull migration. Under push migration people induced to move from one locale to another. It is basically done by natural calamities and agriculture production and productivity variations. Other than this, pull migration occurs for improving standard of living and acquiring better opportunities at destinations area .With the passage of time the patterns and trends of migration has been changed. Earlier persons moved or migrate for short distance. Due to the lack of irrigation facility, difference among land fertility and climatic conditions pushed them from one village to another named as rural-rural migration. After globalization, urbanization and accompanying changes in socio-economic conditions changed the perception of migrants and

instead of going short distance for occupation they start to move for long distance that called as rural to urban migration. It is analyzed that due to industrialization, differences for better opportunities attract an individual to migrate from one urban area to another. Such movement made new pattern of migration which is called as urban-urban migration. Person is doing job for better income generation and improving standard of living. Once they satisfied and get everything then instead of doing more job, better opportunities and promotion they decide to get peace in life and move back to their place and into rural place. It occurs return migration which is known as urban-rural migration.

Migration in India is not new and historical accounts show that people have moved in search of work, in response to environmental shocks and stresses, to escape religious persecution and political conflict. However, improved communications, transport networks, conflicts over natural resources and new economic opportunities have created unprecedented levels of mobility.

Present paper is organized as follows- Section one deal with an overview of the migration in India. Section two deals with the gender wise pattern of rural- urban migration at India level as well as at state level. Section three analyse the various socio-economic determinants of rural-urban migration in India and at regional level. Section four is the concluding part.

II. Objectives of the study

1. To analyze the pattern of gender wise rural-urban migration in India.
2. To analyze the intrastate and interstate pattern of migration.
3. To assess the determinants of rural-urban migration.
4. To find conclusion and give suggestions.

Hypothesis

- There is no difference between intrastate and interstate migration.
- There is no difference between causes of migration for male and female.

Data and Data sources

The present research work is entirely based on the secondary sources of data which is collected from census of India 2001, and the data regarding rural-urban migrants has been taken into account whose duration of residence in urban areas for 1 to 4 years.

Section two

Migration is universal phenomenon and its social and economic implications have been widely recognized (Manner, 2003). It plays a significant role in moulding the socio- economic and other structural characterstics of population of a country or region (Khan 2010; white & Woods 1980). Migration occurs when various factors operate together (Kosinski & Prothero 1975;Bhagat and Mohanty 2009) , and the importance of factors responsible for migration varies from place to place according to a locale's for particular development (Mabogunje 1970; Zelinsky 1971).

On the basis of settlement status of place of origin and destination internal migration is classified into four types, namely, rural to rural, rural to urban, urban to urban, urban to rural(Bose 1974). But with the passage of time the volume of rural to urban migration has increased due to broadening gap in the levels of socio-economic development between rural to urban areas specially in the developing nations of the world, because throughout the history migration has been intimately related to economic and social development and it is often seen as a result of imbalances in the level of development (Sorensen et.al 2002). After independence, India has

undergone rapid urbanization, the pace of urbanization is not only due to the natural increase in the population growth, but it has been mainly caused by the heavy influx of rural migrants in urban areas (Gangly 2009; Ledent 1982), particularly in the large size cities and metro polises.

Table-1 draws light on percentage distribution of rural-urban migrants for the year of 1991 and 2001. It analyzed that total rural migrants in the year 1991 was 25.84 percent which increased to 28.37 percent in 2001 while total urban migrants was 32 percent which increased to 36.50 in the year of 2001. According to census 2001, the total number of rural-urban migrants whose duration of residence was 1-4 years in urban areas , was 104.16 million. This rise in rural urban migration is due to the reason of better opportunities, standard of living, industrialization and improved income level in destination locales.

Table-2 shows the interstate and intrastate migration in India. It shows highest percentage of intrastate migration in Arunachal Pradesh, Himachal Pradesh, Lakshadweep and Orissa for both male as well as for female. The rate of interstate migration as a percentage rate of total urban population is highest in Dadra and Nagar Hawelli, Chandigarh and Delhi for both male as well as for female.

Table-1 Total Percentage of Rural- Urban Migrants

	Total (in million) and Percentage of Rural- Urban Migrants					
	Total Migrants (1991)			**Total Migrants (2001)**		
	Persons	**Male**	**Female**	**Persons**	**Male**	**Female**
Total	232.11 (27.43)	64.31 (14.64)	167.8 (41.22)	314.54 (30.63)	93.36 (17.57)	221.18 (44.62)
Rural	162.47 (25.84)	32.81 (10.12)	129.66 (42.60)	210.38 (28.37)	43.85 (11.50)	166.53 (46.19)
Urban	69.65 (32)	31.5 (27.41)	38.14 (37.14)	104.16 (36. 50)	49.52 (32.98)	54.65 (40.41)

Source :Based on Population census 2001

Table-2 Gross decadal Intra and Interstate Migration of Male and Female as a % of Total Male and Total female for the year 2001

States	**Intra state (Male)**	**Intra state (Female)**	**Interstate (Male)**	**Interstate (Female)**
Andra Pradesh	6.11	6.59	0.39	0.34
Arunachal Pradesh	13.39	14.82	7.67	7.17
Assam	5.75	6.22	1.25	0.93
Bihar	4.14	6.83	0.42	0.7
Chhattisgarh	6.58	8.64	2.22	2.38
Gujarat	6.78	8.33	3.89	2.21
Hariyana	4.56	6.72	6.09	5.38
Himachal Pradesh	13.37	14.48	8.09	4.65
jammu &Kashmir	3.03	3.29	1.46	1.48
Jharkhand	2.71	3.93	3.02	3.8
Karnataka	5.38	6.16	1.36	1.16
Kerala	4.81	8.06	0.6	0.4
Madhya Pradesh	5.09	6.95	1.26	1.56
Maharashtra	5.83	7.18	4.77	2.92
Meghalaya	2.26	2.51	2.08	1.51
Mizoram	7.08	7.7	2.28	1.15
Nagaland	4.11	3.91	3.34	2.53
Orissa	9.44	10.31	1.1	1.1
Punjab	2.58	4.76	4.8	2.88
Rajasthan	4.17	5.92	1.15	1.18
Sikkim	7.04	8.2	6.26	5.23

Tamil nadu	2.78	3.44	0.22	0.22
Tripura	6.18	8.37	0.4	0.38
Uttarpradesh	2.66	4.33	0.59	0.64
Uttranchal	5.43	6.04	4.24	4.18
Westbengal	2.45	4.23	1.43	1.11
Andaman & Nicobar	4.43	4.89	8.81	6.75
Chandigarh	0.12	0.1	13.99	12.79
Dadra Nagar Haveli	0.35	0.31	29.15	19.98
Daman Diu	0.24	0.2	8.89	5.96
Delhi	0.09	0.14	11.25	9.43
Goa	4.4	6.67	6.7	5.46
Lakshadweep	11.16	9.56	3.38	0.61
Pondichery	1.68	1.86	4.88	6.2

Source: Based on Population census 2001

On the basis of the above table following results were estimated. The result shows a high correlation between the intra state male and intra state female(.959) as well as between the interstate male and interstate female (.972). While the association between the interstate and intrastate migration rates are highly negligible. The result shows that there is no significance difference between the interstate migration of male and female. In contrast, there is a significant difference between the intra and inter migration for both male and female. The results also suggest higher variability (5.52) in interstate male migration while intrastate male shows least variation. It implies that male migration generally occurs at interstate level

Result

		N	**Correlation**	**Sig.**		**Standard Deviation**
Pair 1	Intra female & Intra Male	34	.959	.000	Intra Male	3.31
Pair 2	Inter female & Inter Male	34	.972	.000	Intra female	3.52
Pair 3	Intra Male & Inter Male	34	-.256	.144	Inter Male	5.52
Pair 4	Intra female & Inter female	34	-.383	.025	Inter Female	4.10

		Paired Differences					**T**	**df**	**Sig. (2-tailed)**
		Mean	**Std. Deviation**	**Std. Error Mean**	**95% Confidence Interval of the Difference**				
					Lower	**Upper**			
Pair 1	Intra female - Intra Male	1.04324	1.00318	.17204	.69321	1.39326	6.064	33	.000
Pair 2	Inter female - Inter Male	-.97235	1.80414	.30941	-1.60185	-.34286	-3.143	33	.004
Pair 3	Intra Male - Inter Male	.25735	7.13103	1.22296	-2.23078	2.74549	.210	33	.835
Pair 4	Intra female - Inter female	2.27294	6.35917	1.09059	.05412	4.49176	2.084	33	.045

Section three

This section pertains to the various socio-economic causes of migration in India as well as at the state level. As per the first view, the rapid urban growth is the rising pressure of population in agrarian land which exacerbates the problem of rural unemployment which in turn fosters the rural-urban migration. Earlier people migrates at short distance level but after globalisation, urbanisation and accompanying changes in socio-economic conditions, changed the perception of migrants and instead of going short distance for occupation they start to move for long distance. It is analyzed that due to industrialization, differences for better opportunities attract an individual to migrate from one area to another.

The table-3 shows percentage distribution of causes of rural-urban migration in India for the year 2001. It reveals that maximum migration was done by male migrants (49%) for work and employment as an economical motivated reasons and minimum for marriage (0.8 %) whereas female migration was 41.3 percent maximum for social reasons like marriage and minimum for business reasons (1.9%). Education though qualitatively very significant social factor in inducing rural-urban migration but in India it accounts only for 10.2 percent for male and 4.3 percent for female. Besides, migration after birth and other miscellaneous factors collectively constitutes 13.5 percent of the total rural-urban migration in India. In nutshell, male migration as per this table was incurred for pull factors and female for push factors.

Table-3 Percentage Distribution of Causes of Rural-Urban Migration in India 2001.

Causes of Rural-Urban Migration	Male	Female	Total
Work/ Employment	49	5.3	27.5
Business	3.3	0.4	1.9
Education	10.2	4.3	7.3
Marriage	0.8	41.3	20.7
Moved after birth	4.5	4.2	4.4
Moved with household	22	36.6	29.1
Others	10.2	7.9	9.1
Total	100	100	100

Source: Census of India, 2001.

Table-4 and table-5 provides a comparative picture of the percentage distribution of the socio-economic causes of rural-urban migration among the states and union territories of India for both male and female respectively. An analysis of data depicts that migration for work/employment is highest in most of Union territories like Dadar and Nagar Haveli followed by Delhi , Andaman & Nicobar Island, Chandigarh. Similarly, the highest proportion of female who moved with their household is recorded in the Lakshadweep. The marriage is the principal cause of migration for the female and it is recorded highest in Bihar and Uttar Pradesh. The same can be exhibited in the figure 1.

The study also analyse the determinants of migration at area wise. For the purpose of area wise comparison, the study classify the total area of India into three parts namely-

- Upper part or Northern part of India which includes all the states and union territories lies in North-west as well as North-East.
- Central part of India
- Lower or Southern part of India.

Table 6 shows the area wise variability (standard deviation) of various factors determining migration among the male and female separately. Table suggests that the highest variability in male or main cause of migration of male is work/employment especially for the southern part of India. While for the business purpose , the migration is mainly done by male at both the central and Southern part of India. Similarly for the education purpose, migration is generally done by both male and female of northern and central part of India while the southern part of India shows least variability for education purpose. The marriage and moved with household is the principal cause of migration for female in almost all the part of India.

Table-4 Causes of Rural to Urban Migration (Male)

	States	Work/ Employment	Business	Education	Marriage	Moved after birth	Moved with Household	Others
Northern /Upper Part of India	Jammu & Kas.	45.7	1.7	9.4	0.6	0.5	26.3	15.8
	Himachal Pra.	61.1	1.1	13.4	0.2	1.2	15.9	7.1
	Punjab	63.1	0.4	2.7	0.6	2.4	20.9	9.5
	Chandigarh	61.4	0.7	6.2	0.3	4.1	18.6	8.2
	Uttaranchal	44.8	0.5	13	0.2	0.6	29.7	10.7
	Haryana	53.2	0.3	4.6	0.4	1.3	31.4	8.5
	Delhi	65.8	0.2	3.6	0.2	2	21.6	6.4
	Rajasthan	46.3	1	13.6	0.5	2.3	27	9.3
	Uttarpradesh	44.6	1.2	12.1	0.9	0.7	28.9	11.6
	Bihar	29.9	1.4	21.4	1.1	1	24.6	20.6
	Sikkim	56.1	4.8	9.4	0.3	1.3	14.4	13.7
	Arunachal Pr.	41.7	6.3	16.4	0.3	1.3	20.5	13.4
Central Part of India	**Nagaland**	**40.5**	**11.7**	**15.8**	**0.3**	**1.4**	**14.3**	**16**
	Manipur	37.9	7.2	14.5	2.3	0.1	27.7	10.3
	Mizoram	37.4	2.4	17.4	1	0.3	27.9	13.5
	Tripura	32.4	4.1	15.7	0.8	0.7	25.7	21
	Meghalaya	34.1	2.7	36.2	3.2	0.8	10.5	12.6
	Assam	39	18.6	11.9	0.5	0.9	15.1	13.9
	West Bengal	43.9	4.7	10.5	1	3.3	21.7	14.7
	Jharkand	38.7	1.6	16.1	0.8	1.8	25.3	15.6
	Orissa	42.4	7.9	17.5	0.6	1.2	19.1	11.4
	Chattisgarh	46.8	0.9	12.7	0.6	3.4	25.5	10.1
	M.P.	40.2	1	15.5	5	2.9	28.6	11.2
	Gujarat	43.5	13.8	6.1	0.3	7.1	22.5	6.6
Southern/Lowe r Part of India	**Daman &Diu**	**54**	**19.2**	**0.4**	**0.4**	**2.8**	**18.1**	**5**
	Dadra Nagar Hawali	74.3	6.4	0.4	0.3	2.5	12.6	3.4
	Maharastra	57.6	0.8	0.2	0.3	7.7	17.2	9.1
	Andra Pradesh	43.1	3.8	16	1.2	3.3	19.7	13
	Goa	55.1	2.6	3.2	0.4	9.2	20.5	9
	Lakshadweep	50.6	0.1	8.5	0.1	0.2	37.5	3
	Kerala	28	2	7.2	6.5	13.2	28.9	14
	Tamil Nadu	44.9	2.4	10.7	2.6	5.5	24.2	9.6
	Pondicherry	39.1	2.1	9.3	5.6	5.4	28.1	10.3
	Anda and Nic	62.2	3.3	8	0.5	1.2	16.3	8.4

Source: Census of India 2001

Table-5 Causes of Rural to Urban Migration (Female)

	States	Work/ Employment	Business	Education	Marriage	Moved after birth	Moved with Household	Others
Northern /Upper Part of India	Jammu&Kashmir	7.5	0.5	14.9	25.4	0.5	51.2	9.9
	Himachal Prad.	9.6	0.2	11.6	24.3	1.6	45	7.7
	Punjab	5.9	0.4	1.9	44.7	2.4	37.5	7.2
	Chandigarh	5.2	0.2	3.2	32.5	4.8	46.2	7.9
	Uttaranchal	3.7	0.2	5.1	28	0.6	54.6	7.8
	Haryana	3.8	0.1	1.6	38	1.2	50.8	4.4
	Delhi	5.3	0.1	0.9	29.7	2.6	55.9	5.4
	Rajasthan	3.4	0.2	2.8	48.3	1.8	38.6	4.9
	Uttarpradesh	3.4	0.3	1.6	53.4	0.5	35.2	5.5
	Bihar	2.2	0.2	2.3	61.9	0.7	26.4	6.2
	Sikkim	25.1	0.7	8.7	26.5	1.2	23.9	13.8
	Arunachal Prad.	15.8	0.9	11.6	15	1.5	41.2	13.9
Central part of India	**Nagaland**	**10.5**	**1.2**	**15.6**	**20.9**	**1.5**	**34.5**	**14.9**
	Manipur	6.4	1.3	5.4	57.8	0.1	22.4	6.6
	Mizoram	13.4	1.9	16.7	14.6	0.4	40	12.9
	Tripura	7.6	0.4	5.3	43.6	0.4	32.5	10.2
	Meghalaya	18.7	0.9	31.5	16.4	0.8	18.8	12.8
	Assam	9.2	1.2	6.5	42.9	0.9	28.8	10.5
	West Bengal	6.7	0.4	2.5	52.6	2.6	26.6	8.6
	Jharkand	3.2	0.2	4.3	47.2	1.5	34.9	8.7
	Orissa	5.8	0.6	7.3	38.3	1.2	37.3	9.4
	Chattisgarh	4.9	0.1	6.2	39.9	2.9	39.2	6.7
	M.P.	3.4	0	4	44.8	2.3	6.2	67
	Gujarat	2.8	1	4.3	36.3	7.1	20.6	5.9
Southern / Lower part of India	**Daman and Diu**	**7.6**	**2.9**	**0.5**	**25.6**	**5.4**	**52**	**6**
	Dadra N. Hawali	4.6	0.9	0.3	31.5	4.5	52.6	5.5
	Maharastra	4.6	0.1	3.2	38.7	8.6	35.1	9.6
	Andra Pradesh	7	0.5	8.7	33	3.3	36.7	10.7
	Karnataka	8.8	0.4	7.2	39.2	5.7	29.7	9
	Goa	10.2	0.3	1	36.5	8.7	35.1	8.1
	Lakshadweep	11.3	0	3.8	0.5	0.6	80.8	3
	Kerala	6.4	0.2	4.3	47.9	8	23.9	9.2
	Tamil Nadu	9.6	0.6	7.8	40.3	4.4	28.4	8.9
	Pondicherry	5.7	0.2	5.7	40.2	4.2	34.2	9.6
	Andaman &Nic	5.7	0.2	12.2	30.7	1.3	40.6	9.3

Source: Census of India 2001

Table-6 Area wise Standard Deviation of Factors Determining Migration In India

AREA (India)	Gender	Work/ Employment	Business	Education	Marriage	Moved after birth	Moved with Household	Others
NORTHERN (North-East& North –West	Male	10.73443553	1.91279583	5.5972125	0.290245	1.0148518	5.517383	4.08597
	Female	6.643674367	0.24984844	4.8667393	13.81517	1.2238786	10.4003023	3.183718
CENTRAL Part of India	Male	4.104616765	5.68008216	7.2015308	1.431676	1.9621224	5.99688682	3.646449
	Female	4.67562992	0.57735027	8.3336485	13.83188	1.8913479	10.0536591	16.75496
SOUTHERN (South-east and south west)	Male	12.33872691	5.25495437	5.8019746	2.263826	3.8016025	7.24726908	3.569696
	Female	2.291486219	0.81251573	3.7709656	12.3643	2.710753	15.9769891	2.292081
TOTAL	Male	10.78067677	4.87124645	7.0340253	1.574791	2.9023607	6.1161063	4.094713
	Female	4.786781519	0.5962065	6.1522422	13.13647	2.4834849	13.5159986	10.27475

Figure- 1(a) Migration for work force/employment

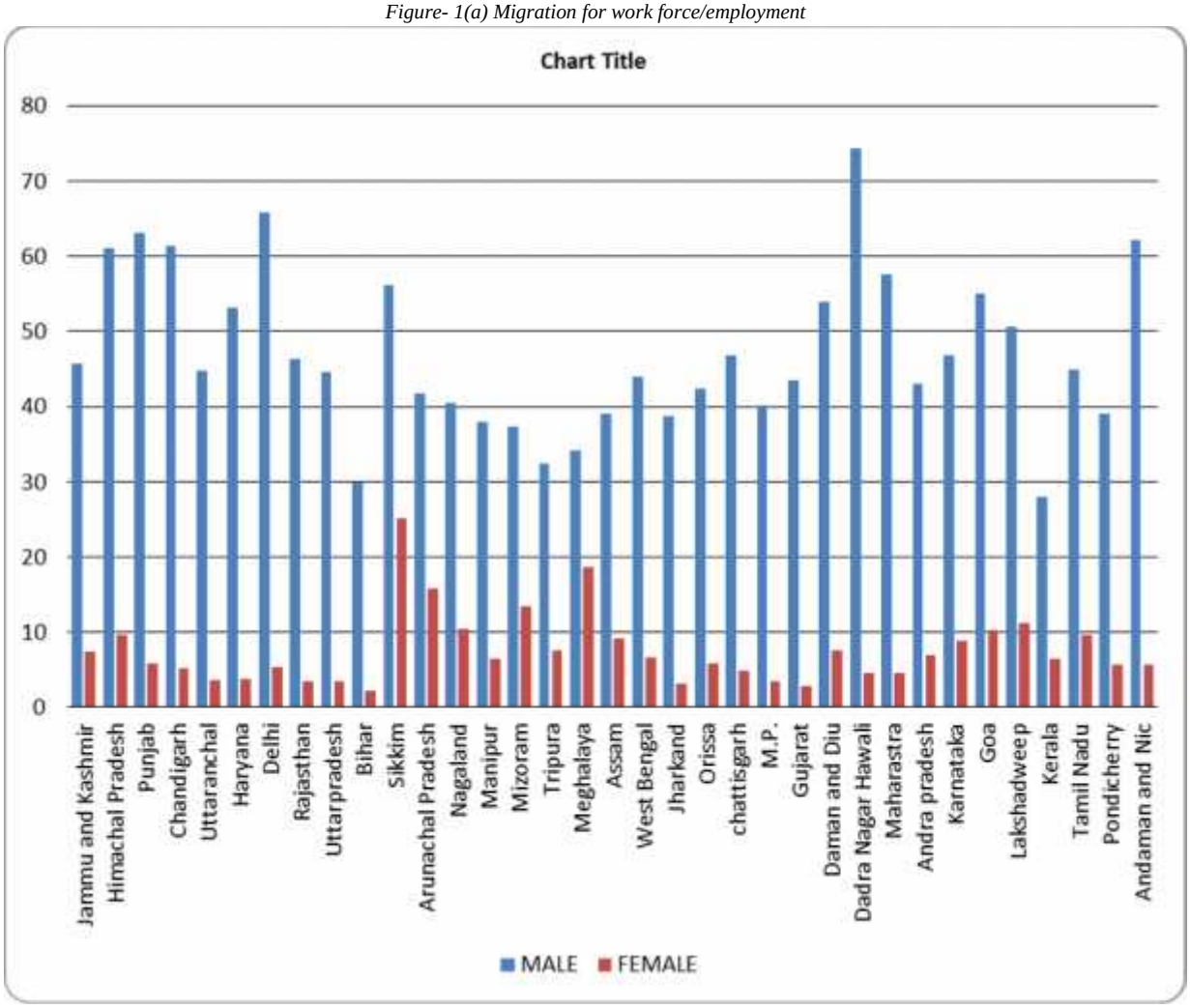


Figure-1 (b) Migration for the Business purpose

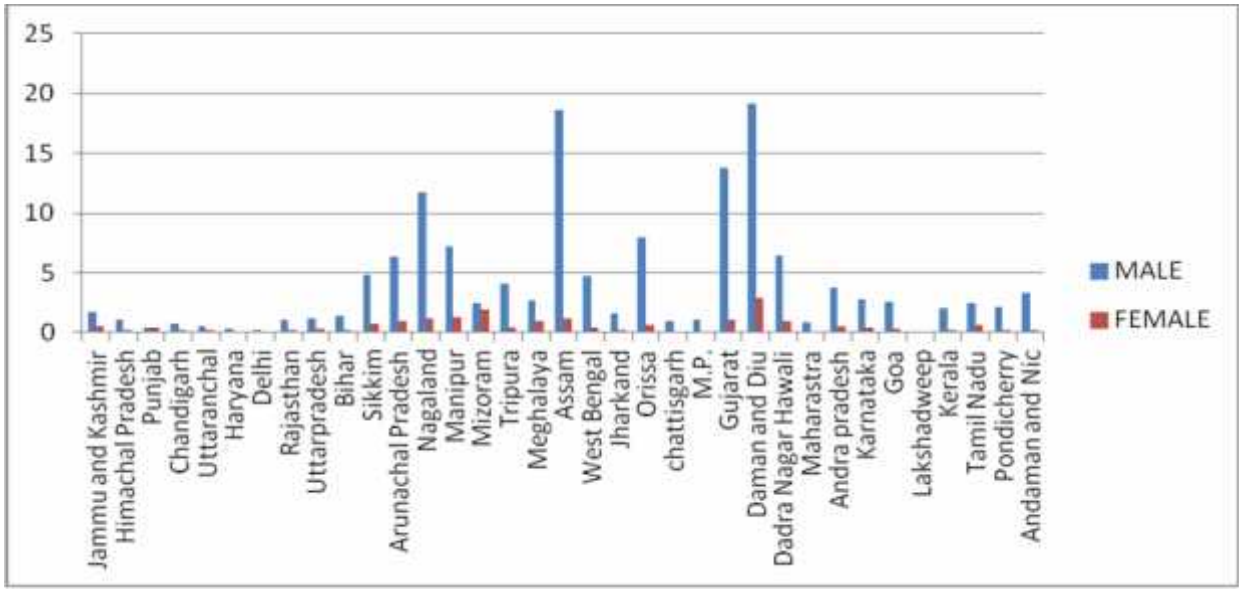


Figure-1 (c) Migration for the Education purpose

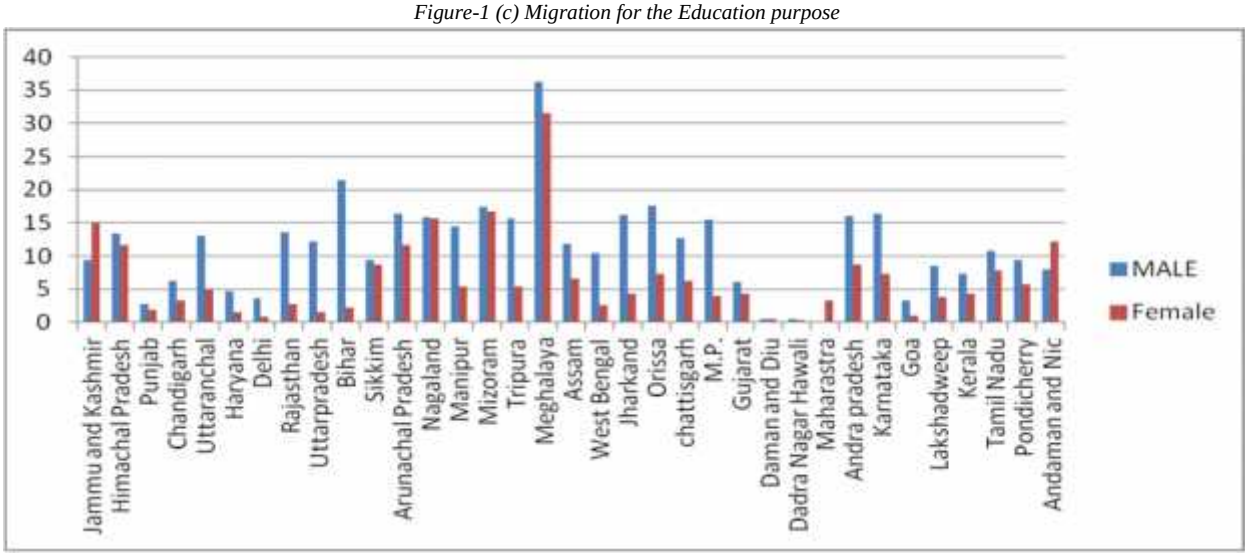
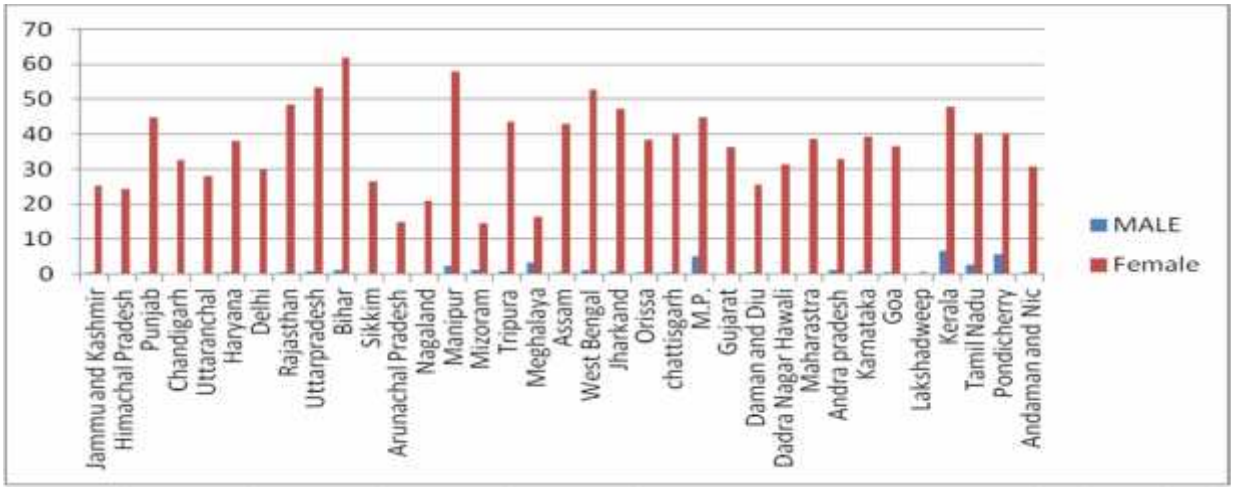


Figure-1 (d) Migration for the Marriage purpose



Section-four

III. CONCLUSION

Migration is a universal phenomenon and its social and economic implications have been widely recognized. It plays a significant role in moulding the social economic and other structural characteristics of population of a country or region. After independence India has undergone rapid urbanization, the pace of urbanization is not only due to the increase in the population growth but mainly due to the rural migrants in urban areas. The present paper analyze the pattern of migration in India as well as regional level for gender and area wise both. The study also highlights socio-economic determinants of rural-urban migration at the India level as well as at state level. The study reveals that there is a high degree of correlation between interstate male-female and intrastate male-female. While the association between the interstate and intrastate migration rates are highly negligible. The results also suggest higher variability in interstate male (5.52) migration while intrastate male shows least variation. It shows highest percentage of intrastate migration in Arunachal Pradesh, Himachal

Pradesh, Lakshadweep and Orissa for both male as well as for female. The rate of interstate migration as a percentage rate of total urban population is highest in Dadra and Nagar Havelli, Chandigarh and Delhi for both male as well as for female.

The study reveals that maximum migration was done by male migrants (49%) for work and employment as economical motivated reasons especially by the southern part of India. For the business purpose, the migration is mainly done by male of both the central and Southern part of India. Similarly for the education purpose, migration is generally done by both male and female of northern and central part of India while the southern part of India shows least variability for education purpose. The marriage and moved with household is the principal cause of migration for female in almost all the part of India. It implies that male migration generally occurs at interstate level and factors determining the migration at inter state and intra state levels are different. In nutshell, male migration was incurred mainly by the pull factors while female migration occurs due to push factors.

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RURAL DEVELOPMENT IN MAHARASHTRA: A STUDY OF PALGHAR DISTRICT

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Abstract

Maharashtra is an advanced and economically growing state in India. The Economy of Maharashtra has been consistently developing and growing. On 1 August 2014, the Maharashtra State government announced the formation of the 36th district of Maharashtra, when a new Palghar district was carved out of the old Thane district. Palghar district starts from Dahanu at the north and ends at Naigaon near Mumbai. The district is bounded by Thane and Nashik districts on the east and northeast, and by Valsad district of Gujarat state and Union Territory of Dadra and Nagar Haveli on the north. The Arabian Sea forms the western boundary, while Vasai-Viraris part of Mumbai Metropolitan Region .Palghar district has been declared as Tribal district. Jawhar, Mokhada, Talasari, Dahanu, Wada and Vikramgad, tahsils from Palghar district having 80 to 90 % Tribal community. Maharashtra government adopting various development policies for these tribal people, but this community facing lots of economic and social problems.

My research Paper is the sincere effort to expose the economic and social problems faced by poor Tribal people living in Palghar district, and offer some suggestion for their progress and development, as well as for rural development. For my research I have used secondary data.

Keywords: Rural, Maharashtra, Palghar district

I. INTRODUCTION

Maharashtra State government announced the formation of Palghar district as 36th district of Maharashtra On 1st August 2014. Palghar district is declared as a Tribal district because of majority population is from tribal community. Tribal community like Warli, Katkari, Malharkoli, Mahadeokoli, Dhodi, and Dubla Konkani are some tribal community living in the rural sector of the district. The Tribal community has a significant role in our economy. India's economic planning aims are to set up socialistic pattern of society and economic growth with social justice. The Present Five Year Plan also sharply focused on inclusive growth. But even after 70 years of Independence the tribal communities of India as well as in Palghar district are deprived and neglected section which lacks progress and improvement.

The Tribal people living in rural region have facing lot of problems. Lack of drinking water facility, lack of proper Healthcare, lack of proper Education, improper Transport facility, Infant mortality, Malnutrition , lack of Employment opportunities and lack of other Infrastructural facility are the major problems of trial's in Palghar district.. Living standard of trial's in district is very low and poor.

Objectives of the study

1. To study the social, economic and educational problems of the Tribal people.
2. Give suggestions for improving economic and social standards tribal community.
3. Offer some suggestion for rural development.

Importance of the Problem

In Palghar district, Jawhar, Mokhada, Talasari, Wada, Vikramgad, Murbad and Dahanu talukas are known as Tribal belt as 85 to 90 percent out of total population living in these talukas are from tribal community. Palghar district is attached with the Economical Capital of India that is Mumbai but yet the economic and social condition of the tribal people living in Palghar is very poor.

Malnutrition

Malnutrition is one of the major economic and social problems faced by the tribal community. Many schemes have been launched by the government but even after the continuous efforts, the problem remains unchanged. During July and August 2016, Palghar district recorded 557 child deaths. Till August 2016, 47 children died in Jawhar due to malnutrition while the number for Mokhada stood at 75. The mortality rate this year so far is 19 per 1,000 children, which is more as compared to 16 in 2015-16 and 18 in 2014-15. This shows that during 2013 to 2016 mortality rate in this region is continuously increasing. There are 6,034 children in the severe acute malnutrition (SAM) and moderate acute malnutrition (MAM) categories in 2016.

Efficient, productive and healthy Human resource is required for the overall development of the nation. But due to the poverty, imbalanced and insufficient diet people suffer from malnutrition and thus it creates weak, ill, diseased and inefficient manpower. It is very dangerous for the present and future of our country.

Poverty

Poverty is another sever problem of Palghar district.

Table :1 Poverty in Palghar District

Taluka	**% of families under poverty line**
Jawhar	71
Wada	55
Vikramgarh	71
Talasari	69
Dahanu	70
Mokhada	66
Palghar	37
Average	**63%**

Source: Project officer, District rural development department Thane 2014.15

Above table shows the problem of poverty in Palghar district. On average there are 63% tribal families living in Palghar district is under poverty line without any facility, lack of job opportunities, lack of proper medical facilities, unavailability of sufficient and pure water, electricity and other infrastructural facility creates various economical as well as social problems in rural area of Palghar district. Central government as well as State government of Maharashtra has implemented various rural development programmes and tribal development programmes. . State and Central government spent crores of rupees for the development of all sectors of India but yet various problems are as it is in the tribal area.

Unemployment

Poverty and unemployment are the major economic problems of the tribal's living in India. Tribal's and Adivasi communities are totally dependent on forest work which is reducing day by day as per the Govt.policy. Adivasi gets seasonal employment through agricultural labor or brick work. This work is also available for six to eight months

only. A majority of tribal families in Palghar are landless or having very small size unproductive land. Food deficits are common and people rely heavily on the 'National Rural Employment Guaranty scheme' for employment and for money. But the existence of poverty and widespread malnutrition is evidence that the 'National Rural Employment Guaranty scheme' is not addressing all their needs.

Lack of proper transportation facilities

Talukas of Palghar district like Dahanu, Talasari, Jawhar, Wada and Mokhade are connected only with a road route, having only state government buses as means of transport and that too are limited in number. As Bus fare is a bit high, poor tribal's neglect to consult the Central Hospital or primary health center for better treatment as it is far away from their village. They are unable to sell their agricultural products in nearby cities. Maximum roads are very narrow and 'Kuchha roads' Every year the roads in tribal regions get degraded, damaged due to heavy rains and some of them even get flown off through rain water. Thus it becomes quite impossible to approach the primary health center for better treatments.

Suggestions for the Rural, Tribal Development in Palghar district

- Self-help groups should be formed and they should be supported by local authorities.
- Government should setup Agricultural SEZ in tribal area which will use local natural resources as well as human resources and create more employment.
- Anganwadi Sevikas are playing a major role in collecting malnutrition related data. Government should provide more facility, more equipment's and sufficient honorium (10000 per month) to the Anganwadi sevikas and their helpers.
- Government Rationing Shops should be allotted to an eligible and educated tribal person.
- More funds should be provided to Grampanchayat to create infrastructural facilities.
- Creating awareness and encouraging entrepreneurship activities by providing easy micro finance facilities to tribal people.
- 'DAHANU – NASHIK RAILWAY' route should be built as early as possible to tackle various economic and social problems and for overall development of Tribal belt in Palghar district. There is no railway rout in this tribal belt.

Recently Central government and Maharashtra government declared to introduce 'Bullet Train' which will run between Ahmadabad to Mumbai, through tribal region of Palghar district.

Dahanu Nashik new railway route has been required very less capital comparatively to 'bullet train'. Because of this railway route, thousands unemployed, skilled and unskilled labors of this region will get job opportunity. This route required Indian technicians, Indian engineers and local material, will be connected with historical places like Mahalaxami temple, Trimbakeshwar, Nashik, Panchwati and Shirdi. Farmers of tribal area will be connected to city and various agricultural markets will be available to them. Rural people could approach government and other hospitals for better medical treatment. Easy commutation facility will help boosting the education scenario in this area. Tourism business will increased, Jawhar is a famous tourist place of this district, which is called mini Mahabaleshwar of Maharashtra, Tribal tourism, agro tourism, holistic tourism, historical tourism will

boosted. This railway will be attract new industries in rural area.

No doubt 'Bullet train' is the fastest means of transport and be helpful to decrease the distance between Ahmadabad and Mumbai. But it will be useful for very few Industrialists, politicians, leaders, Traders, corporate sector and highly rich people of the country. Bullet train will not concern with the poor tribal people of Palghar district. For rural development infrastructural changes like Dahanu Nashik Railway is highly required.

II. CONCLUSION

Rural development relies on infrastructural facility available in the country. Palghar district is totally a tribal district; tribal people living in this region are facing lot of economic and social problems. Government should provide proper infrastructural facilities for rural development. Apart from education, health, employment, road and water facility, government should focus to connecting tribal belt, Talasari, Wada, Jawhar, Vikramgarh Mokhada with railway route. To achieve the goal of rural development Dahanu Nashik railway will be the powerful weapon and will contribute in the holistic development of this region which will further create a plethora of opportunities viz. tourism, education, entrepreneur etc. and will indirectly reduce poverty, unemployment and malnutrition problem of the people residing in this tribal belt.

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LABOUR MARKET PARTICIPATION IN INDIA WITH SPECIAL REFERENCE TO ASSAM

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Abstract

Following the Millennium Development Goal (MDG), the current thinking led by International Labour Office is that full and productive employment and decent work should be a goal of all development agenda. The present paper tries to show the trend of labour force and workforce participation rates of India with special reference to the state of Assam. Although India is the second most populated country of the world whose population stood at 1.21 billion according to 2011 census, its labour force and workforce participation rates are quite low. With growing population the size of labour force as well as workforce has been increasing over time. But analysis of labour force and workforce participation rates over time shows gloomy picture of the Indian labour market.

The present paper tries to show the trend of labour force and workforce participation rates of India with special reference to the state of Assam with the help of NSSO and Census data. Another important issue analysed in the paper is the wide gender difference in participation rates. Female labour force and workforce participation rates have been found much lower than that of male in both India and Assam. The gender gap in participation rates has not declined over time but instead accentuated. The paper reveals that achieving productive and decent work is a long distance with increasing marginalization and Informalisation of the labour market of India and Assam.

Keywords: MDG, Lab our force, Workforce, Gender Gap, Marginalisation, Informalisation.

I. INTRODUCTION

Following the Millennium Development Goal (MDG), the current thinking led by International Labour Office is that full and productive employment and decent work should be a central goal of all development agenda. India's progress towards achieving this goal has been tardy. Although India is the second most populated country of the world whose population stood at 1.21 billion according to 2011 census, its labour force and workforce participation rates are quite low. Although with growing population, the size of labour force as well as workforce has been increasing yet the analysis of labour force and workforce participation rates over time shows gloomy picture of the Indian labour market. The present paper tries to show the trend of labour force and workforce participation rates of India with special reference to the state of Assam with the help of NSSO and Census data. Besides visualizing low labour force and workforce participation rates in India and Assam, the paper also tries to visualize the wide gender gap in the labour market. The paper also examines marginalization and informalisation process in the labour market of India and Assam in respect of achieving productive and decent work.

Objectives of the study

This research paper is done with the following objectives-

1. To assess the trend of labour force and workforce participation rate.
2. To visualize gender difference in participation rates.
3. To investigate marginalization and informalisation of labour market.

Methodology

Both descriptive and analytical research methods are used in the preparation of this paper. The study is based on secondary data. Both Census and NSSO data are utilized to analyse labour market characteristics. Simple statistical tools are used to analyse data. Tabular presentation of data is given.

Literature Review

A number of studies have been found in literature on different labour market issues. Labour force and workforce participation rates are such two important issues found in literature. Mathur (1994) showed that 34 per cent of working age population of India participated in the labour market in 1991, and this figure composed 16 per cent among women and 51 per cent among men. Gaur (2002) shows declining trend in work participation rate in the 15-59 age groups with the help of census and NSS data. The Report of the National Commission on Labour (2002) also visualize that work participation rate has been falling for both male and female. However, work participation rate for female is much less than that of male.

Da Corta and Venkateswarlu (1999) argued that the feminization of the rural agricultural labour force is not necessarily good for women but it is a strong trend. In spite of the involvement of both men and women in productive activities, the gender division of labour is prominent. Often women's productive activities are extension of the work they done at home (Gopalan 1987).

Using employment data from quinquennial rounds of the National Sample Survey (NSS), a number of papers/ reports have examined the employment situation in India in the post reform period in comparison with that in the pre-reform period. A major conclusion that one may draw from these studies is that there has been a marked slowdown in employment growth in India in the post reform period compared to the pre-reform period, and that this slowdown has been relatively more worked in the case of female employment in rural areas.

II. FINDINGS AND CONCLUSION

Trend of Labour Force and Workforce Participation Rates:

The labour force participation rate (LFPR) and workforce participation rate (WPR) are two important indicators of labour market situation. Labour force participation rate measures the proportion of men and women who are willing to engage themselves in the economic activities which are included in the system of national accounting. The workforce participation rate shows only those who are employed as a proportion of total population.

Low labour force and workforce participation rates and wide gender difference in participation rates are the characteristic features of Indian labour market. The trend of labour force participation rate according to principal and subsidiary status taken together (PS+SS) in rural area of India was showing a falling trend from 44.9 per cent during 1993-94 to 41.4 per cent during 2009-10. In the urban area the LFPR which was 36.3 per cent during 1993-94 stood at 36.2 per cent during 2009-10 (Table-1).

Table-1 Usual Status (PS+SS) Labour Force Participation Rates since 1987-88 to 2009-10 in India

Year/ Rounds	Rural			Urban		
	Male	Female	Person	Male	Female	Person
1987 - 1988	54.9	33.1	-	53.4	16.2	-
1993 - 1994	56.1	33.0	44.9	54.3	16.5	36.3
1999 - 2000	54.0	30.2	42.3	54.2	14.7	35.4
2004 - 2005	55.5	33.3	44.6	57.0	17.8	38.2
2009 - 2010	55.6	26.5	41.4	55.9	14.6	36.2

Source: Various NSS Rounds

Declining workforce participation rate (WPR) is another important characteristic of labour market of India. The WPR (PS+SS) was 42 per cent during 1993-94 and fallen to 39.7 per cent during 1999-2000. The WPR was then increased to 42 per cent during 2004-05 but again declined to 39.2 per cent during 2009-10. While falling WPR trend is observed in rural area, in the urban area the WPR was slightly increased during 2009-10 (35.0 per cent) as compared to 1993-94 (34.7 per cent). Like LFPR, the WPR in rural area is found much higher than urban area (Table-2).

Table –2 Workforce Participation Rate (WPR) in different NSS Rounds in India (in per cent)

Year (Rounds)	Usual Principal Status (UPS)			Usual Status (PS+SS)		
	Male	Female	Persons	Male	Female	Persons
RURAL						
1993-1994	53.8	23.4	39.0	55.3	32.8	44.4
1999-2000	52.2	23.1	38.0	53.1	29.9	41.7
2004-2005	53.5	24.2	39.1	54.6	32.7	43.9
2009-2010	53.7	20.2	37.4	54.7	26.1	40.8
URBAN						
1993-1994	51.3	12.1	32.7	52.1	15.5	34.7
1999-2000	51.3	11.7	32.4	51.8	13.9	33.7
2004-2005	54.1	13.5	34.6	54.9	16.6	36.5
2009-2010	53.9	11.9	33.9	54.3	13.8	35.0
TOTAL						
1993-1994	53.2	20.6	37.5	54.5	28.6	42.0
1999-2000	52.0	20.3	36.5	52.7	25.9	39.7
2004-2005	53.6	21.5	38.0	54.7	28.7	42.0
2009-2010	53.8	18.0	36.5	54.6	22.8	39.2

Source: Various NSS Round

Assam, the major north-eastern states of India exhibits lower LFPR than that of India both in rural and urban area. The LFPR (PS+SS) was 37.3 per cent during 1993-94 in the rural area of Assam which stood at 38.3 per cent during 2009-10, that is, the trend was rising. On the other hand, the trend of LFPR (PS+SS) was falling in the urban areas of Assam which was 35.2 per cent during 1993-94 and 33.9 per cent during 2009-10 (Table-3).

Table-3 Lab our Force Participation Rates in different NSSO rounds in Assam

Years/ Rounds	Usual Principal Status (PS)			Usual Status (PS+SS)		
	Male	Female	Person	Male	Female	Persons
RURAL						
1987-1988	50.6	7.1	-	53.2	16.8	-
1993-1994	52.5	10.1	33.2	54.1	17.2	37.3
1999-2000	53.1	9.9	32.6	54.6	16.1	36.4
2004-2005	55.6	12.3	35.3	56.4	21.6	40.1
2009-2010	56.8	13.8	36.6	57.3	18.8	38.3
URBAN						
1987-1988	53.0	7.4	-	53.7	10.2	-
1993-1994	55.4	11.0	34.3	55.9	12.4	35.2
1999-2000	55.8	12.4	35.7	56.5	13.8	36.8
2004-2005	58.2	9.3	34.4	59.1	12.0	36.2
2009-2010	54.6	9.4	33.1	55.0	10.7	33.9

Source: (1) Since 1987-88 to 2004-05, Compendium of Selected Indicators of Indian Economy, Special Issue of Time Series Data, Vol.-II, GOI, Ministry of Statistics and Programme Implementation, Sarada Patel Bhawan, New Delhi-110001, 2009
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The workforce participation rates in Assam as visualized by different rounds of NSS show a gloomy picture of the labour market in the state. The WPR (PS+SS) in different NSS rounds are found lower than that of India. Significantly the WPR (PS+SS) in Assam was showing a rising trend from 34.2 per cent during 1993-94 to 37.9 per cent during 2004-05 but again declined to 35.4 per cent. Again the WPRs in the urban areas were lower than rural area (Table-4).

Table-4 Work Force Participation Rates in different NSSO Rounds in Assam

Years/ Rounds	Usual Principal Status (PS)			Usual Status (PS+SS)		
	Male	Female	Person	Male	Female	Persons
RURAL						
1983	55.7	8.1	-	57.5	14.5	-
1987-1988	48.3	6.2	-	51.4	16.2	-
1993-1994	49.3	8.6	30.8	51.6	15.9	35.3
1999-2000	50.6	8.7	30.7	52.9	15.1	34.9
2004-2005	53.9	11.4	34.0	55.1	20.9	39.1
2009-2010	54.8	12.8	35.1	55.3	15.8	36.8
URBAN						
1983	53.9	6.8	-	54.8	8.5	-
1987-1988	50.2	5.3	-	51.2	8.4	-
1993-1994	52.0	7.8	31.0	52.8	9.2	32.1
1999-2000	50.7	9.7	31.7	52.2	11.2	33.2
2004-2005	54.0	7.8	31.5	55.1	10.9	33.6
2009-2010	52.2	8.1	31.2	52.8	9.3	32.2
TOTAL						
1983	NA	NA	NA	NA	NA	NA
1987-1988	NA	NA	NA	NA	NA	NA
1993-1994	49.6	8.5	29.9	51.8	15.2	34.2
1999-2000	50.6	8.8	30.4	52.8	14.6	34.4
2004-2005	53.5	10.9	32.8	55.1	19.6	37.9
2009-2010	54.4	12.1	33.8	55.0	14.9	35.4

Source: Various NSS Rounds

Gender Difference in Lab our Market in India

Although the principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles, yet the labour market of India is characterized by gender inequality till now. NSS data clarify this fact. In the rural area of India it is found that Male Labour Force Participation Rate (MLFPR) during 1987-88 was 54.9 per cent whereas Female Labour Force Participation Rate (FLFPR) was 33.1 per cent. During 2009-10 the MLFPR stood at 55.6 per cent and FLFPR became only 26.5 per cent. That is, whereas MLFPR was showing a rising trend, the FLFPR was showing falling trend in rural areas of India. Again it is found that MLFPRs were about double than that of FLFPR (Table: 1). Similar situation is seen in the urban areas of India. The MLFPR in the urban areas of India found more than three times higher than FLFPR. Like the rural area, in urban area also the FLFPRs were showing declining trend. Another notable point is that FLFPRs were much lower than MLFPRs during all the NSS rounds (Table-1).

Wide disparity between male and female is observed in case of workforce participation rate also. Again Female Workforce Participation Rate (FWPR) was showing a declining trend. The Male Workforce Participation Rate (MWPR) according to PS+SS in India during 1993-94 was 54.5 per cent and FWPR (PS+SS) was only 28.6 per cent. FWPR declined to only 22.8 per cent during 2009-10 and MWPR was slightly increased to 54.6 per cent during the same period (Table- 2).

It is also observed that gender difference was more prominent in urban area than in rural area. Also, FWPRs are found much lower in urban area than in rural area (Table- 2)

In Assam

The female labour as well as workforce participation rate in Assam is not only very low but also much lower than that of male as the situation of India. The gender difference in participation rate has not been declined over time. The gender gap is wider in Assam than in all India level. The FLFPRs (PS+SS) in rural areas of Assam increased from 16.8 per cent during 1987-88 to 18.8 per cent during 2009-10. The MLFPR (PS+SS) during the same period were 53.2 per cent and 57.3 per cent respectively. In the urban areas the FLFPR (PS+SS) increased from 10.2 per cent during 1987-88 to 13.8 per cent during 1999-2000. Then it again shown a declining trend and stood at 10.7 per cent during 2009-10. The MLFPRs are found about five times higher than FLFPRs in the urban areas of Assam (Table- 3)

The picture of female workforce participation rates (FWPR) in Assam is very dismal. The FWPR (PS+SS) was only 15.2 per cent during 1993-94 which was increased to 19.6 per cent during 2004-05 but again declined to 14.9 per cent in 2009-10. On the other hand male workforce participation rate was increased from 51.8 per cent during 1993-94 to 55 per cent during 2009-10. The MWPRs are found more than three times higher than FWPRs throughout the period except during 2004-05 (Table- 4).

The FWPR in urban area found much lower than that of rural area. The FWPR (PS+SS) in rural area was 14.5 per cent in 1983. It reached its highest position at 20.9 per cent in 2004-05 and again declined to 15.8 per cent during 2009-10. The MWPR was declined from 57.5 per cent in 1983 to 55.3 per cent during 2009-10. However the gender difference was more distinct in urban areas. The FWPR in urban areas was only 8.5 per cent in 1983 which was increased to 11.2 per cent during 1999-2000 and again declined to 9.3 per cent

during 2009-10. The MWPR was declined from 54.8 per cent in 1983 to 52.8 per cent during 2009-10. It is found that MWPRs in the urban areas was more than five times higher than FWPRs (Table-5).

It is notable that female work participation rate according to principal status (PS) was far below than usual status (PS+SS) in all the years.

Marginalisation of Labour Market

Marginalization is in an important feature of the labour market of Assam. It is seen that percentage of main workers in 2001 had fallen to 26.69% from 31.20% in 1991. The proportion of main workers increased slightly to 27.84 in 2011 compared to 2001 census. The decrease in the proportion of main workers had been compensated by the increase in the proportion of marginal workers. The proportion of marginal workers to total population was 4.89% in 1991, which was increased to 9.10% in 2001 and again to 10.52% in 2011 (Table-5).

Table -5 Distribution of Total Workers, Main Workers, Marginal Workers and Non-Workers in Assam

(in per cent)

Population Census	Total/ Rural/ Urban	Male/ Female/ Person	Proportion to Total Population			
			Total Workers (WPR)	Main Workers	Marginal Workers	Non-Workers
1991 Census	Total	Male	49.45	48.38	1.07	50.55
		Female	21.61	12.57	9.04	78.39
		Person	36.09	31.20	4.89	63.91
	Rural	Male	49.31	48.14	1.17	50.69
		Female	23.27	13.29	10.01	76.73
		Person	36.73	31.29	5.44	63.27
	Urban	Male	50.52	50.22	0.30	49.48
		Female	7.52	6.71	0.81	92.48
		Person	30.92	30.39	0.53	69.08
2001 Census	Total	Male	49.87	42.45	7.42	50.13
		Female	20.71	9.82	10.89	79.29
		Person	35.78	26.69	9.10	64.22
	Rural	Male	49.41	41.26	8.15	50.59
		Female	22.15	9.97	12.18	77.85
		Person	36.17	26.06	10.11	63.83
	Urban	Male	52.90	50.22	2.67	47.10
		Female	10.62	8.79	1.83	89.39
		Person	33.20	30.92	2.28	66.80
2011 Census	Total	Male	53.59	44.13	9.45	46.41
		Female	22.46	10.82	11.63	77.54
		Person	38.36	27.84	10.52	61.64
	Rural	Male	53.06	42.99	10.07	46.94
		Female	23.69	10.90	12.79	76.31
		Person	38.68	27.27	11,40	61.32
	Urban	Male	56.79	51.07	5.72	43.21
		Female	14.86	10.37	4.49	85.14
		Person	36.41	31.29	5.12	63.59

Source: Population Census Data.

Participation of women as main workers has been found very low in Assam. According to 1991 census male main work participation rate was 48.38% and for female the rate was only 12.57%. The male main work participation rate declined to 42.35% in 2001 census, i.e. the rate declined by 6.03 percentage points in 2001 compared to 1991. During the same period the female main work participation rate declined by 2.75 percentage points. The female main work participation rate stood at 9.82% in 2001. Again, the main work participation rate for male increased to 44.13% in 2011 and for female the rate was increased to 10.82% in 2011. That is, the female main work

participation rate was seen to increase by one percentage point and of male by 1.78 percentage points in 2011 over the 2001 census.

However, the process of marginalization is found higher for male than that for female although the proportions of female marginal workers are seen higher than that of male over the years 1991 and 2011. According to 1991 census male marginal work participation rate in Assam was only 1.07% and for female it was 9.04%. In 2001 census, the male and female work participation rates as marginal workers stood at 7.42% and 10.89% respectively. Thus, male work participation rate as marginal workers was increased by 6.35 percentage points and the same for female was increased by 1.85 percentage points in 2001 over 1991.The male and female marginal work participation rates were again increased to 9.45% and 11.63% respectively in 2011. That is, whereas the participation rate as marginal workers was increased by 2.03 percentage points for male, for female it was increased by 0.74 percentage point in 2011 as compared to 2001.

Another finding of the study is that the proportion of main workers for female is higher in rural areas compared to urban areas. But the proportion of male main workers has been found higher in urban areas compared to rural areas.

The marginalization process has been found higher in rural areas than in urban areas for both male and female. Again it is found that gender difference for marginal workers is higher in rural areas than in urban areas. The female work participation rates as marginal workers in rural areas have been found higher than male in all the three censuses (Table-5). According to 1991 census the male marginal work participation rate in rural areas was 1.17% and for female it was 10.01%. The male marginal work participation rate was increased significantly by 6.98 percentage points, that is, to 8.15% in 2001 which again increased marginally to 10.07% (by 1.92 percentage points) in 2011. The female marginal work participation rate in rural areas increased to 12.18% in 2001. That is, in 2001 the participation rate in this category was increased by 2.17 percentage points over the 1991 census. The rate for female was again slightly increased to 12.79% (by 0.61%) in 2011.

In urban areas, it is observed that male marginal work participation rate was 0.30% according to 1991 census, which was increased to 2.67% in 2001 and again to 5.72% in 2011 census. For female the rate was 0.81% in 1991, 1.83% in 2001 and 4.49% in 2011.

Informalisation of Labour Market

Informalisation process is quite visible in the labour market of Assam as like the Indian labour market. The share of informal sector workers in the total employment was 88 per cent in Assam and 93 per cent in India during 1999-2000. The share of informal sector in the total employment increased to 89.61 per cent and 94.22 per cent in Assam and India respectively during 2004-05. Their share slightly increased to 89.77 per cent in Assam and slightly decreased to 93.92 per cent in India during 2009-10. However, whereas comparatively more female are engaged in informal sector in India, comparatively more male are engaged in informal sector in Assam (Table- 6).

Table- 6 Share of Formal and Informal Workers in Total Employment of Assam and India

(in *per cent)*

Years/ Rounds	Male		Female		Persons	
	Formal	Informal	Formal	Informal	Formal	Informal
1999-2000	10.24(8.35)	89.76(91.65)	18.77(4.00)	81.23(96.00)	12.00(7.00)	88.00(93.00)
2004-2005	9.29(6.94)	90.71(93.06)	13.66(3.37)	86.34(96.63)	10.39(5.78)	89.61(94.22)
2009-2010	8.63(6.68)	91.37(93.32)	16.41(4.51)	83.59(95.49)	10.23(6.08)	89.77(93.92)

Source: Computed from NSSO 55th, 61st, 66th round LFS and Quarterly Employment Review of March 2000, March 2005, Annual Employment Review, 2010. Figures in Parenthesis are applicable for India.

III. CONCLUSION

From our above discussion it is clear that both labour force and workforce participation rates in India as well as Assam are very low. Another important issue analysed in the paper is the wide gender difference in participation rates. Female labour force and workforce participation rates have been found much lower than that of male in both India and Assam. The gender gap in participation rates has not declined over time but instead accentuated. The paper reveals that achieving productive and decent work is a long distance in the face of increasing marginalization and informalisation of the of the labour market. Again vulnerability and insecurity for women workers is explicit as they are mainly concentrated in the informal sector.

One of the main strategies of achieving inclusive growth is the generation of productive and gainful employment for both male and female. Both the Central Government of India as well as the State Government of Assam has initiated various programmes to fulfill this objective. But still there is lack of adequate employment opportunities in India as well as Assam. Despite the presence of different employment generation measures female participation in the labour market is very low. Necessary steps should be taken by the policy makers to raise the employment level of both male and female and to reduce gender gap in lab our market.

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GROWING RURAL-URBAN DISPARITIES IN MADHYA PRADESH

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Abstracts

Literacy and education are important indicators in a society and play a central role in human development that impacts overall social-economic development. Higher levels of literacy and education lead to better attainment of health and nutritional status, economic growth, population control, empowerment of the weaker sections and community as a whole. Also, higher literacy rates improve development indicators consistently. Census obtains information on literacy for every individual, as this is recognised as one of the most important social characteristics. The literacy rate of India in 2011 is 74.0 per cent. Literacy rate among females is 65.5 per cent whereas the literacy rate among males is 82.1 per cent.

***Keywords: Literacy rate, rural-urban disparity, gender disparity*.**

I. INTRODUCTION

Literacy is one of the biggest and most difficult issues that people in the developing countries are facing. The developing countries of the world, of which India is a part, are characterized not only by low literacy rates but also by a great disparity in the literacy rates between urban and rural, between males and females and between young and the aged, a disparity in consonance within necessity, prosperity, and opportunity to become literate. Equally striking are the regional disparities in literacy and literacy differentials itself .Literacy is one of the important demographic elements, which is good measure of human process towards modernization. It is an important indicator of the socio economic development of an area. It acts as a catalyst for social up liftment enhancing the returns on investments made in almost every aspects of development efforts, be it population control, health, hygiene, environmental degradation control, empowerment of women and weaker sections of the society. Illiteracy, on the other hand takes away from man his dignity, perpetuates ,ignorance, poverty and mental isolation, deters peaceful and friendly international relations and free democratic processes and hamper social advancement, economic growth and political maturity. Above all, literacy influences other attributes of population such as fertility, mortality, sex-ratio and occupation etc. As per the definition of the Census of India 2001, a person who can read and write with understanding in any language is taken as literate. All children below the age of 7 years have been treated as illiterate. In the 1961, 1971 and1981 Censuses, children below the age of 5 years were considered as illiterates (Census of India, 2001).Urban-rural differences are essentially a function of the differential rates of change occurring in towns and villages. Literacy, like other innovations, originates in urban places and diffuses subsequently into the countryside: The process of literacy begins in the town and trickles down to the village. The pace of the process depends on the

intensity of interaction between the two. The degree of urban influence and the intensity of urban ruralinter action are evidently two major factors involved in the reduction of disparities between urban and rural literacy rates.

Urban influence may also pay an in direct role by stimulating diversification of the rural economy. A diversified economic base in village generally accelerates the progress of rural literacy (Krishan and Shyam, 1978).Rural –Urban disparities particular in post- colonials countries, have for long been one of the causes of concern for the policy makers. The disparities are seen in all spheres of human life economic and non-economic. The extend of disparities, differs from country to country. India is the largest democracy with consistent economic growth since independence. With regard to demographic profile more than 720 billion i.e. one third of its population live in rural areas. Despite these developments, there is a wide gap between rural and urban India with respect to technology, living condition, economic empowerment etc. Many in rural India lack access to education, nutrition, health care, sanitation, land and other assets and they are trapped into poverty.

Scenario of Rural urban disparities in India

According to the census of 2011, today 74.7 percent of the population lives in rural areas and 24.3 percent inhabit urban areas. In urban areas there is a heavy concentration of telephones, televisions and doctors. As 70 percent of the country's population mainly in rural areas lack access to primary health care the worst affected are the elderly, young women and children. Major environmental issues in rural areas are deforestation, soil erosion, overgrazing, desertification, and water pollution from runoff of agricultural pesticides. In urban areas there are issues of water pollution from sewage and air pollution from industrial effluents and vehicle emissions. India is also prone to natural disasters such as droughts, flash floods, severe thunderstorms and earthquakes. Although India boasts more than 200 universities mainly in urban areas and has one of the largest educational systems it has failed to wipe out illiteracy. For those that are educated there are no jobs as more than 40 million people are unemployed. India has the largest share of illiterate women in the world. The poor educational status of the girl-child increases the fertility rate, maternal and infant mortality, and malnutrition in the family. Rights of women to land and property are rarely recognized. This increases the risk of poverty to women and their families and increases poverty overall as women and children makeup about two-thirds of the population (62.61%).

One of the major factors affecting fertility rates in India is the illiteracy of women. India has a total fertility rate of 2.98 children born per woman. The literacy rate (defined as those age 15 and over that can read and write) is 65.5% for males and 37.7% for females. The infant mortality rate is 61.47 deaths per 1000 live births. The life expectancy for males is 62.55 years and for females 63.93 (CIA.gov 2002). During the 1960's the average for the total fertility rate of developing countries (including India) was six children born per women. It is currently close to three children born per woman. Life expectancy has risen over the years as well. This indicates that India has gone through a demographic transition from low deaths and high births to lower deaths and fewer births.

Review of Literatures

Das, Dinesh and Meenakshi, Pathak. (2012): used to measure the degree of disparity. It is fact that disparity exists everywhere. However, this paper highlights on disparities existing between rural and urban areas. In this context, it talks about 'why' and 'how' disparities exist

between rural and urban areas. The study suggests that 'income' is not a sufficient indicator to capture the magnitude of disparities at any level. It is, therefore, necessary to develop some indicators representing human resource development and infrastructure facility to understand the growing rural-urban disparity in India .Hnatkovskaa. Viktoria and Amartya, Lahirib (2014): argued the gaps between rural and urban India in terms of the education attainment, occupation choices, consumption and wages. They study the period 1983-2005 using household survey data from successive rounds of the National Sample Survey. They find that the period has been characterized by a significant narrowing of the differences in education, occupation distribution, and wages between individuals in rural India and their urban counterparts. Lipton's study (1977) has also substantiated that the urban dwellers, even the urban poor, were in better position because of their ability to organize and their proximity to the seats of government. While explaining the rural-urban divide. Knight**s (2004) have** mentioned that the urban minority were politically more important to government than the rural majority. Based on the foregoing discussion one can argue that the urban biased policies, concentration of infrastructure, firms, commerce, foreign and domestic aid etc., may be attributed to increasing rural-urban disparities.

II. Objectives of the study

1. To explain the rural –urban disparity in India.
2. To study the position of rural –urban disparity in literacy in Madhya Pradesh.
3. To identify the ways to minimize rural –urban disparity in literacy.

Data Sources

The present study is based on secondary data extracted from the Census of India 2011 and status of literacy 2011. Besides, some other reports of government publications have been used to supplement our analysis.

Methodology

In the present study, three major statistical tools were used for showing the regional pattern of literacy rate and examining the gender gap between males and females in Madhya Pradesh. First, a simple literacy rate was computed for trend analysis and spatial analysis of the study.

Table 1. Literacy Rates in Post Independent India

Year	Rural			Urban			Combined		
	F	M	T	F	M	T	F	M	T
1951	4.87	19.02	12.1 2	22.33	45.6	34.59	8.86	27.15	18.32
1961	10.1	34.3	22.5	40.5	66	54.4	15.35	40.4	28.31
1971	15.5	48.6	27.9	48.8	69.8	60.2	21.97	45.96	34.45
1981	21.7	49.6	36	56.3	76.7	67.2	29.76	56.38	43.57
1991	30.17	56.96	36	64.05	81.09	67.2	39.29	64.13	52.21
2001	46.7	71.4	59.4	73.2	86.7 8	80.3	53.67	75.26	64.83
2011	58.75	78.57	67.8	79.92	89.67	84.1	65.46	82.14	74.04
% Increase in 2011 over 2001	26%	10%	14%	9%	3%	5%	22%	9%	15%

Source: Census of India, Office of Registrar General, India

. For 1951, the population of male, female and persons refers to effective literacy rates and the breakup of Rural, Urban and male- female components are crude literacy rates.

Literacy rates for 1951, 1961 and 1971 relate to population aged 5 years and above whereas literacy rates for 1981, 1991, 2001 and 2011 relate to the population aged 7 years and above. 2. The 1981 literacy rates exclude Assam where the 1981 Census could not be conducted.

The 1991 literacy rates exclude Jammu & Kashmir where the 1991 Census could not be

conducted due to disturbed conditions. 4. The 2001 and 2011 literacy rates exclude Mao Maram, Paomata and Purul Sub-divisions of Senapat district of Manipur.

Table 2.Top five district literacy Rate of Madhya Pradesh.

Rank	Name of the districts	(Total person) literacy Rate	Name of the districts	Male Literacy Rate	Name of the districts	Female Literacy Rate
1	Jabalpur	82.5	Indore	89.2	Bhopal	76.6
2	Indore	82.3	Jabalpur	89.1	Jabalpur	75.3
3	Bhopal	82.3	Bhopal	87.4	Indore	74.9
4	Balaghat	78.3	Bhind	87.2	Balagha	69.7
5	Gwalior	77.9	Balaghat	87.1	Gwalior	68.3

Source: Status of Literacy in Madhya Pradesh, 2011

The above table 2.Shown the top five districts of literacy rate in Madhya Pradesh. Jabalpur district has highest literacy rate i.e. 82.5 % and fifth highest literacy rate 77.9 % in Gwalior district in Madhya Pradesh.

Table 3.Bottom Five District of Madhya Pradesh

1	Alirajpur	37.2	Alirajpur	43.6	Alirajpur	31.0
2	Jhabua	44.5	Jhabua	54.7	Jhabua	34.3
3	Barwani	50.2	Barwani	57.3	Barwani	43.1
4	Sheopur	58.0	Sheopur	70.3	Sheopur	44.5
5	Dhar	60.6	Dhar	71.1	Shivpuri	49.5

Source: Status of Literacy in Madhya Pradesh, 2011

Indore district has the highest number of literates (23,58,338) where in 13,24,967 are males and 10,33,371 are females. Alirajpur district has the lowest number of literate persons (2, 17,624) with 1,26,261 males and 91,363 females (refer Table-14 of the report). In Census 2001, Narsimhapur was the most literate district with literacy rate of 77.7 per cent with a jump of 22.1 per cent in the decade 1991-2001. The rate has slightly come down to 76.8 per cent in 2011. Similarly, literacy rate of Shajapur district was 70.9 per cent in 2001 with a jump of 31.7 per cent in the decade 1991-2001 which has marginally come down to 70.2 per cent in 2011. Although the two districts have shown slight decline in literacy rate in 2011by 0.9 and 0.7 per cent respectively; the absolute number of literate persons has increased significantly in these two districts also.

Considering literacy rate by sex, Bhopal district has the highest female literacy rate (76.6%) whereas Indore district has the highest male literacy rate (89.2%). Alirajpur district has the lowest male literacy rate (43.6%) as well as the lowest female literacy rate (31.0%). It also has the lowest total literacy rate in the country (37.2%).

Table: 4 Literacy Rate: India 1981-2011

Year	Literacy Rate			Gap in literacy
	Total person	Male	Female	
1981	43.6	56.4	29.8	26.6
1991	52.2	64.1	39.3	24.8
2001	64.8	75.3	53.7	21.6
2011	74.0	82.1	65.5	16.6

Source: Status of Literacy in Madhya Pradesh, 2011

The above table 4shown the literacy rate of India from 1981 census to 2011 census. As it has been shown from the table literacy rate is increasing according to total person ,in Males and Females in India. The gap of literacy in 1981 shown 26.6 % , in 1991 shown 24.8 % , in 2001 shown 21.6% and last census 0f 2011 shown 16.6 %, decreases as compare to earlier years.

Table: 5 Literacy Rate of Madhya Pradesh

Year	Literacy Rate			Gap in literacy rate
	Total Person	Male	Female	
1991	44.7	58.5	29.4	29.2
2001	63.7	76.1	50.3	25.8
2011	70.6	80.5	60.0	20.5

Source: Status of Literacy in Madhya Pradesh, 2011

The above table 5 shown the literacy rate of Madhya Pradesh gender wise and the gap of literacy rate from 1991 to 2011 according to census .In 1991, males literacy rate is 58.5 % and females has 29.2 % .Again in 2001 census literacy rate increases ,shown 76.1 % of males and 50.3 % of females. Now according to 2011 census males shown 80.5 % and Females has 60% literacy rate.

Table 6 Sagar Division literacy rate of total persons

Division/district	Literacy Rate(Total)				Literacy Rate Males			
	1981	1991	2001	2011	1981	1991	2001	2011
Sagar Division	26.1	42.4	60.6	69.4	14.2	27.5	46.7	58.8
Sagar	34.3	53.4	67.7	77.5	21.1	37.8	54.4	54.4
Damoh	30.0	46.3	61.8	70.9	16.5	30.5	47.3	59.9
Panna	19.5	33.7	61.4	66.1	8.7	19.4	48.0	55.6
Chattarpur	20.3	35.2	53.3	64.9	10.2	21.3	39.3	54.3
Tikamgarh	19.2	34.8	55.7	62.6	8.4	20.0	41.0	50.7

Source: Status of Literacy in Madhya Pradesh

The above table 6shows the literacy rates of sagar division from 1981 to 2011. The above data shown five sub -division district of sagar. The sagar District has 77.5 % literacy rate according to 2011 census.

Result and Analysis

The literacy rate for people, both males and females, has been increasing continuously. The literacy rate has increased 13.54 times during 1901–2011 and 4 times during 1951–2011. The literacy rate of males has increased 8.22 times during 1901–2011 and 3 times during 1951–2011. The literacy rate of females has increased 108 times during 1901–2011 and 7.3 times during 1951–2011. During the last 110 years, it decreased by 1.08 percentage points for the first time in 1971. Then it again increased by 2.67 percentage points and became 26.65 in 1981. Thereafter, it had been decreasing continuously until 2011. If compare gender disparity across different years, it has been find that gender disparity was the lowest (9.23 per cent) in 1901, while it was the highest (26.65 per cent) in 1981. Overall gender disparity in literacy has increased 1.77 times during 1901–2011 from 9.23 per cent to 16.30 per cent. The rate of gender disparity was the highest at 6.76 per cent during 1951–1961 and the lowest, 0.28, during 1901–1911. The maximum decrease, 5.29 per cent, in gender disparity was recorded during 2001–2011.

Policy Implications

It is argued that urban centres /cities have the advantage of more concentration of political power, infrastructure, business, foreign and domestic firms, multi-national companies, and foreign aid for developmental activities. This suggests that the urban areas usually have a strong economy because of the presence of high-value manufacturing and service industries. Being the centers of power, policy and commerce, urban areas are very distinct from the countryside. With the elite in the urban areas and the masses in rural areas (simple and hardworking), the distinction between urban and rural society becomes a cultural one. Moreover, owing to the scattered pattern of rural settlements with inadequate communication and transport networks, rural people are disadvantaged in all respects.

Disparities between rural and urban areas have also been attributed to the urban bias in the development policies of the government. The biased development policies benefited a small portion of the population, namely, the city dwellers, and ignored the majority of the population that lived in rural areas. One of the important policies, that Lipton narrated, was the price policy by the government. Through price controls on staple foods, the cost of living of the urban population was kept low at the cost of the farmer's income. This, in turn, increased rural poverty and delayed rural development. Importantly, the bulk of investment by the public and private sectors ended up in the urban areas.

While explaining the bias of government policy, Lipton (1977), in some other context, also points out that the scarcity of public funds compelled the government to invest always first in urban areas on physical infrastructure, education and health care and lastly, in rural areas. Another study has argued that the lower budget for social services lead to a decline in the quantity and quality of service delivery in rural areas, in general, and remote rural areas, in particular (ESCAP 2001). Not surprisingly, therefore, the utilization of social services was found to be significantly better in urban areas. For instance, the level of utilization of health care services, considered essential for safe delivery, was found to be higher among those living in urban areas in Karnataka.

III. CONCLUSION

This paper presents trends analysis of gender disparity and rural-urban disparity in literacy across the states of India and Madhya Pradesh districts. It observes that gender disparity increased continuously from 1901 to 1961 and for the first time gender disparity decreased by1.08 per cent in 1971. In 1981, it again increased by 2.67 per cent. Since then, it has been continuously decreasing. Based on this study, we found that the state of Madhya Pradesh has the maximum gender disparity in both rural and urban areas .Meanwhile, the state of Meghalaya has the minimum gender disparity in rural areas and Mizoram has the lowest disparity in urban areas. The article concludes that there is an inverse relationship between literacy and gender disparity; it reveals that there is more gender disparity in rural areas than in urban areas. There is no state in India which has a better rate of female literacy than that of males. Consequently, there is an urgent need to focus on female literacy in all areas, particularly rural areas to address the issue of gender disparity.

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DISCONNECTED: SKILLS, EDUCATION AND EMPLOYMENT IN UTTAR PRADESH

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Abstract

"Low-skills equilibria can adversely affect the economic development of a local economy, region or sector, or indeed an entire country. For example, employers pursuing price-based competition strategies that rely on low-quality and standardized production require only a limited range of low-level skills from the bulk of the workforce. Even if such price-based strategies leave the local workforce vulnerable to displacement because of innovation and competition in global markets, workers have few incentives to remain in education because local employers are neither seeking, nor are they willing to reward, high levels of skills. For their part, employers have little incentive to upgrade production processes or workers' skills since this can undermine their price-based competition strategy. Even if employers eventually do want to upgrade their strategy or innovate, managers may be hindered from doing so because the local skills base would be inadequate to the task, due to the lack of investment in skills by individuals, employers, national and local authorities. And the participation ration on education continue decline due to lack of opportunities. we are evaluations through this paper relationship between less skill development through the present education system. Policies that encourage cross-border tertiary education help a country to expand its system more rapidly than if it had to rely on domestic resources alone. They can also help to improve the quality, variety and relevance of domestic higher education – three key elements that require a critical mass of high-quality academics. A growing number of emerging economies in Asia have allowed foreign universities to introduce cross-border tertiary education on their territories"

Keywords: Skill, Education, Multiple Regression Model, Participation Behavior, Quality of Education.

I. INTRODUCTION

Recent years have seen policy-makers and social partners across the world become increasingly concerned with the match between their workforces' skills and their labour markets' needs. Skills mismatch, the gap between the skills required on the job and those possessed by individuals, raises the question of the ability of societies to capitalize on their workforces. Skills are also a critical asset for individual workers and firms in a rapidly changing and globalized world. When individuals have substantially more skills than required for their jobs, those individuals, as well as enterprises and economies, are prevented from reaping benefits of their skills investment such as higher wages, productivity growth and innovation. In some developing and emerging countries, where volatile economic growth is accompanied by a poorly educated workforce, skills shortages and an under skilled workforce

tend to compromise economic development. In contrast, for many advanced economies and some developing countries, significant investments in education that are not accompanied by job growth foster high rates of graduate unemployment and mismatches in qualifications.

Around the world, many employers complain about their inability to fill job vacancies. In Europe, roughly 4 out of 10 establishments report difficulties in finding workers with the required skills. In another regular survey by the consultancy Manpower Group, recruitment bottlenecks ranged from 3% in Ireland and Spain to 85% in Japan in 2013. No clear differences exist between advanced and developing countries. Only about 6% of South African employers reported difficulties in filling jobs, compared to around 30% in Peru, Colombia, Guatemala and the People's Republic of China, approximately 40% in Panama, Mexico, Costa Rica and Argentina, about 60% in India and nearly 70% in Brazil.

In most countries, reported recruitment difficulties have declined from 2007 to 2013. The global financial crisis led to a sharp rise in unemployment and hence a larger pool of candidates per vacancy; this is clearly the case in Ireland, Spain and the United Kingdom (UK), where the reported decline has been particularly steep. Some countries only marginally affected by the crisis, such as Australia, have also seen a decline in their recruitment difficulties. However, employers in France, Greece and Italy reported recruitment difficulties in 2013, despite historically high unemployment rates.

Economic Growth refers to Increase the GDP and per capita income of Uttar Pradesh. An increase in the capacity of an economy to produce goods and services, compared from one period of time to another. Economic growth can be measured in nominal terms, which include inflation, or in real terms, which are adjusted for inflation. For comparing one country's economic growth to another, GDP or GNP per capita should be used as these take into account population differences between countries. Education should contribute meaningfully to labor productivity. Demand of education consist many variable like Income of the family, Job opportunity, family social and Economical status, gender biasness, Institution inference as like Sarve Shiksha Abhiyan, Mid day Meal, and many other programmers. But in some world economies it could be that have this causality relationship backwards. For example, if education is seen as a luxury good, it may be that richer households are seeking out educational attainment as a symbol of status, rather than for their educational attainment leading to productivity and efficiency.

Demand for education is determined by unemployment level of the economy, and the different employment opportunities available for the different educational levels. For the Spanish case, Modrego (1986) proposes and estimates a higher education demand model for the province of Vizcay, based on the work by Willis and Roseen (1979), and she incorporates the influence of labour market conditions on education demand Therefore, if the hypothesis is proven that higher education demand corresponds to sociological and to cultural variables and that it follows a process independent from market signals, then one may accept the notion that an adjustment between the educational system and the economic system is futile. Based on the present relationship between qualifications and jobs, "over education" becomes an unavoidable evil (or a blessing) in the very near future (Carabanaand Arango 1983).

Higher demand for education in India consist positive correlation. It implies that higher educational attainment has the potential to impact

positively on (a) individuals' knowledge and skills(b) individuals' lifetime incomes (i.e., the social rate of return) (c) adoption of new agricultural technologies and (d) means to improve health and reduce fertility.

Uttar Pradesh seems to be an example of such state. It is worrisome to realize that despite the increase in the demand for education in Uttar Pradesh, labour productivity appears very low. Up till now; graduates of specialized education especially in engineering are unproductive. The poor delivery of the technical Know-how in Uttar Pradesh is all the more worrisome. There is need to investigate the causality relationship between demand for education and economic growth in Uttar Pradesh. There is also need to ascertain the trend in school enrollment. What is the role of education ingrowth process? Are increases in school enrollment with the economic growth? What is the size and magnitude of the correlation coefficient between school enrollment and economic growth?

There is a large literature on the demand for education in developing countries. The focus in some cases is on the market-determined demand for education. Handa (1996) saw it as the major regulator of individual's demand for education. However, and according to Colclough (1994), there is an equally important non-market component to the demand for education, especially for rural children. These nonmarket factors manifest themselves through households` characteristics that affect the time and opportunity cost of schooling. Indeed, the role of education in fostering economic growth is well recognized in the literature.

Reviews of Literature

Glewwe, Paul & Jacoby, Hanan G. (2000),in this paper "Economic Growth and the Demand for Education: Is there a Wealth Effect?" having the objective to study the relationship between household resources and the demand for education in Vietnam. They collected nation-wide household panel survey from Vietnam. The data cover a period, 1993-98, of exceptional income growth in Vietnam, during which secondary school enrollment rose substantially. And represented a human capital investment model which provided a framework for empirical specification. They focused on the joint determination of schooling investments and consumption expenditures in a life-cycle setting. The wealth effect remains positive and significant after incrementing. The increase in the wealth effect may be an indication of attenuation bias due to measurement error in the OLS estimates. And findings also suggested that, in a country like Vietnam, providing greater access to schools, by itself, would not necessarily be successful in promoting human capital development. Additional incentives, such as targeted subsidies or loans for secondary education (particularly at the upper secondary level) may be more effective.

Parker, Susan Wendy & Carla Pederzini, M.S. (2000), in this Paper "Gender Differences in Education in Mexico" having the objective to analyze the determinants of the level of education of boys and girls in Mexico. Second objective is to understand gender differences in education. The analysis used the National Survey of the Population and Housing Count *(*Conteo*)*.The Conteo has two parts. It was carried out in 1995 as a census of the population. However, a more detailed household questionnaire was applied to a subsample of the population at the same time. It included information on all individuals in the household, including their labor market behavior; educational level and whether they are currently studying; they estimated the regression model to determinants of educational investments in boys and girls in Maxico. And findings represented that Parental

education should have a positive influence on child education through parental influence, a home environment more oriented toward study, the greater ability of parents to help children with homework, etc. It is also likely to pick up economic status of the household ,although we include a number of other measures of economic status, some previous literature in other countries has demonstrated that father and mother educational levels have different impacts on the level of education and other outcomes of sons and daughters. In particular, it has been found that mother's level of education generally has a larger impact on child education outcomes, particularly those of girls. They expect that the presence of younger children may have negative impacts on schooling, due to either additional domestic responsibilities or economic necessities. Other siblings of school age may have negative impacts on education through tradeoffs between quantity and quality, or through the "dilution" of family resources.

Rumbaut, Rubén G. (2001),in this paper"Children of Immigrants and Their Achievement: The Role of Family, Acculturation, Social Class, Gender, Ethnicity, and School Contexts"combining the relationships with their parents and families, their school experiences and work discipline, their sense of self-worth, and the way they imagine their educational and occupational adult futures study of over 5,000 children of immigrants on both coasts of the United States, to be described in what follows, The study has followed the progress of a large sample of teenage youths representing 77 nationalities in two main areas of immigrant settlement in the United States with the help of A Bivariate Analysis, A Multivariate Analysis and Descriptive analysis. And the final results illuminated the challenges that children of immigrants confront in their transitions and trajectories to adulthood in American contexts. Over whelmingly from Asia, Latin America and the Caribbean, they differ enormously in their social, cultural and economic origins, face complex circumstances that add to the developmental stressors of adolescence, and display wide variations in achievement and in achievement motivation among national origin groups and by gender. They have identified multiple factors that are significantly associated with family cohesion and parent-child conflict, the youths' psychological well-being, their schoolwork discipline and educational ambitions. All of these form a psychosocial complex of interrelated experiences, attitudes, beliefs and expectations about education that molds motivation and achievement.

Research Design

Data Collection

In this research, data collection was basically based on primary data which was collected through questionnaire, survey, and Interval and observation method.

Sampling

Random Sampling was used for collecting from four intermediate colleges and four higher Education institute from four districts at Uttar Pradesh.

Methodology

Survey Method

Descriptive survey will be doing for the study. Whole Student population as a Universe hundred (100) from four intermediate and Graduate Colleges were randomly selecting as sample size from the four districts at Uttar Pradesh.

Analyzing Tools

A multivariate logistic regression analysis will be using to examine the relationship between each of the predictor variables and the response variables because the response variables are categorical variables and not normally distributed.

In a logistic regression analysis, the relationship between the predictor variables and the response variables is better understood as the influence of other variables is controlled.

Reliability Statistics	
Cronbach's Alpha	N of Items
.815	5

Reliability Analysis

Cronbach's alpha reliability coefficient normally ranges between 0 and 1. However, there is actually no lower limit to the coefficient. The closer Cronbach's alpha coefficient is to 1.0 the greater the internal consistency of the items in the scale. Based upon the formula _ = rk / [1 + (k -1) r] where k is the number of items considered and r is the mean of the inter-item correlations the size of alpha is determined by both the number of items in the scale and the mean inter-item correlations. George and Mallery (2003) provide the following rules of thumb: "_ > .9 – Excellent, _ > .8 – Good, _ > .7 – Acceptable, _ > .6 – Questionable, _ > .5 – Poor and _ < .5 – Unacceptable" (p. 231). While increasing the value of alpha is partially dependent upon the number of items in the scale, it should be noted that this has diminishing returns. It should also be noted that an alpha of 0.81 is probably a reasonable goal. It should also be noted that while a high value for Cronbach's alpha indicates good internal consistency of the items in the scale, it does not mean that the scale is one-dimensional.

Item Statistics			
	Mean	Std. Deviation	N
Education Institute Provide you better Education	1.4100	.66810	100
Educational nature have Employability	1.5100	.62757	100
Quality of Education Is Good	1.5100	.70345	100
Having the Interest on Higher Education	1.8500	.92524	100
In the context of Present Education have Viability	1.5500	.83333	100

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Education Institute Provide you better Education	6.4200	5.680	.677	.761
Educational nature have Employability	6.3200	5.836	.677	.764
Quality of Education Is Good	6.3200	5.695	.624	.774
Having the Interest on Higher Education	5.9800	5.474	.451	.839
In the context of Present Education have Viability	6.2800	5.052	.677	.755

The values in the column labeled Alpha if Item is Deleted are the values of the overall alpha if that item isn't included in the calculation. As such, they reflect the change in Cronbach's alpha that would be seen if a particular item were deleted. The overall alpha is .941, and so all values in this column should be around that same value. We're looking for values of alpha greater than the overall alpha because if the deletion of an item increases Cronbach's alpha then this means that the deletion of that item improves reliability. None of the items here would substantially affect reliability if they were deleted.

Income Generation

For estimating the income generation of the Higher Education Student we generate a multiple regression model

$$\mathbf{E = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon}$$

Y= Employment Generation of the Student (Dependent Variable)

X_1 = Education Institute Provide you better Education (Independent variable)

B_1=Parameters attached to the variable X_1

X_2= Quality of Education Is Good

B_2=Parameters attached to the variable X_2

X_3= Having the Interest on Higher Education

B_3= Parameters attached to the variableX_3

X_4= In the context of Present Education have Viability

B_4=Parameters attached to the variable X_4

Model Summary[b]									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.704[a]	.495	.474	.45528	.495	23.277	4	95	.000
a. Predictors: (Constant), In the context of Present Education have Viability, Having the Interest on Higher Education, Quality of Education Is Good, Education Institute Provide you better Education									
b. Dependent Variable: Educational nature have Employability									

The coefficient of multiple determinations is 0.49; therefore, about 49.40 % of the variation in the Employability of the student is explained In the context of Present Education have Viability, Having the Interest on Higher Education, Quality of Education Is Good, & Education Institute Provide you better Education. The regression equation appears to be very useful for making predictions since the value of R^2 is close to 1 but the model is week due to low value of R square.

ANOVA[b]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.299	4	4.825	23.277	.000[a]
	Residual	19.691	95	.207		
	Total	38.990	99			
a. Predictors: (Constant), In the context of Present Education have Viability, Having the Interest on Higher Education, Quality of Education Is Good, Education Institute Provide you better Education						
b. Dependent Variable: Educational nature have Employability						

Hypotheses

H_0: $\beta_1 = \beta_2 = 0$

H_a: at least one $\beta_i \neq 0$

- **Significance Level**

  $\alpha = 0.05$

- **Rejection Region**

  Reject the null hypothesis if p-value ≤ 0.05

- **ANOVA Table (Test Statistic and *p*-value)**

  (See above) $F = 23.277$, p-value < 0.000

- **Conclusion**

  Since p-value $< 0.000 \leq 0.05$, we shall reject the null hypothesis.

- **State conclusion in words**

  At the $\alpha = 0.05$ level of significance, there exists enough evidence to conclude that at least one of the predictors is useful for predicting Employment Generation of the Student; therefore the model us useful.

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.408	.129		3.154	.002		
	Education Institute Provide you better Education	.183	.103	.195	1.779	.050	.443	2.257
	Quality of Education Is Good	.287	.081	.322	3.551	.001	.648	1.543
	Having the Interest on Higher Education	.054	.055	.080	.980	.329	.796	1.257
	In the context of Present Education have Viability	.199	.080	.265	2.507	.014	.476	2.100
a. Dependent Variable: Educational nature have Employability								

Hypotheses

H_0: ß$_1$= 0 (Education Institute Provide you not better Education for predicting Employment Generation of Student)

H_a: ß$_1$≠ 0 (Education Institute Provide you better Education for predicting Employment Generation of Student)

- **Significance Level**

  α= 0.05

- **Rejection Region**

  Reject the null hypothesis if *p*-value ≤ 0.05.

- **Test Statistic and *p*-value**

  (see above) T = 1.779, *p*-value = 0.050

- **Conclusion**

  Since *p*-value = .050 ≤ 0.05, we shall reject the null hypothesis.

- **State conclusion in words**

At the α = 0.05 level of significance, there exists enough evidence to conclude that the slope of Education Institute Provide you better Education is not zero and, hence, that Education Institute Provide you better Education is useful as a predictor of Employment Generation for Present Education have Viability, Having the Interest on Higher Education, Quality of Education Is Good.

Hypotheses

H_0: ß$_1$= 0 (Quality of Education is not Good for predicting Employment Generation of Student)

H_a: ß$_1$≠ 0 (Quality of Education Is Good for predicting Employment Generation of Student)

- **Significance Level**

  α= 0.05

- **Rejection Region**

  Reject the null hypothesis if *p*-value ≤ 0.05.

- **Test Statistic and *p*-value**

  (see above) T = 3.551, *p*-value = 0.001

- **Conclusion**

  Since *p*-value = .001 ≤ 0.05, we shall reject the null hypothesis.

- **State conclusion in words**

At the α = 0.05 level of significance, there exists enough evidence to conclude that the slope of Quality of Education Is Good is not zero and, hence, that Quality of Education Is Good is useful as a predictor of Employment Generation for Present Education have Viability, Having the Interest on Higher Education, Quality of Education Is Good & Educational Institute Provide better Education.

Hypotheses

H_0: ß$_1$= 0 (Having no Interest on Higher Education on Employment Generation of Student)

H_a: ß$_1 \neq 0$ (Having Interest on Higher Education on Employment Generation of Student)

- **Significance Level**

  $\alpha = 0.05$

- **Rejection Region**

  Reject the null hypothesis if *p*-value ≤ 0.05.

- **Test Statistic and *p*-value**

  (see above) $T = .98$, *p*-value = 0.329

- **Conclusion**

  Since *p*-value = 0.329 ≥ 0.05, we shall Accept the null hypothesis.

- **State conclusion in words**

At the $\alpha = 0.05$ level of significance, there exists enough evidence to conclude that the slope of Having Interest on Higher Education Is Good is zero and, hence, that Having Interest on Higher Education Is Good is not useful as a predictor of Employment Generation for Present Education have Viability, Quality of Education Is Good & Educational Institute Provide better Education.

Hypotheses

H_0: ß$_1 = 0$ (In the context of Present Education have Viability is not Good for predicting Employment Generation of Student)

H_a: ß$_1 \neq 0$ (In the context of Present Education have Viability Is Good for predicting Employment Generation of Student)

- **Significance Level**

  $\alpha = 0.05$

- **Rejection Region**

  Reject the null hypothesis if *p*-value ≤ 0.05.

- **Test Statistic and *p*-value**

  (see above) $T = 2.507$, *p*-value = 0.014

- **Conclusion**

  Since *p*-value = .014 ≤ 0.05, we shall reject the null hypothesis.

- **State conclusion in words**

At the $\alpha = 0.05$ level of significance, there exists enough evidence to conclude that the slope of In the context of Present Education have Viability Is Good is not zero and, hence, that In the context of Present Education have Viability Is Good is useful as a predictor of Employment Generation for Present Education have Viability, Quality of Education Is Good & Educational Institute Provide better Education.

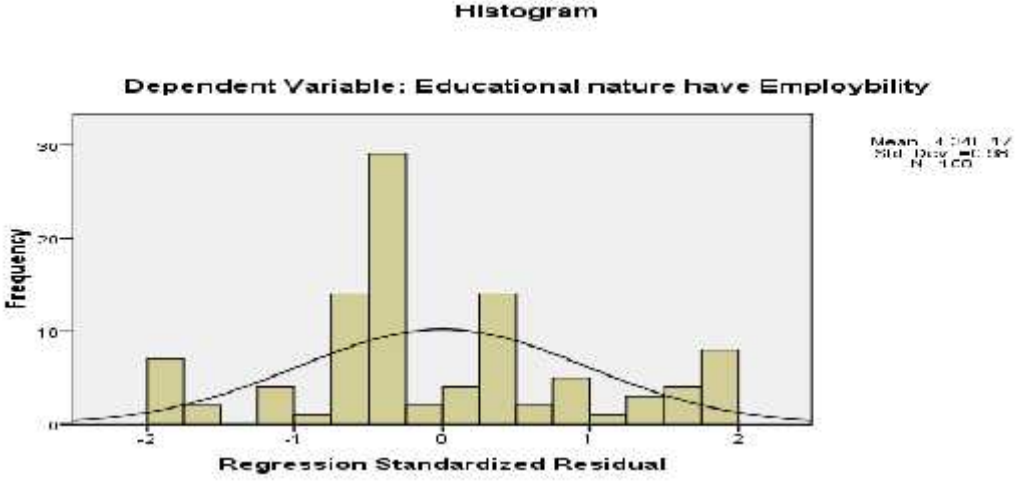
- **Multicollinearity Problems**

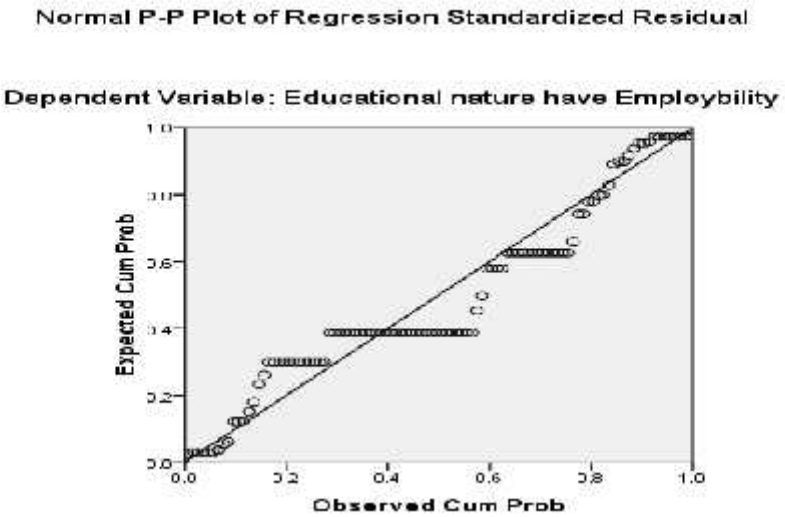
  Since neither of the predictor variables has a variance inflation factor (VIF) greater than ten (both VIFs are less than 2.25), there are no apparent multicollinearity problems; in other words, there is no variable in the model that is measuring the same relationship/quantity as is measured by another variable or group of variables.

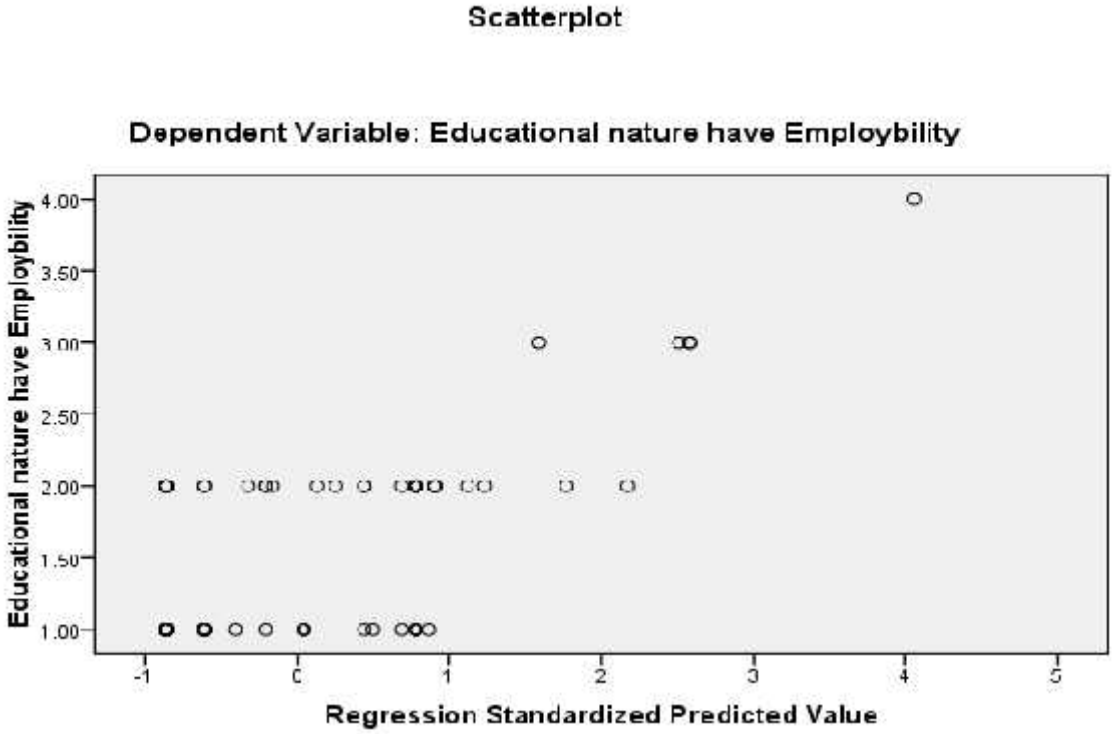
Obtain and interpret 95% confidence intervals for the slopes, βi, of the population regression line that relates employability of the student and number of Resources to maximize their Income. Obtain and interpret 95% confidence intervals for the slopes, βi, of the population regression line that relates of Present Education have Viability, Having the Interest on Higher Education, Quality of Education Is Good, Education Institute Provide you better Education Benefited to Employment generation of the student in Uttar Pradesh.

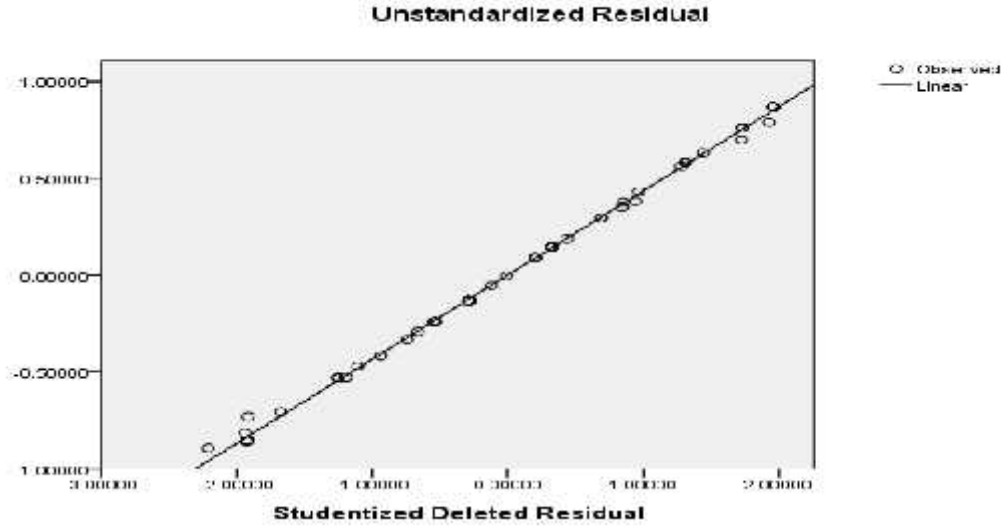
Residuals Statistics[a]					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.1310	3.3014	1.5100	.44152	100
Std. Predicted Value	-.858	4.057	.000	1.000	100
Standard Error of Predicted Value	.063	.240	.093	.042	100
Adjusted Predicted Value	1.1127	3.1354	1.5120	.43508	100
Residual	-.89214	.86898	.00000	.44598	100
Std. Residual	-1.960	1.909	.000	.980	100
Stud. Residual	-2.163	1.929	-.002	1.015	100
Deleted Residual	-1.08739	.95195	-.00199	.48081	100
Stud. Deleted Residual	-2.207	1.957	.000	1.026	100
Mahal. Distance	.912	26.620	3.960	5.140	100
Cook's Distance	.000	.275	.017	.041	100
Centered Leverage Value	.009	.269	.040	.052	100
a. Dependent Variable: Educational nature have Employability					

In the residual statistics we can see that the minimum and the maximum of standardized residual is respectively – 0.89214 and 0.86898 respectively, both are lower than 1. So, that there is no exceptional value in the residual table.









Employability of the Student appears to be linearly related to each of the predictor variables with no visible potential outliers or influential observations (no points away from the main cluster of points); thus, Assumption 1 appears to be satisfied.

The normal plot of the residuals shows the points close to a diagonal line; thus, Assumption 2 is satisfied. The studentized residual plot shows a random scatter of points with constant variability and no definite outliers (although, there is one very slight potential outlier); thus, Assumption 3 is met.

II. CONCLUSION

Improving the quality and stability of jobs to develop on-the-job learning Skills shortages and mismatches tend to be associated with poor working conditions, low pay, jobs involving routine tasks and higher levels of job insecurity. A widening gap between the quality of jobs offered and the demands and aspirations of an increasingly better-educated workforce could be a potential and important source of firms' inability to attract suitably skilled workers, as well as the high rates of skill underutilization in the workplace. Intensifying in company training efforts and offering greater wage and job security through more stable contractual arrangements may thus provide an incentive to employers and employees to share in the costs of skills development. While employer-provided training is important and should be further developed, ensuring that workers' skills remain up to date does not necessarily depend on firms undertaking distinct and costly training activities. Learning on the job is one of the most successful mechanisms and a key factor to support employees' adaptation to new processes, technologies or products. Successful policies to mitigate the skills mismatch are therefore closely dependent on the development of more innovative learning organizations, where learning and skills development are integrated into daily operations. Furthermore, firms making better use of over skilled workers' potential is conditional for the provision of good-quality and challenging employment, which entails rewarding job tasks, work autonomy and opportunities for career advancement.

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INTER-REGIONAL RURAL-URBAN DISPARITIES IN LITERACY IN PUNJAB

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Abstract

The education is very important determinant of economic development. It improves the quality of human resources of a nation. The human resource is engine of inventions and innovations. In India, the quality of human resources is poor. Some states like Kerala boast of very good statistics of education. Punjab is a developed state with considerable per capita income and the leader of Green Revolution. Most of the districts of Punjab are below the state average literacy rate. Punjab comprises of three regions; Majha, Doaba and Malwa. Doaba region has very good literacy rates with all the districts having literacy rate above state average. The rural–urban disparities are negligible. It may be attributed to a large portion of non-resident Indians from this region and the awareness about education. Majha region has considerably good literacy rate. The district on the top (Pathankot) is falling in this region. Most of the districts are above the state average. The rural-urban disparities are low but more than Doaba region. It may be attributed to proximity to Lahore in pre independence era and allocation of more funds due to it being located near international border. Malwa region is the worst performer. Most of the districts have literacy rate below state average. The rural-urban disparities in literacy are high. Mansa is at the bottom. It may be due to less urbanization and distance from state capital. It comprises of large area so resource allocation may be less. The urban literacy in all the districts is higher than rural literacy. The female literacy is low in urban areas and still lower in rural areas. There is need to allocate more funds for education. The people participation in this sector must be encouraged.

Keywords: Rural, urban, disparities, Punjab, literacy

I. INTRODUCTION

The term 'education' refers to the systematic process of gaining knowledge and skills. Education is considered to be the backbone for the development and progress of any country. An educated person or skilled individual is an asset for any country. Educated person always works for the benefits of masses. Education can promote national interest. The developing nation works effectively for sustainable development of economy. New ideas, concepts, effective and innovative ways to do things come only when the education system is strong. Education makes sure that a person incorporates various other ideas, and point of views that can broaden one's horizons. Education keeps you well informed about your responsibilities as a citizen and also enlightens you about the rights you can enjoy from the state. It is main reason to command respect and confidence.

Review of Literature

Vishal Singh (2017) in his article titled, 'Rural Literacy in Punjab and Haryana', published in International Journal of Science and Research dealt with the rural literacy in all the districts of Punjab and Haryana. He arrived at conclusion that Hoshiarpur and Kapurthala were at the top and Mansa was at the bottom. He cited reasons for the

disparities such as lack of funds to the district at the bottom.

B.N.Ghosh in his article title, 'Quo Vadis Educational Development?' in book 'Economic Development and Social Change' studied the literacy rates in the districts of Punjab. He arrived at the conclusion that districts like Ludhiana and Hoshiarpur were performing well. The districts like Amritsar were in the middle order and the districts like Bathinda and Mansa were poor performers. He cited spatial distance as reason for disparities.

There are many studies which studied the literacy levels in all the districts of Punjab. The conclusion drawn was that the districts at North-East side were having literacy more than the districts on North-West. Many reasons like lack of funds, lack of awareness, lack of initiative by teachers and distance from capital were considered for disparities.

Need and Objectives of the Study

Punjab is an affluent state. It has been connected to other parts of the world since long. The people are enterprising. Yet it is not matching with the states like Kerala in education sector. Also some districts are performing very good on this front and some are lagging behind miserably. So the need is felt to study literacy levels in all the three regions of Punjab and also to study the position of female literacy levels in these regions.

1. The main objective of the study is to analyse the literacy rates among male and females in rural and urban areas of all the districts and regions of Punjab.
2. Another objective was to explore the reasons for inter regional disparities and intra regional disparities in literacy in Punjab.
3. To suggest some of the measures to reduce the disparities in literacy in the state.

Data Source and Methodology

The main data used is from secondary sources published by the state government. The data is based on census 2011. The percentage differential method is used to check the disparities.

Analysis

Punjab is divided into three regions.

Majha is the area between Ravi and Beas river. It includes the districts of Amritsar, Gurdaspur, Pathankot and Taran taran. It shares its border with Pakistan.

Doaba area is between Beas and Sutlej River. It includes the districts of S B S Nagar, Kapurthala, Jalandhar and Hoshiarpur.

Malwa region lies between Sutlej and border with Haryana. Rupnagar, S A S Nagar, Ludhiana, Ferozepur, Fazilka, Faridkot, Muktsar, Moga, Bathinda, Mansa, Sangrur, Barnala, Patiala and Fatehgarh Sahib comprise the region.

Let us study the rural-urban disparities in Majha region of the state.

In Majha region rural literacy in male was highest in Pathankot which was 86.8% as is clear in Table 1. It was lowest in Taran taran at 72.2%. Pathankot was way ahead of other districts in the region. The other districts like Gurdaspur had 78.5%, Amritsar had 72.9%. The difference between the district at the top and bottom was high. The state average was 76.6%. So disparities were high. Only one district had literacy below state average but the difference between the district with lowest literacy rate and state average was not high.

Table1; District wise/ sex wise/areas wise literacy rates in Majha region in Punjab

SI. No.	Name of the district	Sex	Rural (%)	Urban (%)	Total (%)
1.	Gurdaspur	Male Female	78.5 70.2	87.7 82.7	82.5 73
2.	Amritsar	Male Female	72.9 62.6	86.2 80	80.1 72
3.	Pathankot	Male Female	86.8 75.8	91.9 83.9	89.2 79.3
4.	Taran Taran	Male Female	72.2 60.4	80.5 72.1	73.2 61.9

Source; Statistical Abstract of Punjab 2015.

The urban literacy among male in this region was highest in Pathankot at 91.9%. Gurdaspur and Amritsar followed at 87.7%and 86.2%. Taran taran was far behind at 80.5%. The state average stood at 86.7%. The rural urban disparities in male literacy were less in Pathankot and Gurdaspur but more in Amritsar and Taran taran. Amritsar was a large district and Taran taran was carved out of it. Both have high rural population. The education structure was less due to it being sharing its border internationally. The people have less desire to settle in the villages close to border. So these disparities were more glares.

The female literacy in rural areas was also highest in Pathankot at 75.8%. Amritsar and Taran taran were behind at 62.6% and 60.4%. The state average was 65.7%. There was small differential in state average and literacy rate of the district. Again the disparities were high as the district at the top was way ahead.

The female literacy in urban areas was highest in Pathankot at 83.9% but closely followed by Gurdaspur at 82.7% and Amritsar at 80%. Only Taran tartan was far behind at 72.1%. The state average was 79.2%. The disparities were high if Taran tartan is considered, otherwise these were few. The literacy rates were better in urban areas but rural areas were not far behind. The disparities between rural and urban female literacy were high but higher in Amritsar and Taran tartan.

The total literacy is average of the two. It was highest in Pathankot at 89.2% for males and 79.3% for females. Amritsar and Gurdaspur were at 80.1% and 82.5% for males and 72% and 73% for females. The state average was 80.4% for male and 70.7% for females. There were few disparities at this level. But when Taran tartan is included the result varies as this district is at 73.2% and 61.9% respectively for male and female. Most of the districts except Taran tartan were above the state average.

This region had considerably good literacy rate. The district on the top lied in this region. There were not large disparities. Only Taran tartan, which was a tehsil of Amritsar and has been declared district recently, was lagging.

Now let us have a look on the rural-urban disparities in literacy in Doaba region of Punjab.

For Doaba region picture is somewhat rosy. The rural literacy for male was highest in Hoshiarpur at 88.3% as is shown by Table 2. The other districts were closely following with S B S Nagar at 85%, Jalandhar at 83.1% and Kapurthala at 80.3%. The disparities were not wide. All the districts were above the state average of 76.6%.

Table 2: District wise/ sex wise/areas wise literacy rates in Doaba region in Punjab

Sr. No.	Name of the district	Sex	Rural (%)	Urban (%)	Total (%)
1.	Kapurthala	Male Female	80.3 71.2	88.2 81.4	83.2 76.6
2.	Jalandhar	Male Female	83.1 73.8	88.8 82	86.1 78.5
3.	S B S Nagar	Male Female	85 72.8	87 78.4	85.4 73.9
4.	Hoshiarpur	Male Female	88.3 79.1	90.5 84.8	88.8 80.3

Source; Statistical Abstract of Punjab 2015.

For urban areas, male literacy was highest in Hoshiarpur at 90.5%. Jalandhar, Kapurthala and S B S Nagar closely followed at 88.8%, 88.2% and 87% respectively. Again all the districts were above the state average of 86.7%. The disparities were negligible.

The rural urban disparities were very few in case of male literacy rate.

In case of female literacy in rural areas, Hoshiarpur was at top with 79.1%. Jalandhar, S B S Nagar and Kaputhala followed at 73.8%, 72.8% and 71.2%. The state average was 65.7%. All the districts were above the state average. The disparities were not high.

In urban areas the female literacy was highest in Hoshiarpur at 84.8%. However Jalandhar and Kapurthala closely followed at 82% and 81.4% respectively. S B S Nagar was behind at 78.4%. The state average was at 79.2%.

The rural urban disparities were few in S B S Nagar and Hoshiarpur but high in Jalandhar and Kapurthala.

The total literacy was highest in Hoshiarpur at 88.8% for males. The other districts followed with Jalandhar at 86.1%, S B S Nagar at 85.4% and Kapurthala at 83.2%. The state average was 80.4%. All the districts were above the state average. There were few disparities. In case of females, Hoshiarpur was at the top with literacy at 80.3%. Jalandhar followed closely at 78.5%. However disparities were few as compared to the districts of Majha region. This region is best placed in terms of literacy.

In the last we study rural-urban disparities in literacy in Malwa region of Punjab.

Malwa region is the largest region of the state. Out of twenty two districts of the state, fourteen fall in this region which is more than fifty percent. In case of rural literacy among males, Ludhiana was at the top with 82.8% as is evident in Table 3. Fatehgarh Sahib closely followed at 81.8%. The state average was 76.6%. Most of the districts fell below the state average.

Some districts were having still lower literacy rate. Faridkot was having literacy rate at 69.8%, Barnala at 68.5%, Muktsar at 68% and Bathinda at 67.9%. Mansa was at the bottom with 63.7%. The differential between state average and the literacy rate in these districts was high. There were wide disparities in the literacy among males. Only for Ludhiana and Fatehgarh Sahib, rest of the other districts were having literacy rate for male less than state average.

The urban literacy for males was highest for S A S Nagar at 90.9%, Rupnagar at 89.6%. Ludhiana was at 88.2%. The other districts followed at small gap. The state average was 86.7%. Except for S A S Nagar, Rupnagar, Ludhiana, Patiala and Fatehgarh Sahib, all other districts fell below the state average.

Table3: District wise/ sex wise/areas wise literacy rates in Malwa region in Punjab.

Sr. No.	Name of the district	Sex	Rural (%)	Urban (%)	Total (%)
1.	Rupnagar	Male	86.7	90.9	87.5
		Female	74.3	84.3	76.4
2.	S A S Nagar	Male	84.3	90.9	87.9
		Female	72.9	84.3	79.2
3.	Ludhiana	Male	82.8	88.2	86
		Female	73.3	81.2	77.9
4.	Ferozepur	Male	71.2	82.2	74.5
		Female	58.2	74.1	62
5.	Fazilka	Male	73.5	84.1	76.3
		Female	56	73.8	60.6
6.	Faridkot	Male	69.8	83.3	74.6
		Female	58.7	73.4	63.9
7.	Muktsar	Male	68	81.5	71.8
		Female	54.9	70.5	59.2
8.	Moga	Male	72.2	82.2	74.4
		Female	63.9	75.3	66.5
9.	Bathinda	Male	67.9	84.3	73.8
		Female	55.4	73.9	61.9
10.	Mansa	Male	63.7	80.8	67.3
		Female	51.7	70.2	55.7
11.	Sangrur	Male	70.2	79.7	73.2
		Female	58.7	69.9	62.2
12.	Barnala	Male	68.5	78.1	71.6
		Female	60.5	70.2	63.6
13.	Patiala	Male	74.9	87.9	80.2
		Female	62.5	80.5	69.8
15.	FG Sahib	Male	81.8	86.7	83.3
		Female	72.7	79.6	74.8
15.	Punjab	Male	76.6	86.7	80.4
		Female	65.7	79.2	70.7

Source; Statistical Abstract of Punjab 2015.

Mansa which was poor performer in most of the cases had urban male literacy at 80.8%. Barnala was at the bottom with literacy rate in male in urban areas at 78.1%. The disparities appeared to be low as the number of districts in this region was large.

The rural urban disparities in male literacy in Malwa region were high. In most of the districts, rural areas were far behind except the case of Ludhiana and Fatehgarh Sahib.

When we considered female literacy in this region, we observed that rural female literacy was highest in Rupnagar at 74.3% and Ludhiana was at 73.3%. S A S Nagar followed closely at 72.9% and Fatehgarh Sahib at 72.7%. The state average was 65.7%. Moga was at 63.9% and Patiala at 62.5%. The other districts had low female rural literacy which was just above fifty percent. Mansa was having lowest literacy rate at 51.7%. The disparities between the districts were high.

The urban female literacy was highest in S A S Nagar at 84.3% followed by Rupnagar at 82.3% and Ludhiana at 81.2%. Patiala and Fatehgarh Sahib were behind at 80.5% and 79.6%respectively. The state average was 79.2%. The other districts had low literacy rate among urban females. Ferozepur at 74.1%, Fazilka at 73.8%, Moga at 75.3% were better performers but were below the state average. It was low in Sangrur at 69.9%. The rural urban disparities were high and most of the districts were below state average.

So far as the total literacy in male was concerned, S A S Nagar was at the top with the rate at 87.9%. It was followed by Rupnagar at 87.5% and Ludhiana at 86%. Fatehgarh Sahib was at 83.3%. The other districts were having low literacy rates. Mansa was at the bottom at 67.3%. For Punjab it was 80.4%. So except four districts, rests of the districts were below the state average.

The total literacy among female was highest in S A S Nagar at 79.2% followed by Ludhiana at 77.9% and Rupnagar at 76.4%. Fatehgarh Sahib was at 74.8%. Patiala, Moga Faridkot, and Barnala were having rates at 69.8%, 66.5%and 63.9%, and 63.6% respectively which were below than state average at 70.7%. The lowest total female literacy was in Mansa at 55.7% which was much below than state average.

In this region Ludhiana, Rupnagar and S A S Nagar were at the top. S A S Nagar was tehsil of Rupnagar and has been declared district recently. Ludhiana is a commercial city with development of small scale industry. The people are enjoying high standard of living and inclination for education is observed. Rupnagar and S A S Nagar are close to state capital and experience

spill-over effects. Barnala and Mansa were at the bottom. Mansa is agriculture dominated district with very large population living in villages. Also it is near to Rajasthan and far away from any developed district or state capital. So less spill-over effect is experienced. Barnala is also a new district and is picking up slowly. Faridkot and Ferozepur are border districts which face the disadvantage of hostility of the neighbour country. Fazilka forms the disputed territory with Haryana raising its claim over it time and again.

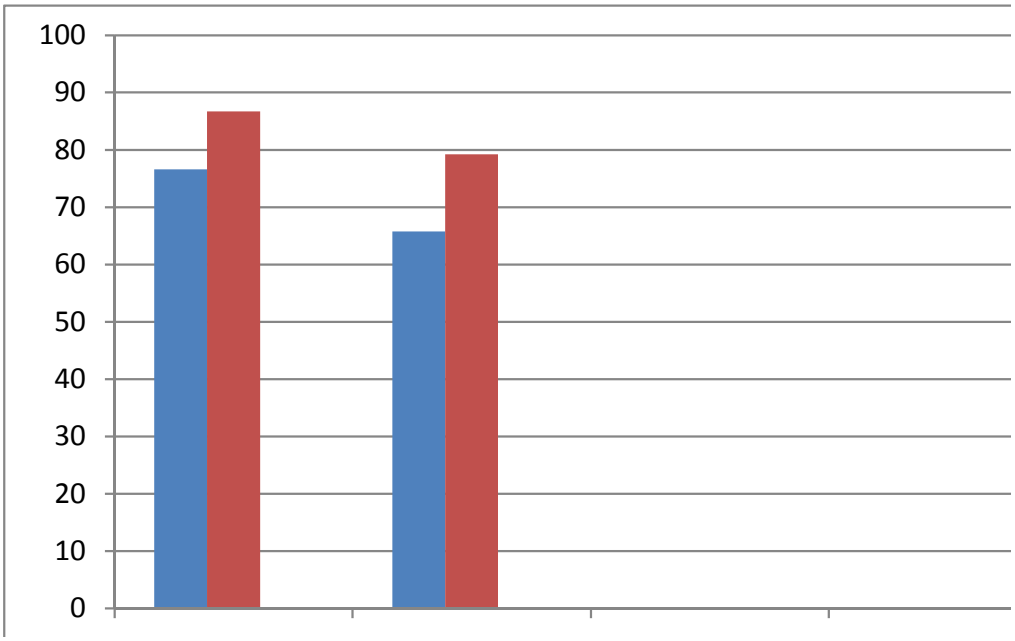
The main causes for these disparities may be;

- In Malwa region disparities were high. It may be due to less urbanization in this region. The major part of population still lives in villages and has less inclination for education.
- Another reason may be that a large part population is scheduled caste along with major scheduled tribes like Rai Sikhs and bazigars living in this region. They also have less inclination for education.
- It is the largest region of the state. While allocating resources, such areas face the disadvantage. So the area itself becomes a hurdle.
- The districts of this region are having similar climate and soil as in Rajasthan. Beyond Sangrur, Green Revolution could not make any impact. So the area remains backward.
- Majha region fared well in this sector of economy. Most of the districts were above state average.
- One of the reasons may be that it was a developed area since ages due to its proximity to Lahore which remained main commercial centre till partition. It is situated on Grand Trunk Road and reaps the benefits of proper connectivity.
- Another reason may be that it has attracted more attention from the government because it is a border district. More resources are allocated to this region. This region can further improve its performance if the hostility on international border is reduced.

Doaba region is the best performer in literacy.

- The main reason can be its non-resident diaspora. Punjab has the largest number of immigrants from this region. Due to remittances and interaction with outside world, the importance of education is felt. These non-resident Indians are contributing to the education by setting up educational institutions of world class in this region.
- Another reason may be that most of its districts fall along the Grand Trunk Road where spill-over effect is observed.

The diagram below shows the disparities graphically.



II. CONCLUSION

It is concluded that Majha region has considerably better rate of literacy in male and female in rural and urban sector. Pathankot district of this region is at the top. There are few rural-urban disparities in literacy rate. Malwa region is the worst performer. Most of the districts of this region fell below the state average. Mansa district of this region was at the bottom. Except Ludhiana and Fatehgarh Sahib, rest of the districts had low literacy rates. The disparities were high within the region as well as among the regions. Doaba region was the best performer with all the districts enjoying literacy rates above the state average. This region can boast of some world class educational institutions. The disparities within the region are very few.

Recommendations

Punjab is a well off state with all other indicators of economic development taking a comfortable position. The literacy rate in the state is above the national average. But there is much scope for improvement. The government should allocate more resources to education sector. The plight of government schools and colleges should be improved. The government should encourage the participation of non-resident diaspora in this sector. They should be encouraged to invest in this sector so that quality education can be imparted to the residents of the state. The Right to Education Act has still to make its impact. It is expected that this Act will improve the literacy rate in backward areas.

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DEMONETISATION AND PROBLEMS FACED BY URBAN POOR-A SPECIAL CASE OF SURAT CITY

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Abstract

Demonetisation was announced with the objective of targeting black economy, counterfeit currency circulating in Indian economy and terror funding. During demonetisation process of exchange of old high denomination currency with new one lasted for two months. During this time period liquidity from the economy reduced drastically, which created problems for different sections of the economy. One of the major criticisms of demonetisation policy is its side effects on vulnerable sections of society. Urban poor in the country is one of such section of society who continuously struggling to meet two ends in life. It is feared that demonetisation has made strongest negative effect on this section. This paper tried to study problems faced by urban poor during the first two months of demonetisation. It found that people though faced difficulty in getting employment, wages, in procurement of staple food, milk, exchange of old currency etc. their positive perception about long-term effects demonetisation helped most to mitigate problems created by demonetization

Keywords: Demonetization, urban poor, Surat city

I. INTRODUCTION

Indian economy always had very high cash to GDP ratio of about 12.2%. It was not only higher compared to developed countries; it was also higher than prevailing cash to GDP ratio in some of the similar developing economies. This was attributed to larger informal economy prevailing in the country. However, it is also believed that this higher ratio is due to prevalence of larger parallel black economy in the country. Due to which there has always been very low Tax to GDP ratio of 16.6 percent in the country (Economic survey 2016). It was also found that in about last ten years printing of cash has happened extensively. This cash is believed to be cornered by hoarders of black money. This black economy was considered to be one of the biggest impediment to India's all-inclusive economic growth. It was also found that terrorist activity against country was being fund by black money and through fake currency.

Therefore, Last year Prime Minister of India announced a very strong policy measure of demonetisation. On evening of 8th November, 2016; he announced that from 12.00 O'clock the existing high denomination currency of Rs. 500 and Rs. 1000 will not remain legal tender. This

policy action was carried out with following three objectives –

- To remove black economy from the country.
- To stop terror funding and
- To flush out counterfeit currency from circulation

Later few more objectives were also connected with demonetisation. One of the prominent one was

- To take India towards less cash economy and promote digital transaction in the country

At that time total currency in circulation was 17 lakh Crore and high denomination currency of Rs. 500 and Rs. 1000 contributed about 14 lakh crore which was about 86 % of total currency in circulation. Government gave time of about 2 months for exchanging old high denomination currency. This reduced liquidity from the economy drastically. Large poor population of country keeps whatever smaller financial resources they have in cash form. Due to demonetisation all their money lost its value for temporary period. Exchanging 86 % of currency in circulation was a mammoth task. Government came out with several measures for exchanging and depositing money with banks. (see next section). Even though all these care were taken it created hassles for citizens of the country especially poor section of society who didn't have financial alternatives. Some of them had to stand in long queues of banks for exchanging money for hours many times loosing days' employment.

II. Objectives of the study

Demonetisation was a major policy action; popular perception suggested that apart from its objectives, it is likely to have many side effects on poor people. In order to understand access of financial services to poor, kinds of problems faced by poor in urban area and how they mitigated their problems and finally how this group perceived demonetisation, this study was carried out. In this study first literature review was done by scanning views of major politicians and known economist by going through their columns and interviews in popular media and some early studies in different part of country. In second part, to understand condition of urban poor, a structured questionnaire was developed to collect views of poor sections of people. A survey of 150 respondents was done. Collected data was cleaned and tabulated for analysis. During data cleaning process some 20 responses were discarded due to substantial omissions in response. Scope of study as mentioned earlier was limited to city of Surat. A city which is leading industrial centre of Gujarat and has migrant population from across the country.

Literature Review

Demonetisation announced on November 8th, 2017 was major policy reform. It had countrywide implications as 86 percent of currency in circulation was declared illegal tender and citizens of the country had to either deposit or get them exchanged within the window of about 2 months. This policy action generated varied response from different sections of economy. It mainly erupted debate over benefits and perils of demonetisation. First in newspapers and then in researches.

CRISIL (2016) argued that this reform will have temporary effect on the GDP growth but will have substantial structural benefits in long run. DNA (2016) quoted finance minister Arun Jaitley that demonetisation will increase tax payers enlarge size of economy and make system cleaner while preserving its credibility. In it's interview with ET Now Narayan Murthy of Infosys also endorsed this move against black money (ET Now 2016). On opposite side New Indian Express (2016) quoted earlier RBI Governor Raghram Rajan from his answer to question after Lalit Doshi Memorial

lecture that demonetisation is not likely to be effective as clever find ways around it. They find ways to divide up their hoard into many smaller pieces. On opposite side opposition said it was 'gimmick' to divert attention of public from government's failure. General Secretary of CPI-M said that it is poorly planned and not thought through policy. According to him this policy did not address the large amount of black money invested in other countries, in property, gold or other such instruments. He demanded to publicise cost of demonetisation and amount of black money discovered through this policy.

Some views also emerged on demonetisation's impact on individual's purchasing power and its impact on poor. In ET NOW (2016), Swaminathan Aiyer has argued that there is going to be massive setback to purchasing power of people. All vendors who were accepting notes will suddenly refuse to accept the notes. Therefore, purchasing power of many will suffer a setback. On the other side Arvind Panagariya who was chairman of Niti Ayog at that time, considered this phenomena of shrinking money supply as positive. According to him it will help in bringing down inflation. (Sharma Yogima 2016). Another member of Niti Ayog Bibek Debroy had termed it as completely pro poor action. He termed demonetisation to be mechanism to transfer wealth from rich to poor. Deshpande (2017) analysed Notebandhi from political and economic angle. He termed it as political master stroke as ruling government could establish that it was against rich class and in favor of poor. The narrative which said 'The poor are enjoying a sound sleep while rich are running pillar to post to buy sleeping pills' made very positive impact on large voter base. In his economic argument author has said that demonetisation has come as Prime Minister's 'Nudge' to change economic and social behaviour.

Looking at amount of debate in media and size of implication of demonetisation some researchers also carried out micro level studies to understand impact of demonetisation on economic units. Looking at large poor class of the country and their vulnerability to economic shocks some of these researches were focussed on informal sector and poor in urban and rural area. Sinha and Rai (2016) said that demonetisation created immediate disruption in life of people. According to them, though some welcomed this move as its aim was to curb black money, it created problems for people from all strata, irrespective of whether they belong to upper, middle or lower class. Unlike its objective, amongst all category of people, the biggest victims of this policy are people in informal sector of Indian economy. Informal sector in India involve 106 activities like agriculture, workers in construction, local transport, community services, and small manufacturers etc.

Mahajan and Singla (2017) argued that inclusive growth has to be at the centre of all government policy making. Though condition of financial inclusion has improved in India due to government efforts, there is still long way to go to realise the objective. In such milieu they tried to understand effect of demonetisation on financial inclusion in India. They have studied impact of demonetisation on different sections of society like ordinary individuals, informal sector, rural population, MSME, NBFCs and MFIs and E-wallet companies. These sectors are critical from financial inclusion perspective. They found that demonetisation has put adverse impact on vulnerable sections with ordinary individuals affected the most. They have also argued that to achieve substantial financial inclusion along with cashless and digital economy we need to take technology to bottom of the pyramid. Effect of demonetisation on informal sector was also studied

by Bhattacharya, Mitra, Pal and Saha (2017). They argue that though government's intention behind demonetisation is good, we cannot ignore hardship imposed upon informal sector. They have sighted some micro level studies carried out in different parts of country which have suggested that due to demonetisation there has been decline in average income, availability of jobs to daily wage earners and output of SMEs during period of November and December. They also suggested that to alleviate problems of informal sector government should put efforts to increase supply of formal finance to people in informal sector with bank accounts or Kishan credit cards, increase jobs under MNREGA for more number of days, expand PDS etc. for short term.

Zhu, Gupta, Majumder and Steinbach (2017) also studied effect of demonetisation on welfare of people in Sundarban region, they found substantial short term welfare reduction. The collected data from 90 households through self-reporting of daily income flows, consumption patterns, expenditures and other financial activities in diary provided to each house-hold for 5-7 weeks. Their analysis suggested that about 15.6 % of income loss was experienced by households over the two months' post demonetisation. Krishnan and Siegel (2017) studied impact of demonetisation on urban poor. They surveyed 200 families living in 28 slums or lower income societies in Mumbai in December 2016. They focused on change in families' income, expenditure and savings after announcement of demonetisation. They found that due to demonetisation average income drop in this group was 10% of their monthly income during the month of November 2016. However, they found that effect of demonetisation was different across different groups particularly amongst those who earn regular income and those who do not. They also found that people have intention to change their savings behaviour. People are expected to increasingly put money in banks as compared to keeping them in cash. They also found that majority of people see this policy to be positive though some of them had to face minor financial loss.

Findings

Demographic Profile

This study was carried out in Surat City. As this study was aimed to study effect of demonetization on urban poor, people surveyed were from vulnerable sections of society.

Table 1: Gender Profile

Gender	Frequency	Percent
Male	79	60.8
Female	51	39.2
Total	130	100.0

Table 2: Age Mix

Age	Frequency	Percent
Upto 25 years	22	16.9
25-35 years	42	32.3
36-50years	38	29.2
>50 years	26	20.0
No answer	2	1.5
Total	130	100.0

Table 3 Education

Education	Frequency	Percent
Graduate	5	3.8
Non Graduate	100	76.9
Illiterate	8	6.2
No answer	17	13.1
Total	130	100.0

Table 4 Occupation

Occupation	Frequency	Percent
Labour	65	50.0
House Maid	41	31.5
Driver	8	6.2
Salesman	7	5.4
Other	9	6.9
Total	130	100.0

Among respondents 39.2 percent were Female. They were scattered across working age group. In which 16.9 Percent were up to 25 years of age, 32.3 percent were between 25-35 years, 29.2 percent were between 35-50 years and about 20 percent were above 50 years. In this survey of urban poor, majority of respondents were non-graduates but 3.8 percent were Graduates also. The

respondents were 50 % labourers, 31.5 % house maids, 6.2 % drivers, 5.4 percent salesman and 6.9 percent were into other miscellaneous occupation.

Access to Banking Facilities and Financial Inclusion

In demonetization, legal tender of high denomination currency was cancelled and it was encouraged to use digital transactions. In such circumstances citizens with access to banking facility were least affected. However, it was suspected that poor people with vulnerable financial capacity may not have sufficient access to banking and other financial transaction facility.

Table 5 Bank and Post office Accounts

			Do you have an account with Post office?		Total
			Yes	No	
Do you have an account with Bank?	Yes	Count	27	59	86
		% of Total	21.1%	46.1%	67.2%
	No	Count	13	29	42
		% of Total	10.2%	22.7%	32.8%
Total		Count	40	88	128
		% of Total	31.3%	68.8%	100.0%

Table 6 Other Financial Services Used

Financial Services Used	Frequency	Percent
Credit Card	5	3.8
Debit Card	26	20.0
Internet Banking	5	3.8
Other	50	38.5
N.A.	44	33.8
Total	130	100.0

Table 7 Holds Pan Card

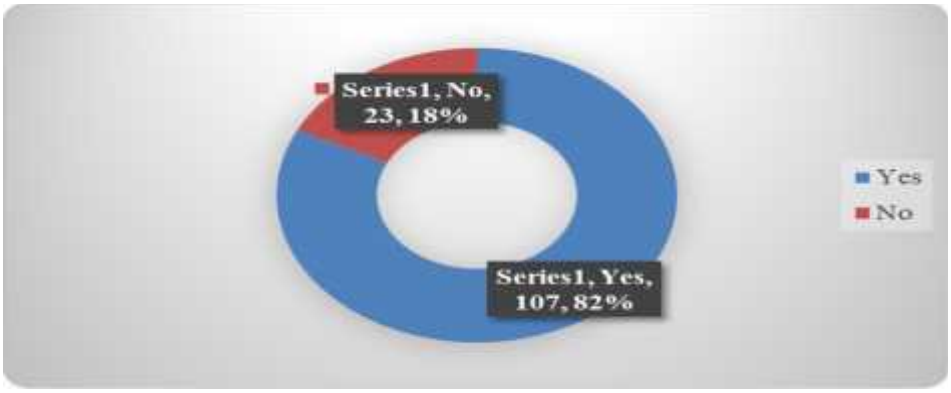
Having PAN?	Frequency	Percent
Yes	57	43.8
No	73	56.2
Total	130	100.0

It was found that total 77.4 percent of the target population have either Bank account (67.2%) or post office account (10.2%) and 21.1 % have accounts in both bank and post office. Majority of these people had one bank account but in one or two cases it was as high as 4 bank accounts. This account were in mainly in Nationalised banks (41.2 %) and Co-operative banks (31.9 %) and rest were in private banks. We found that the earliest bank account opened by respondent was 1961 but timeline of opening of these bank accounts indicated that they were opened evenly since 1991. Even 66.1 % of them had one or the other kind of digital payment facility. In which 38.5 percent said they had other facility which is likely to be e-wallets like Paytm. Even in this survey of financially vulnerable section it was found that 43.8 percent holds PAN Card. Thus one can say that reasonable number of people have access to bank accounts and other facility. However, 22.2 % of urban poor did not have bank account at the time of demonetization which had cancelled legal tender of currency with value of 86 percent of currency in circulation. This has likely to be created huge problem for these people.

Problems and Mitigation of Problems during Demonetisation

Due to demonetization citizens faced variety of problems. The challenges faced ranged from having old high denomination currency, problem of meeting daily expenses, getting employment and receiving compensation.

Figure 1Proportion of People Holding Rs. 500 and Rs. 1000 Note at the Time of Announcement of Demonetization



Though we did survey of vulnerable class of the society about 82% of them were having currency note of denomination of Rs. 500 and Rs. 1000. Only 18% of them were not having such big denomination currency. At the time of declaration of demonetization, cash carried in high denomination currency by respondents was in the range of Rs. 500 to Rs. 15000. People used multiple sources to get their old currency exchanged in new ones. Large majority used banks and post office for depositing/exchanging old currency (76 %), about 25 % people also took help from friends and relatives for getting new currency however about 10 percent had to get their currency exchanged through financiers.

Due to demonetization substantial proportion of urban poor faced difficulties in daily life. In survey it emerged that more than a third of people faced difficulty in getting employment (35.38 %). Demonetization came out to be really harsh for daily wage earners as their daily earnings got substantially affected.

Figure 2Problems Faced in Daily Earnings

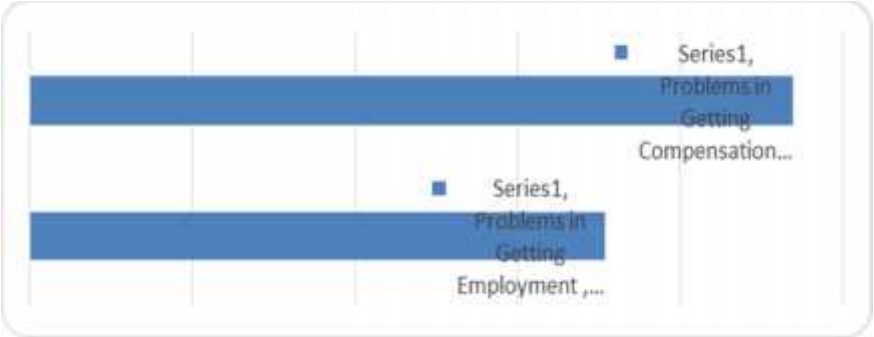
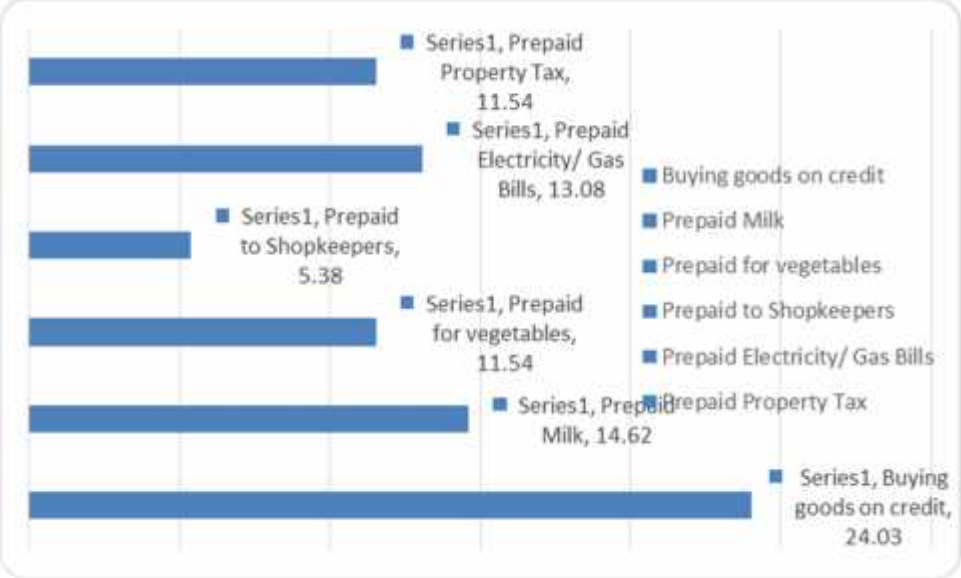


Figure 3 Proportion of Urban Poor faced Difficulty in Daily Purchases



Many of these poor also faced problems in getting compensation of their work (46.92 %) as those who gave employment also suffered due to the policy and their ability to pay was also adversely affected due to demonetization. This situation affected daily lives of urban poor at very large scale as lack of employment or problems in getting timely compensation adversely affected their ability to purchase grains, vegetables, milk, medicine etc. Majority of the people surveyed reported that they had to face problems in buying these essential day to day items.

Figure 3 Methods Used to Settle Old Currency

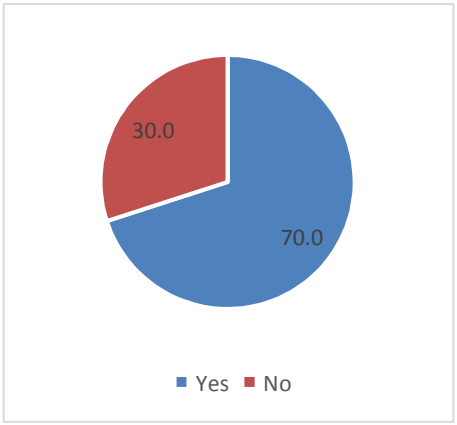


Demonetization created very unique situation for the people. On one side they had currency which they could not use. On the other side they were short of money to meet day to day expenses. They were in search of ways to use them. To settle old currency, apart from depositing them into banks different people found creative methods to spend them. In Surat people from financially vulnerable section used their old currency to make advance payment for property tax (11.54 %), electricity bills (13.08 %), bills of shopkeepers (5.38 %), vegetables (11.54 %), and milk purchase (14.62 %). On the other side people had to buy different goods of daily usage on credit (24.03 %).

Perception of People about Government and Demonetisation

Demonetisation policy of government was announced suddenly and with far reaching impact. This policy affected lives of billion plus people of the country. It was also termed as a calculated political move. The success of such major policy action in democratic country depends on perception of citizens of country.

Figure 5 Faith in Government for Exchange of Rs. 500 and Rs. 1000 Note



His study found that urban poor had strong faith in government and its action. Study found that 45.4 % people had faith that government's action is in public interest. Further 23.1 % people partially agreed to it. Further 70 % target population had faith in government that their demonetized currency will get exchanged. However, it is important to note that substantial

proportion of people 30 % were skeptical about exchange of currency. Many faced problems during exchange and currency deposit period. Still we found that 31 % people from target population were satisfied and 25 % were partially satisfied with the system established for deposit and exchange of currency by government.

During demonetization many people suffered financial loss. This policy was termed to be harsh on rich and boon for vulnerable section. These sections although had trust in government about smooth exchange of money and intention of their overall welfare, however 40% of them found that due to demonetization they had to suffer major or minor financial losses.

III. CONCLUSION

Demonetisation announced on 8th November 2016 by government emerged as one of the biggest reform in fight against black money. It had objectives of eradicating menace of black money, remove counterfeits, stop terror funding. Later on objective enhancing digital payment was introduced. Though these objectives were noble, demonetization is criticized for its unintended adverse effect on urban poor. The study found that in urban area large majority of poor section is covered with different banking and other financial services. Apart from banking and post office accounts, some of these people also have access to digital payment system like debit card, credit card and other e-wallets. At the time of demonetisation 82 % of target population had demonetised currency. People faced variety of problems during the period of exchange of currency. People faced problem in getting employment and getting compensation for work done. Apart from employment people also faced problems in meeting their daily needs. The especially faced problems in buying their day to day requirements like buying grains, vegetables, milk, medicine etc, To overcome issue of holding old currency some people found newer ways to spend them. We found that people spent their money on pre-paying for bills of milk, vegetables, electricity and gas bills, to pay property tax and to the shopkeepers. Apart from pre-payment, people also had to make purchases on credit. Even after facing all such problems and bearing financial loss people found to have positive image of the government and had faith in government action.

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THE SOCIO-ECONOMIC PROBLEMS FACED BY THE RURAL WOMEN - A STUDY OF KURNOOL DISTRICT OF ANDHRA PRADESH

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Abstract

Women constitute the backbone of any nation. Prosperity of the nation depends upon the prosperity of its women. However, the role played by rural women in economic development has not been assigned sufficient importance. Women face gender-specific barriers in access to education, health and employment. Again, women have little control over the assets. Women are often under-paid or unpaid for their work. Their contribution to society and the economy are often ignored. The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful. The present study is empirical information into the realistic pertaining to the socio economic status profile of women in rural areas. The aim of the study is to investigate the social and economic status profile of the respondents and this further seeks to ascertain the socio-economic problems and so forth. The investigation also extends to study the opinions and attitudes of the respondents, awareness about social and economic development. The data was collected by personal interview method. The total number of ten villages were selected from three Mandals of Kurnool District of Andhra Pradesh. The total respondents were 250, which were selected by random method. In each village, about 25 respondents were selected by random method. The study tries to understand the socio-economic problems faced by the rural women. The paper stress for policy interventions to provide work opportunities and better wages to rural women workers and builds the case for improving the education, information and skill level. Finally the paper recommends policy initiatives and suggest to improve the socio economic status of women in rural areas.

Keywords: Socio economic problems, rural, women, Kurnool, Andhra Pradesh

I. INTRODUCTION

The Women constitute the backbone of any nation. Prosperity of the nation depends upon the prosperity of its women. However, the role played by rural women in economic development has not been assigned sufficient importance. Women face gender-specific barriers in access to education, health and employment. Again, women have little control over the assets. Women are often under-paid or unpaid for their work. Their contribution to society and the economy are often ignored. The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful. In modern India, women have held high

offices in India including that of the President, Prime Minister, Speaker of the LokSabha and Leader of the Opposition.

However, women in India continue to face atrocities such as rape, acid throwing, dowry killings, and the forced prostitution of young girls. According to a global poll conducted by Thomson Reuters, India is the "fourth most dangerous country" in the world for women and the worst country for women among the G20 countries.

The main problems of rural women can be divided into four main categories economic, social, family level and individual. For many rural women the economic problem is dependence on their husband's income. Social problems are connected with economic problems; unemployment and a lack of income are usually connected with malnutrition, illness and alcoholism. Inequality between the sexes in decision- making can also be seen as a social problem. At the family level, the main problems are in the division of labour inside the household. Often women have a heavy workload and less free time than men. The level of household technology is low and it increases the work burden on women. Lack of knowledge in nutrition and home economics as well as lack of income often mean malnutrition at the family level. Individual problems are usually economic and social, and there is a lack of self-esteem and self-reliance. Women are still largely concentrated in agriculture as self employed or casual labour. Women workers face various forms of discrimination. Rural women seldom have positive rural role models, and young girls prefer to move to towns and cities. Lack of interest in politics and public issues is also a problem at the individual level. The greatest problems of rural women are: unemployment, declining or low incomes; economic problems caused by social and political changes; low level of education; lack of extension and knowledge in home economics, home management and entrepreneurship; heavy workload both in paid employment and at home; lack of free time and inequality in free time compared to men; social problems such as the increasing consumption of alcohol (especially by men); inadequate and distant or diminishing health care and social services; lack of household services and equipment; unhealthy nutrition and poor health; deficiencies in the rural infrastructure; social isolation; lack of social and cultural activities in villages; the low social status of rural women and the tradition that women are outsiders in public life; the traditional division of labour inside families and women's economic dependence on men; women's lack of self-confidence in their potential and depopulation of the rural areas, especially the migration of young rural women.

Traditionally women's role in agriculture is staggering with nearly half of the population involved in agriculture and its related activities. Most of the agricultural activities are women specific but tragically worldwide women mostly end up as hired agricultural labourers with substantial gender disparity in wages earning far less than men in the same job. To add to her economic woes, inadequate education, less than satisfactory dissemination of technology, globalization, economic liberalization, commercialization, urbanization, political instability, natural disasters, mechanization of agriculture, decreased agriculture, migration of men to urban areas, and occupational health hazards such as prolonged hours of physical labour resulting in muscular- skeletal injuries, pesticide poisoning also make the life of rural women miserable. True, there are policies and programmers of central and state government to alleviate their problems but they are

proportionately insufficient and their execution far from satisfactory.

Much needs to be done in disseminating gender segregated data and gender bias in all aspects of agriculture, access to resources including land and natural resources, drudgery reduction, assuring nutritional security, diversification of activities of Self Health Groups and Street Shakti groups with emphasis on productivity including post harvest technology, creation of marketing facilities, ownership to land and other allied resources rural electrification, outreach from the media, collectives of women and inter linking of SHGs, adult literacy, health awareness, gender sensitization of extension functionaries and financial institutions, awareness about pesticide hazard etc. Tragically rural women are not vociferous on issues like foetal killing of female unborn, high rate of female mortality, creation of Special Economic Zones replacing productive lands, farmer's suicide and the plight of their widows, fate of pavement vendors and petty shop keepers replaced by retail outlets of big business houses, etc. Empowerment of women involves many things-economic opportunity, social equality, and personal rights. Women are deprived of these human rights, often as a matter of tradition. In rural areas, women are generally not perceived to have any meaningful income generation capacity, and hence, they are neglected mainly to household duties and cheap labour. Without the power to work and earn good income, their voices are silenced. Even in matters of sex and child bearing, women often do not have the ability to oppose the wishes of their men. These issues need to be addressed in rural areas. Along with education, women's autonomy measured in terms of access to land, control over its operation, mobility, and willingness to join SHGs enables them to more into strengthen direction. Encouraging women, particularly in rural areas, to set up small enterprises is an effective method to promote their welfare, development and empowerment. This needs scientifically collected information on their problems and relief measures available. So, there is dire need to understand the situation of rural women who constitute a major proportion in the population.

Andhra Pradesh– A Brief Profile

The undivided Andhra Pradesh (A.P.), extending over an area of 2, 75,045 sq. kms, is the fifth largest State in India both in terms of area as well as population. There are three main regions in A.P. –

- Northern Circars or coastal Andhra comprising Srikakulam, Visakhapatnam, Vizianagaram, East Godavari, West Godavari, Krishna, Guntur, Ongole and Nellore districts;
- Rayalaseema or Ceded districts comprising Kurnool, Cuddapah, Chittoor and nantapur districts; and
- Telangana comprising Khammam, Nalgonda, Warangal, Karimnagar, Medak, Nizamabad, Adilabad, Mahaboobnagar and Ranga Reddy districts.

After bifurcation two main regions in residual / successor A.P. –

- Northern Circars or coastal Andhra comprising Srikakulam, Visakhapatnam, Vizianagaram, East Godavari, West Godavari, Krishna, Guntur, Ongole and Nellore districts and
- Rayalaseema or Ceded districts comprising Kurnool, Cuddapah, Chittoor and Anantapur districts.

Demographic Profile of Andhra Pradesh

Andhra Pradesh (A.P.) with a population of 49.386 million in 2011. Out of this, 24.73 (50.09%) millions are males and 24.64 (49.91%) are females. The density of the State is 308 persons

per square kilometer as against 382 in the country. The sex ratio in the State has improved to 996 in 2011 as against 978 in 2001. The rural population of the State I growth rate is 1.64%. The top three districts with highest rural population are Srikakulam (83.80%), Prakasam (80.40%) and West Godavari (79.50%). Aged population (population above the age of 60 years) in A.P. increased from 2001.

Scheduled Castes and Scheduled Tribes

Scheduled Castes and Scheduled Tribes population. There were (1,38,78,078). 16.41% and (59,18,073) 7% percent of the total population of Andhra Pradesh. The state accounted for about 6.9% of SCs and 5.7% of STs of the total SC/ST population of India. There are about 59 Schedule castes and similarly there are 35 Scheduled Tribes in A.P.

Need for the Study

Rural women play a key role in supporting their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being. They contribute to agriculture and rural enterprises and fuel local and global economies. Yet, every day, around the world, rural women and girls face persistent structural constraints that prevent them from fully enjoying their human rights and hamper their efforts to improve their lives as well as those of others around them. In this sense, the realities of rural life in India are difficult comprehend. Hence, the researcher tries to focus on those issues which are essential to empower them in rural India.

Objectives of the study

The following are the objectives of present study:

1. To know the demographic profile of rural areas.
2. Finding out the standard of living of rural women to feed them awareness of this girl child education

- To understand their level of awareness about the women development programmes.
- To educate the rural women in this family planning practices and health.
- To examine the economic status of the rural women.

Universe of the Study

Among the 23 districts in the State of Andhra Pradesh. Kurnool District occupies an important place as it is the 'Gateway of the South' and was also the state capital of the Andhra Pradesh. The Kurnool District is situated between, longitudes 76° 25°East and latitudes 14° 54° and 16° 11° North. The altitude of the district varies from 100 Inches above the mean sea level. It is one of the four districts by the Nizam to the British in the year 1800. This district is bounded on the Northe by Tungabhadra and Krishna rivers as well as Mahaboob Nagar District; on the South by Kadapa and Anantapur districts; on the West by the Karnataka State and on the East by Prakasam district.

This is the second largest district in the Rayalaseema Region. The district comprises of 54 revenue mandals and 53 mandal parishads with a total geographical area of 17,658 sq. kms. The district derives its name from its chief town Kurnool, (also the headquarters of the district).

There are 1452 registered factories, employing about 28,061 workers on an average per day. This is the only district in the Rayalaseema Region which offers high factory employment. The bulk of the industries relate to food and other processing units allied to agriculture.

Sex Ratio

The explanation for differences in sex ratio lies in the fact that a good proportion of males

shift to urban areas in search of employment leaving their families in the rural areas due to accommodation problem in the urban areas. Whereas the females in the rural areas attend to agriculture or allied activities. The non-availability of adequate gainful employment for females discourages them to shift to urban areas, while the men folk find themselves confident to face the hazards of urban life alone.

The sex ratio of Kurnool district in total declined from the highest 976 in 1951 to the lowest 953 in 1991. The same decline is also found at the regional and state levels, which indicates an improvement in the living standards of the people and also an increase in the productive efficiency of the labour. In 2011 census the sex ration recorded was 988 in Kurnool district. (Table 3.1)

Table 3.1: *Sex Ratio of Kurnool Dist.[1901 - 2011]*

Year	Sex ratio
1901	972
1911	977
1921	964
1931	960
1941	974
1951	979
1961	977
1971	979
1981	962
1991	953
2001	971
2011	988

Sources: Computed from the Census Reports. (1901 - 2011) Director of Census Operations, Andhra Pradesh, Hyderabed.

Density

The density of population is also one of the important factors which reflects the pressure of population growth on the land area that is available. In case of Kurnool, the density is very low, compared to that of the state and the region. This is only due to the under development of the areas lack of industrial progress. The density of Kurnool district from 1901 to 2011 is shown in table 3.2.

Table 3.2: Density of Kurnool Dist. (1901 – 2011)

Year	Density
1901	40
1911	62
1921	60
1931	67
1941	74
1951	70
1961	84
1971	105
1981	136
1991	168
2001	199
2011	242

Source: Computed from Census Reports, (1901 - 2011). Director of Census Operations, Andhra Pradesh, Hyderabad.

It is clear that the density of Kurnool district is slowly increasing since 1901, but the rate of speed is limited up to 1961. Afterwards there was a big gallop in 1971 and population increases rapidly and the size of the area that is available will remain constant, so that it will pressurise that areas and automatically the density will go up. This is true in the case of Kurnool district.

Literacy

Literacy has been taken as an indicator of economic development. If the literacy percentage of a country increases, undoubtedly there will be progress in the country. The quality of population can be judged on the basis of the scientific attitudes of the people.

Kurnool district shows a moderate improvement in literacy and education. According to the date available from 1951 to 2011. The literacy rate increased form 14.32 percent in 1951 to 59.97 in 2011. This is nearly a four time increase in the literacy rate. We observe the same situations in the state of Andhra Pradesh and the Rayalaseema Region. Again this literacy rate differs from rural to urban. The concentration and development of educational institutions in urban areas, led to greater literacy rate than that of rural areas.

Table 3.3: Literacy Rate in Kurnool District [1951 - 2011]

Year	Percentage of literates		
	Male	Female	Total
1951	23.56	4.85	14.31
1961	23.94	9.63	21.41
1971	34.05	25.75	23.57
1981	39.51	16.92	28.42
1991	53.24	26.04	39.97
2001	67.36	41.07	54.43
2011	70.10	49.78	59.97

Source: Computed from the Census Reports. (1951 - 2011) Director of Census Operations, Andhra Pradesh, Hyderabad.

The increase in population growth may automatically increase the literate population in the Kurnool district, but the rate of progress may not be sporadic. Even this can also differ to that of the male and female population. Generally the literacy rate in females may be less, where as in the case of males it will be more.

Administrative Setup

Administratively, the district is divided into 3 divisions (Kurnool, Adoni and Nandyal) consisting of 54 Mandals. In addition to Municipal Corporation at Kurnool, there are three Municipalities in the district at Nandyal, Adoni, and Yemmiganur. The district has 918 Revenue Villages administtered by 821 Gram Panchayats.

Population

As per 2011 census the district has a population of 40,53,463. lakh. 20,39,227 Lakh males and 20,14,236 Lakh Females. Rural population, constituting 74.2% is predominant. Urban population is only 25.8%. The density of population in the district is 199 per Sq.km whereas the State average is 242 per Sq.ke. It is important to note that composition of urban population increased by 1.64% between 2001 and 2011 while there had been corresponding decline in rural population. The average literacy level among the district is 59.97%, whereas the state average is 67.02%. The occupational distribution of the population is as follows:

Table 3.4: A.P. Economic Activity-2011

	Number of labours (%)	MALE (%)	FEMALE (%)
Total	3,94,22,906 (100)	2,41,85,595 (100)	1,52,37,311 (100)
Main lab ours	3,30,37,378(83.80)	2,14,60,081(88.73)	1,15,77,297 (85.98)
Marginal lab ours	63,85,528 (16.20)	27,25,514 (11.27)	36,60,014 (24.02)

Source: Census report in India 2011

Table: 3.5: Population on the Basis of Economic Activity - 2001

SI. No	Type of Workers	No. of Lakhs		
		Rural	Urban	Total
1.	Main Workers	10.98	2.43	13.41
2.	Cultivators	3.22	0.10	3.32
3.	Agricultural Labourers	6.15	0.49	6.64
4.	Household Industry	0.18	0.13	0.31
5.	Other Main Workers	1.43	1.70	3.13
6.	Marginal Workers	0.39	0.03	0.42
7.	Non – Workers	10.67	5.23	15.91

Source: Hand book of statistics, Kurnool District. 2005-06. Chief Planning Officer, Kurnool.

Material and Methods

The present study was conducted in kurnool District of Andhra Pradesh and used both primary and secondary methods of data collection. The Primary data collection involved personal interviews and participation observation. The secondary source of data collection includes National level, State level,District level, Mandal level and village level officers, reference of books, journal, magazines, websites and internet etc. The sampling design is formulated for the purposes of collection of data. The investigator has used the systematic sampling method where about 250 respondents were interviewed personally. The total villages taken for the study was 10. It was selected at randomly in three Revenue divisions (Kurnool,

Adoni and Nandyal) of KurnoolDistrict covering three villages in each Two Revenue divisions(Kurnool and Adoni) four villages in Nandyal Revenue division. About 25 respondents were selected in each village by random method.

Research Design

The Research is exploratory in nature. Various possibilities to knowing the subject in depth will be explored at various levels. The tools of observation and interview were used to collect the data. The various references have been noted to understand the subject clearly. The Researcher made a drastic effort to bring out and understand the status profile of women in rural areas.

Results and Findings

The findings of the study are as follows.

Age groups of the respondents

S.no	Respondents between the age group	Respondents %
1	30-45	44%
2	45-55	36%
3	Above 56 years	20%
		100%

Majority of respondents are between the age group of 30-45 years with 44%, 36% of the respondents were between the age of 45-55 years, and only 20% were age of above 56 years.

Literacy rate of respondents

Respondents	%
Literates	35%
Illiterates	65%
Total	100%

Working Pattern

Working sector	Respondents %
Agriculture for livelihood constituting	65%
Wage labours	31%
Private jobs	3%
Government jobs	1%

Majority of respondents are illiterate with 65% and literates comprised of 35%. Most of them are engaged in agriculture for their livelihood constituting of about 65% and remaining 31% are wage labours, 3% are working in private jobs and 1% are engaged in government jobs.

Respondents Type of Family	%
Joint family	18
nuclear family	82
Total	100%

The woman resides mostly in nuclear family with 82% and joint family is about 18% only.

The family annual income

Rs.	Respondents Family in come
5000 to 10000	22%
10000 to 20000	60%
20000 to 30000	12%
30000 above	6%

The family annual income of the women lies more of Rs 5000 to 10000 of with 22% followed by Rs 10000 to 20000 of about 60 % and Rs 20000 to 30000 constitute about 12% and Rs 30000 & above constitutes only 6%.The main sources of income of the respondents are largely depend on agriculture.

Respondents Type of House	%
Own	85
Rented	5
Other	10
	100

Respondents Type of House	%
puccha house	75
kaccha house	20
puccha houses are about	5
	100

The respondents who were living in their own house comprised of about 85%, other with only 10%, while rented house constitutes only 5%. The type of house in which the majority of the respondents are residing is semi puccha house with 75%, kaccha house with 20% and puccha houses are about 5%.

The kitchens are almost in inside the house constituting about 68% and outside the house are about 32%. The sources of drinking water is mainly from public tap with 71% and open well

with 10% ,while own bore wells constitutes about 9% and other source with 10% .

The toilet facilities used by the respondent are more in outside i.e. 83%, attached constitutes about 10% and use of Public toilet comprised of about 7% only. Majority of the respondents are aware of family planning practices with 79% and 21% are not aware of the family planning practices.

Majority of the respondents are not aware about the availability of women development programmes which comprises 78% and about 22% of the respondents are aware of the women development programmes.

Suggestions or Recommendations

- Awareness programmes should be conducted regarding health, hygiene, SHGs and programmes available to them.
- Government programmes and Women empowerment programmes should be implemented effectively in rural areas.
- A policy intervention is needed to provide work opportunities and better wages to rural women workers.
- Provide the Equal wages and equal Justices in all sectors (Agriculture, Industries and Serves sectors).
- Education must be given high priority in order to improve the status of the women and girl child living in rural areas.
- There is dire need to generate employment in the rural areas. The income generation activities should be taken up for the achievement of self-employment.
- Public-private partnership must be brought into force to provide basic facilities to the women in the rural areas.
- Participation of community people in achieving these goals is necessary. So they must be actively involved in the process of implementation.
- Necessary implementation of women reservation in private sector.

II. CONCLUSION

Although, it is evident that socio-economic improvement has taken place in villages in India but the benefits of growth have not reached equally to all section of rural population. Women in rural areas are silently suffering lot of problems due to lack of viable and effective rural development programmes, which could speak to them. Local rural development projects, which start by building self-reliance, personal abilities, entrepreneurship, social responsibility and interest in local development, are the priority needs in rural areas. Unemployed women ought to be seen as a resource and not as a problem. The priority needs to be paid on employment and economic independence; education and training in entrepreneurship, home economics, home management and the mother's role; revival of social and cultural services and activities; better infrastructure and social security systems; increased participation of women in public life; development and training programmes for rural women and families; training in adaptation to the changing social circumstances; better cooperation inside the family; and women's involvement in rural development projects at the local level. Therefore, there is great need for the improvement of socio-economic status of the rural women who constitute major proportion in the population.

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A STUDY OF EMERGING EMPLOYMENT OPPORTUNITIES FOR HR PROFESSIONALS IN IMPLEMENTING OF DIGITAL INDIA

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Abstract

All-digital world is changing; how we live, how we work, and how business is organized and conducted. For HR and business leaders, this digital transformation poses two fundamental challenges. First, HR can help business leaders and employees shift to a digital mind-set, a digital way of managing, organizing, and leading change. Second, HR has the opportunity to revolutionize the entire employee experience by transforming HR processes, systems, and the HR organization via new digital platforms, apps, and ways of delivering HR services.

Information Technology has also changed the HR department's way to handle Human Resources. It has decreased paperwork substantially and made work more easy & transparent. Processing & Transmission of digital HR information is called e-HRM. Competitive business environment has compelled the organization to excel for their survival. E-HRM is one of the powerful driving forces towards organization effectiveness. HR professionals play an important role to make Digital India. This research paper focuses on importance of e-HRM and emerging opportunities for HR professionals in implementing Digital India.

Keywords: e-HRM, Digital India, employment, Information Technology.

I. INTRODUCTION

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. E-governance initiatives in India took a broader dimension in the mid-1990s for wider sectoral applications with emphasis on citizen-centric services. The major ICT initiatives of the Government included, inter alia, some major projects such as railway computerization, land record computerization, etc. which focused mainly on the development of information systems. Later on, many states started ambitious individual e-governance projects aimed at providing electronic services to citizens.

The journey of e-Governance initiatives in India took a broader dimension in mid 90s for wider sectoral applications with emphasis on citizen-centric services. Later on, many States/Uts started various e-Governance projects. Though these e-Governance projects were citizen-centric, they could make lesser than the desired impact. Government of India launched National e-Governance Plan (NeGP) in 2006. 31 Mission Mode Projects covering various domains were

initiated. Despite the successful implementation of many e-Governance projects across the country, e-Governance as a whole has not been able to make the desired impact and fulfill all its objectives.

It has been felt that a lot more thrust is required to ensure e-Governance in the country promote inclusive growth that covers electronic services, products, devices and job opportunities. Moreover, electronic manufacturing in the country needs to be strengthened.

In order to transform the entire ecosystem of public services through the use of information technology, the Government of India has launched the Digital India programme with the vision to transform India into a digitally empowered society and knowledge economy.

The Digital India programmed is centered on three key vision areas:

Digital Infrastructure as a Core Utility to Every Citizen

Availability of high speed internet as a core utility for delivery of services to citizens

- Cradle to grave digital identity that is unique, lifelong, online and authenticable to every citizen
- Mobile phone & bank account enabling citizen participation in digital & financial space
- Easy access to a Common Service Centre
- Shareable private space on a public cloud
- Safe and secure cyber-space
- Governance and Services on Demand
- Digital Emp Seamlessly integrated services across departments or jurisdictions
- Availability of services in real time from online & mobile platforms
- All citizen entitlements to be portable and available on the cloud
- Digitally transformed services for improving ease of doing business
- Making financial transactions electronic &cashless
- Leveraging Geospatial Information Systems (GIS) for decision support systems &development
- Digital Empowerment of Citizens
- Universal digital literacy
- Universally accessible digital resources
- Availability of digital resources / services in Indian languages
- Collaborative digital platforms for participative governance
- Citizens not required to physically submit Govt. documents /certificate

Literature Review

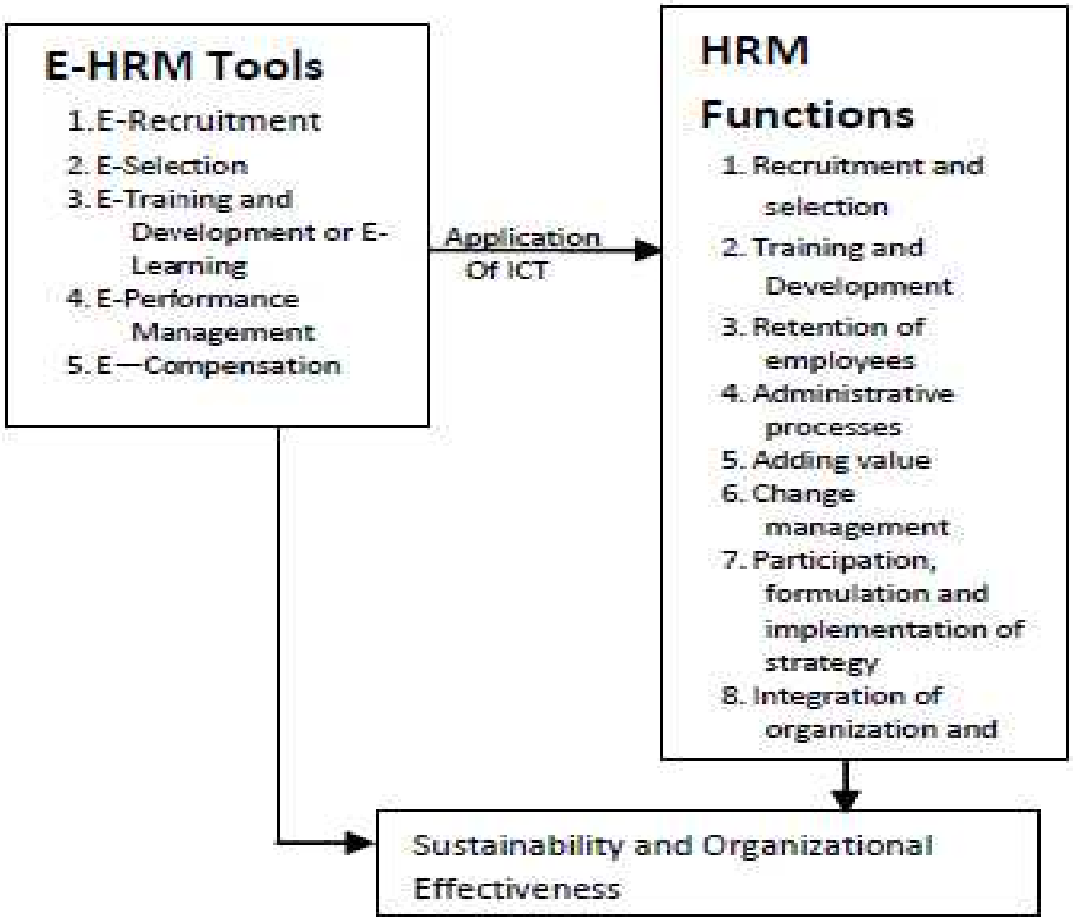
E-HRM systems have their origins in payroll systems which were first used by the US firms in the 1950's, around the same time computers were introduced in businesses. Companies used these systems to efficiently process huge amount of data and also to comply with tax and wage regulations. At the end of the 20th century, other legislations like Affirmative Action, Equal Employment Opportunity, the Occupational Safety and Health Act, and the Employee Retirement Income Securities Act led to a demand on the US firms to collect, store, manage, and report unprecedented amount of personnel data. In response to such demands, the first generation of information systems geared toward human resources were developed (Fletcher, 2005; Ruel and Bondarouk,2004).

Antony Joe Raja and Dr. S. Balasubramanian published research paper on E-HRM In Software Organizations In January - April (2011), He found in his research that the use of technology in HR (e-HRM) is well established for the purposes of improving HR

operational processes and allowing distributed access to employees and managers. The objective of this paper is to identify the challenges associated with the implementation and some recommendations for enhancing the effectiveness of e-HRM systems in organizations. He concluded in his paper that increased transparency in functions and a total systems approach has facilitated better control by top management. HR practitioners must also play a down to business role in software industry. To create an effective e- Statement, Standardizing and Centralizing HR administration in an in house service center, Assessing and ensuring the flexibility of the e-HR technology, e-Recruitment, Training, Developing Data mining tools.

Shashank Kumar Srivastava, Member of IACSIT, IAENG published research paper on Shaping Organization with e-HRM in April 2010.He found in his research paper that e-HRM (Electronic Human Resource Management) is advance business solution which provides a complete on-line Support in the management of all processes, activities, data and information required to manage human resources in a modern company. Such organizations are focused on attaining leadership positions rather than a year-on-year growth. Bottom-line and top line growths are expected to be achieved automatically. Size and age of an organization has no bearing on the maturity of their HR function. Maturity has much to do with the focus of "management on people" which constitutes their biggest asset. Thus e-HRM as an Implementation Support System

(ISS) can help the organization to quickly mature their HR function and institutionalize best- practice for long-term growth.



Scope of Research

The researcher is well conscious that this research is just research with a small sample and limited to few organizations in Pune city and whereas researcher at the end will recommend topics for further research that can be carried out. Recommended topics will help to explore left out research avenues.

II. Objectives of the study

1. To know importance and scope of e-HRM in current scenario.
2. To study the emerging opportunities for HR Professionals in implementing Digital India

Research Methodology

Method of Data Collection

It is an effort which a researcher to meet the objectives of present research to disclose different important facts verified for the benefit of the industries and implementation of Digital India.

Data Collection

Primary data

A structured Questionnaire was constructed through which the primary data was collected which has both open ended and close ended questions. As a research instrument the questionnaire was well defined aiming towards the Perception of Higher authorities in Organization about implementation of e-HRM and emerging opportunities for HR Professionals in different Organizations for implementing Digital India.

Responds were contacted personally with the help of interview and questionnaire method. Structured questionnaire were handed with a request for filling at the spot. Some respondents were interviewed. It was taken care that response must not be biases so few questions were asked so that they will provide the accurate data. Gender equality is also taken care while selecting the respondents.

Secondary data

Research articles, Journals and online journals were referred. Different books and websites are also used for study.

Sample of the Study

Non Probability convenience sampling was used. It facilitates easy access to the sample units. Sample encompasses of 10 respondents. The researcher has selected Pune city, India for the reasons as it has easy accessibility and Pune is one of the leading cities with different Large & Medium Scale Industries in India.

Limitations of Study

This research is carried out in Pune city so it is confined to Pune city only. Research is limited to few organizations in Pune city of India. The cost for this research is high. While collecting the data there was resistance from senior HR staff. In future studies should recruit a higher number of respondents in a wider area in Pune.

III. FINDING

- E-HRM system has lead to different opportunities in organizations for HR professionals in implementing digital India
- Almost all HR department Staff has been shifted or working in e- HRM system.
- E-HRM system is used in various activities such as salary slips, leave applications, medi claim, as an appraisal system, communicating organization policies, exit interviews, online exam for skills verification etc.
- Rotine HR tasks and fore-learning
- Online performance appraisal system & employee suggestions.
- E-HRM is helping us to improve our bottom line.

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GAP BETWEEN FACTS AND DISCREPANCIES IN RURAL - URBAN DEVELOPMENTS IN INDIA

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Abstract

The development and economic status of the urban and rural areas are shown though various illustrations by different authorities based on their own dimensions. This kind of discrepancies revealed from dependent days of India and still existing. The renowned economists focus on the rural-urban dualism in underdeveloped economies and ensue to explain how the economies become altered during progress. After the independence, India had faced rural dominating society, agriculture based economic status and poor exploited societal status. To bridge the rural urban slits in advances realization, government's rural growth strategies become unceasingly grew through this period. The present paper traces the changing phased of strategy of rural growth in India and observes the conclusions of these strategies in relations of the inclinations in the rural-urban discrepancies in about significant growth parameters. The illustration of this article presenting a discrete sign of deduction sin the discrepancy over the years.

Keywords: Rural-urban discrepancies, growth, economic status. Rural growth strategies.

I. INTRODUCTION

Rural- urban disparities, particularly in post-colonial countries, have for long been one of the causes of concern for the Strategy makers. The Disparities are seen in all spheres of human life - economic and non-economic. The extent of disparities, however, differs from country to country. India is the largest democracy with consistent economic growth rate since independence. India is also third largest scientific and technological workforce. In agriculture India produces sugar, groundnut, tea, fruits, rice, wheat, Vegetables and Milk in a large scale. With regard to demographic profile more than 720 billion i.e. one third of its population live in rural areas. Despite these developments, there is a wide gap between rural and urban India with respect to technology, living condition, economic empowerment etc.

Many in rural India lack access to education, nutrition, health care, sanitation, land and other assets and they are trapped into poverty. In rural India, there is high number of Infant Mortality with low Life Expectancy at Birth Rate. Rural India mostly depends on agricultural sector. The growth rate in agricultural sector (primary sector) is 2-3 % when compared to secondary and tertiary sector which are growing at the rate of 8-12 %. Due to this there is a large-scale migration of labour forces from rural to urban in search of employment. 8-12 % growth rate in the secondary and tertiary sector help Urban India as an emerging

global information based economy still urbanization of poverty is a major concern.

Development is universally desired, but often defies a clear unambiguous definition.In economics, the term "development" is broadly understood as a process of persistent improvement in the standard of living for all sections of population in the society. Todaro(1977) defined the definition of economic development in terms of better human life. The main goal of economic development is the improvement in the standard of living of the people which depends not only on per capita income but also on social and welfare services, satisfaction ,self-reliance ,self-esteem andeconomicfreedom.However,allsectionsofpopulationoftencannotaccessof fruits of economic growth underlying a development process in an equitable manner .Both differences in the beginning and differential rate of access to fruits of development may resulting continuation & exacerbation in the levels of living of different people resulting in manifestation & magnification of economic Discrepancy.

The conventional measure of development &Discrepancy are often based on same set of parameters. For illustration, development measures are often based on per capita income (PCI), attainment of health & education, extend of access to basic services such as connectivity, power, clean environment etc.

Thepaperisorganizedintofivesections.Apartfromthisintroduction, section to deals with the review of theoretical background on rural-urban Discrepancy, section three discusses development Strategy regime in independent India, section. An analysis of rural-urban developmental disparities in the post-independence period has been presented in section four. the final section sums up the broad conclusion of the study.

Concretive Background

In India, an urban unit or town is defined (according to the census of India 2011) as follows-

- All places with a municipality, corporation, cantonment board or notified town area committee, etc. (known as Statutory Town).
- All other places which satisfied the following criteria (known as Census Town):
- A minimum population of5,000;
- At least 75 per cent of the male main workers engaged in non-agricultural pursuits; and
- A density of population of at least 400 per sq.km.
- According to census of India 2011, all areas which are not categorized as urban area are considered as rural area. The National Sample Survey office (NSSO) defines 'rural' as follows:
- An area with a density of population of up to 400 per sq.km,
- Villages with clear surveyed boundaries but no municipal board,
- At least 75 per cent of male working population involved in agriculture and allied activities.

Rural areas are considered backward areas in terms of availability of basic infrastructure - roads, electricity, water and sanitation facilities, schools and hospitals, etc. In contrast, these facilities are mostly available in urban areas. It is because of the absence of such facilities that rural areas lag urban areas in terms of the basic indicators of development - poverty, illiteracy, unemployment, etc.,

Harris-Todaro (1970) was focused on the process through which rural labor would migrate to urban areas in response to wage differentials. Lewis (1954) addressed the issue of shifting incentives for employment between rural

agriculture and urban industry. Lewis (1954) notion of the existence of modern and traditional methods of production in urban and rural sectors, the coexistence of wealthy, highly educated elites with masses of illiterate poor people; and the dependence notion of the co-existence of powerful and wealthy industrialized nations with weak peasant societies in the international economy.

The link between inequality and average well-being for two sector economies is known as Kuznets hypothesis (1955, 1963) which maintains that given a two-sector economy with not too distinct degrees of sectoral mean incomes, a perennial shift of population from one sector to another will initially raise aggregate inequality and it will decrease at later stage. This formulation has been labeled as the "Inverted U" hypothesis or Kuznets cycle (Branlke, 1983).

The neo-classical pro-convergence view is bolstered by Samuelson (1948) by bringing in the role of factor mobility and trade, the movement of labor from low-wage regions to high wage regions should narrow wage differences by reducing labor supply in the depressed regions and increasing labor supply in more prosperous regions. Likewise the movement of labor from high unemployment regions to low unemployment regions should narrow unemployment differences. The migration of capital should have the same equilibrating tendency, moving to, or locating in, regions where wage rates are low and the rate of profit high, assuming an inverse relation between the wage rate and the profit rate. Trade between regions is a substitute for migration and will lead to factor price equalization.

Myrdal (1957) provides the counter argument, in the form of his cumulative causation hypothesis. He argues that due to industrialization and gain in productivity, rich regions benefit more. He does not deny that growth spreads to poor regions through access to larger markets and trade opportunities. However, he insist that gains are offset by stronger backwash effects generated by deteriorating terms of trade resulting from high productivity gains in industrialization in rich regions. Therefore, the theory predicts divergence in regional incomes.

Raj (1990) finds that the disparities in the level of income across rural and urban sectors in India tend to persist because of slow growth of per capita income in the rural sector. The study covered the period between 1950-51 and 1986-87.

Economic Growth Strategies in Independent India

Several developmental policies has been taken by the planning commission since its first five year plan for developing the rural and urban India as well as for reducing their Discrepancy. The main developmental Strategy taken by the planning commission during its different plan period is discussed below-

The old Stages (1951 to 1979)

The era of economic planning ushered in 1951. The period for the first five-year plan was 1951-56; the plan accorded the highest priority to agriculture including irrigation and power projects. The launching of the Community Development Programme in 1952 was a land mark in the history of India which ushered in an era of development with the participation of the people. It adopted a systematic integrated approach to rural development with a hierarchy of village level workers and block level workers drawn from various fields to enrich rural life. 5000 National Extension Service (NES) Blocks were created under the Community Development Programme by the end of Second Five Year Plan. The second five-year plan gave the highest

priority on rapid industrialization with a focus on heavy industries and capital goods. So that employment opportunities were generated in the urban areas and people migrate from rural to urban areas so that Discrepancy can be reduced through the rapid development of the public sector. The Third plan specifically incorporated the development of agriculture as one of the objectives of planning in India besides for the first time considering the aim of balanced, regional development. The Third Five Year Plan was a turning point in India's history of urban development and planning. It recognized the importance of cities and towns in balanced regional development. During the Third Five Year Plan, the momentum was maintained through a series of development schemes. This was succeeded by the Small Farmers Development Agencies (SFDA) followed by Marginal Farmers Development Agencies (MFDA), Food for Works Programmes (FWP), Drought Prone Areas Programme and Desert Development Programme in the early 70s. Panchayati Raj for decentralized administration was evolved by the Balwantray Mehta Committee in 1957.

The fourth plan (1969-74) was emphasized on growth with stability and progress towards self-reliance. The fourth plan laid stress not only on various programmes for raising the agricultural output, but also on creating buffer stocks of food grains. One of the special features of Fourth Plan was that metropolitan cities and cities of national importance got special financial commitment which continued in Fifth Five Year Plan (1974-79) as well. It made allocation for Kolkata, Mumbai and Chennai especially under integrated urban development programme and some more cities of national importance. The fifth plan (1974-79) has its focus on poverty alleviation and self-reliance. The popular rhetoric of poverty alleviation was sensationalized by the government to the extent of launching a fresh plan- the Twenty-point Programme (1975). Minimum Need Programme was also introduced in 5th Five Year Plan.

The Period of 1980s

This was the period of sixth and seventh plans. The sixth plan was launched with the slogan of 'GaribiHatao'. Some of the major issues addressed by the plan were- emphasis on socio-economic infrastructure in the rural areas; eliminating rural poverty and reducing regional disparities through the IRDP; 'target group' approach initiated; a number of national level programmes and schemes were launched during the plan which tried to attend to the specific area and the specific concerns of socio-economic development. Various programmes were taken during this plan for development, removing poverty, and inequality. They were- National Rural Employment Programme (1980), Restructured Twenty-Point Programme (1982), Biogas Programme (1982), Development of Women and Children in Rural Areas (1983), Rural Landless employment Guarantee Programme (1983),Self-Employment to educated Unemployed Youth Programme(1983), Dairy Development Programme (1983), Village and Small Industries Development Programme (1983), Tribal Development Agency (1983), National Seeds Programme (1983), Intensive pulses Development Programme (1983), Intensive cotton Development Programme (1983), Khadi and Village Industries Programme (1983), Programme for Depressed Areas (1983), Special programme for Women and Children (1983).

The seventh plan (1985-90) emphasized on rapid food grain production, increased employment creation and productivity in general. The Jawahar Rojgar Yojana (JRY) was launched

in the year 1989 with the motive to create wage employment for the rural poor. Some of the already existing programmes such as the IRDP, CADP, DPAP and the DDP were re-oriented. The Indira AwasYojna (IAY) was added as a component of the programme in the Seventh Plan for constructing houses to BPL rural households belonging to SC/ST and freed bonded laborers, non-SC/ST rural households, windows and physically handicapped persons living in the rural areas.

The Later stage: 1991 to 2015

The Eight Plan was launched in a typically new economic environment. The economic reforms were already started in July 1991 with the intimation of the structural adjustment and macro-stabilization policies. To liberalize the economy and to bring transparency in the Strategy, the New Industrial Strategy, 1991 has abolished the system of industrial licensing for all industrial undertaking, irrespective of the level of investment, except for a short list of 18 industries related to security and strategic concern, social reasons, hazardous chemicals and over-riding environmental concerns and items of elitist consumption. During Eighth Plan, the Mega City Scheme was introduced in 1993-94. Covering the five mega cities of Mumbai, Kolkata, Chennai, Bangalore and Hyderabad, also the IDSMT Scheme was revamped to dovetail its activities of infrastructure development progammes for boosting employment generation for diverting migration from the big cities to the small and medium towns. The role of the small and medium towns was envisaged as developing growth centers for the betterment of rural hinterland.

The focus of the Ninth Plan (1997-2002) was "Growth with Social Justice and Equality". It assigned priority to agriculture and rural development with a view to generating adequate productive employment and eradication of poverty. It ensured food and nutritional security for all, particularly for the weaker sections of the society. There was an emphasis on the seven identified Basic Minimum Services (BMS) with additional Central Assistance for these services with a view of obtaining complete coverage of the population in a time bound manner. The BMS included: safe drinking water, primary health service, universalization of primary education, public housing assistance to the shelter-less poor families, nutritional support to children, connectivity of all villages and habitations; and streamlining of the PDS. Most of the programmes undertaken in the Eighth Plan continued in Ninth Plan (1997-02). Earlier programmes like NRY, UBSP and PMIUPEP were merged to form a new programme 'Swarna Jayanti ShahriRozgarYojna (SJSRY)' On1st December 1997. Integrated Rural Development Program (IRDP) and allied programs such as Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA) and Million Wells Scheme (MWS) have been restructured into a single-employment program "Swarnajayanti Gram SwarozgarYojona (SGSY)" on April, 1999 with following objectives :-

- Introducing focused approach to poverty alleviation.
- Capitalizing advantages of group lending and
- Overcoming the problems associated with multiplicity of programs.

The SGSY is conceived as a holistic program of micro enterprises covering all aspects of self-employment which includes organizing rural poor into Self Help Groups (SHGs). It integrates various agencies – District Rural Development Agencies, banks, line departments,

Panchayati Raj Institutions, NGOs and other semi-govt. organizations. This Program is basically a self-employment program. Another programme taken during this plan period for the development of rural-India is PradhanMantri Gram SadakYojna (PMGSY), launched on 25th December 2000. It provides road connectivity in rural areas of the country. The program aims to sustainable and inclusive growth of rural India through all-weather road access to eligible habitations. The program has successfully worked for rural development by increased availability local transport resulting to better health and educational facilities, enhancing employment opportunity and better marketing facilities.

The Tenth Plan (2002-07) aimed at achieving doubling per capita income in ten years; Accepting that the higher growth rates are not the only objective- it should be translated into improving the quality of life of the people. The Tenth Five Year Plan recognized the fact that urbanization played a key role in accelerating economic growth in 1980s and 1990s because of economic liberalization. To revitalize the urban development strategies, the central govt. launched a major initiative named as Jawaharlal Nehru National Urban Renewal Mission (JNNURM) in December 2005 to give a focused attention to integrated development of urban infrastructure and services initially in select 63 mission cities. During tenth plan a major initiative has been taken by the government for quality health facilities for rural household is National Rural Health Mission (NRHM) was launched on 12thApril, 2005. It is an initiative undertaken by the govt. of India to address the health needs of the poorest households in the remotest rural regions. The NRHM was initially tasked with addressing the health needs of 18 states that had been identified as having weak public health indicators. One of the major development program for rural-India initiated during 10th five-year plan is Bharat Nirman, launched on 16th December, 2005 and the main objective of this programme is the development of rural infrastructure including six components: irrigation, water supply, housing, roads, telephone and electricity.

The Eleventh Five Year Plan (2007-12) targets a growth rate of 10 per cent and emphasizes the idea of 'inclusive growth'. The major thrust of the Plan will be on social sector, including agriculture and rural development. Important targets include reducing poverty by 10 percentage points, generating 7 crore new employment and ensuring electricity connection to all villages. The major development programmes taken during this plan period were MGNREGA, NRLM- Aajeevika, RAY, and PMEGP. The National Rural Employment Guarantee Act was grant in 2005 and launched in June, 2006. It was later renamed as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is an India labor law and social security measure in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. Starting from 200 districts of 2ndFebruary, 2006, the NGREGA covered all the districts of India from 1st April, 2008. In its World Development Report 2014, the World Bank termed it a "Stellar example of Rural Development". Another aim of MGNREGA is to create durable assets (such as roads, canals, ponds, wells,). It has been contributing to livelihood security, financial inclusion, growth, women's empowerment, natural resources regeneration and sustainable development. The SGSY has been restructured as National Rural Livelihood Mission (NRLM) now renamed as "Aajeevika" in order to implement it in a mission mode in a phased manner for targeted

and time bound delivery of results. The of NRLM is to reduced poverty by enabling the poor households to access gainful employment and skilled wage employment opportunities resulting in appreciable improvement in their livelihoods on a sustainable basis through building strong and sustainable grassroots institutions of the poor.

Every family residing in the rural areas should out of object poverty and enjoy a decent quality of life is the main goal of NRLM. The main components of NRLM are universal social mobilization through formation of SHGs form strong people's institutions, universal inclusion furthered through linkage with SHGs, banks for securing credit, capacity building and training, provision of revolving fund and ensuring monitoring, evolution and transparency. NRLM would be uniformly extended to all States and Union Territories except Delhi and Chandigarh. Rajeev AwasYojana (RAY) was launched on 2nd June, 2011 for redeveloping the slums of the cities. Urban planning has to be done by the urban local bodies which comprise municipal corporations, municipalities &nagar panchayats commonly known as the ULBs supported by the state govt.

The main vision of the 12th five year plan is 'faster, sustainable and more inclusive growth.' The main developmental programme taken during the period 2012-15 are DDU-GKY, NULM, and smart city project. Deen Dayal Upa dhyaya Grameen Koushalya Yojana (DDU-GKY) is a placement linked skill development scheme for rural poor youth. This initiative is a part of NRLM. In order to address the urban poverty alleviation in a mission mode approach, the National Urban Livelihoods Mission (NULM) has launched in the 12th plan period which replaces the existing SJSRY. The Mission would aim at creating opportunities for skill development leading to market based employment and helping the urban poor to setup self-employment ventures by ensuring easy access to credit, providing shelter equipped with essential services to the urban homeless in a phased manner and would also concerns of the urban street vendors. The Twelfth Five Year Plan (2012-17) proposed a consolidated the JNNURM and envisaged its wider role in urban reforms. The JNNURM during the 12th Plan has following components: -

- Urban infrastructure and Governance (UIG).
- Rajiv AwasYojna (RAY).
- Slum Rehabilitation in cities not covered under RAY.
- Capacity building.

One of the ingredients in the new central governments development model is the idea of Smart Cities. In the budget presented on July 10, 2014, the Union Finance Minister made a budgetary allocation of Rs. 7060 cr. for 100 Smart Cities. The notion of smart cities is a process rather than a goal. A smart city would be e- governed, aim for continuous improvements in design &management, plan for climate oriented development and mass transit oriented development ride on benefits of automation and develop applications for its residents.

Major ongoing programs for rural and urban development in India

- Poverty Alleviation & Employment Generation Programme: National Rural Livelihood Mission (NRLM), National Urban Livelihoods Mission (NULM) MGNREGA, Aajeevika.
- Rural Infrastructure & Development Programmes: PradhanMantri Gram SadakYojna (PMGSY), Rural Housing- Indira AwasYojana, Backward Regions Grant Fund,

Rural Sanitation: Nirmal Bharat Abhiyan, National Rural Drinking Water Programme.

- Urban Infrastructure Programmes: Rajeev Awas Yojana, Jawaharlal Nehru National Urban Renewal Mission (JNNURM)
- Health Programmes: Pradhan Mantri Swasthya Suraksha Yojana,Women& Child Development Programmes,National Health Mission (NHM),AYUSH
- Education & Skill Development Programmes:SarvaShiksha Abhiyan, Mid-Day Meal Scheme, Pradhan Mantri KoushalVikas Yojana,

Strategy of Rural -Urban Discrepancy in Development in India

From the above section we show that there are various theories supporting convergence on the various indicators of rural-urban Discrepancy, also various developmental programmes has been taken in India since independence for reducing rural-urban Discrepancy. Now we check the trends of rural-urban Discrepancy, using basic indicators of development/Discrepancy - poverty, literacy, infant mortality rate and access to safe drinking water by using secondary data. The data sources are- various Census reports of India, India Planning Commission, CSO and NSSO data and RBI website.

Table 1: Rural-Urban Literacy Rates in India (1951-2011)

Year	Rural	Improvement	Urban	Improvement	Difference (Urban- Rural)
1951	12.1		34.59		22.49
1961	22.5	10.4	54.4	19.81	31.9
1971	27.9	5.4	60.2	5.8	32.3
1981	36.0	8.1	67.2	7	31.2
1991	44.7	8.7	73.1	5.9	28.4
2001	58.7	14.0	79.9	6.8	21.2
2011	68.9	10.2	85.0	5.1	16.1

Source: Census of India, Office of Registrar General, India.

Table 2: Rural-Urban Infant Mortality Rates (per thousand live births) in India (1971-2011)

Year	Rural	Urban	Difference (Urban- Rural)
1971	138	82	-56
1979	130	72	-58
1990	86	50	-36
1997	77	46	-31
2007	61	37	-24
2013	44	27	-17

Source: SRS, O/O the Registrar General, India

Table 3: Percentage of Population below Poverty Line in India (Tendulkar Methodology)(Rural-Urban) (1993-2012)

Year	Rural	Urban	Difference (Urban- Rural)
1993-94	50.1	31.8	-18.3
2004-05	42.0	25.5	-16.5
2011-12	25.7	15.7	-10

Source: planning commission, India.

Table 4: Access to Safe Drinking Water in Households in India (Rural-Urban) (1991-2011)

Year	Rural	Urban	Difference (Urban- Rural)
1991	55.5	81.4	25.9
2001	73.2	90	16.8
2011	82.7	91.4	8.7

Source: O/O the Registrar General of India, Ministry of Home Affairs.

Table 5: Quintile Expenditure at Current and Constant (1983–84) Prices (Rs)

year	Rural			Urban		
	At current price	**At1983 price**	**Ratio to mean**	**At current price**	**At 1983 price**	**Ratio to mean**
1983	47.56	47.56	0.43	64.48	64.48	0.40
1987–88	73.11	60.42	0.46	97.88	79.58	0.40
1993–94	134.99	63.08	0.48	183.67	86.23	0.40
2004–05	262.59	70.21	0.47	382.50	89.16	0.36
2009–10	436.43	77.34	0.47	621.57	99.93	0.35
2011–12	584.19	86.92	0.46	842.13	113.19	0.3

Source: O/O the Registrar General of India, Ministry of Home Affairs.

From above tables we have covered aspects like literacy, infant mortality rate, poverty and access to safe drinking water. We find that literacy rate was only 12.1% in rural India in 1951 and 34.59% in urban India. Improvement rate was highest in the urban areas in the first decade of independence (1951-61) and it was 19.81% in urban areas and 10.4% in rural areas respectively. And Improvement rate was lowest in the 1960s decade (1961-1) and it was only 5.4% and 5.8% in rural and urban areas respectively. In the 2001s decade (1991-2001) improvement rate was highest in the rural areas and it was14.0%; and 6.8% in urban areas respectively. And difference between rural and urban literacy rate have a decreasing trend and the literacy rate was 68.9% in rural India and 85.0% in urban India in 2011 i.e. the difference of 32.3% in 1971, reduced to 16.1% in 2011.

II. CONCLUSION

It can be concluded that examined tendencies and strategy retorts in rural-urban discrepancy in India by considering productivity measures i.e. literacy rate, infant mortality rate and poverty; and input indicator- access to safe drinking water in households in India. We found from data that the rural urban gap on the selected indicators has come down. Our findings here point to a very clear Strategy prescription. Since 1980s there has been a conscious and substantial effort to create enabling circumstances and provide inputs to reduce Discrepancy in several different aspects of developmental inputs like roads in rural areas, education, health labor force participation and special poverty alleviation program. Rural-urban gap in these measures viewing deterioration over time does indicate boutre solution of strategy producers and significance of execution of the strategies.

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POVERTY – A DIRECT THREAT TO GLOBAL ENVIRONMENTAL DEGRADATION

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Abstract

The paper highlights that poverty has been a source of a severe threat to global environment. The earth is one but the world is not. For sustainable livelihood of human being, man is destroying the nature, without replacing it any more. Further, high mass of consumption had added fuel to fire. Too much logging, turned into loss of flora and fauna. Global countries realised that natural resources are limited, so that we have revive it by reducing population size, rejuvenation of land, reducing pollutions and support for regeneration of natural resources. Protection and promotion of environment is found as a need of the hour. Sustainable development is not as easy as we said. Renewal, recycle, reuse, reduce of resources are to be used regularly for ever green globe. Natural resources accounting, budgeting, management are to be made popular. So that poor can be elevated. Encouragement of political party on environment is badly needed.

Keywords: Poverty, environment, environment degradation

Literature Review

Certainly, majority of the populations in developing economies living within them, depend directly on natural resources. For many of these economies, primary product exports account for the Vast majority of their export earnings, and one or two primary commodities make up the bulk of exports. Agricultural value added accounts for an average of 40 per cent GDP, and nearly 80 per cent of the labor force is engaged in agricultural or resources-based activities.

For a sample of 76 developing economies from Africa, Asia and Latin America, the incidence of rural poverty rises as developing countries have more of their populations concentrated on fragile lands. Although the average poverty rate across all economies is 45.8 per cent, the rate falls 36.8 per cent for those countries with less than 20 per cent of their population in fragile environments.

Poor people are forced to overuse environmental resources to survive from day to day, and their impoverishment of their environment further impoverishes them, making their survival ever more uncertain and difficult.

Environmental Management in India has, over the years, recognised sustainable development concerns. The National Environmental Policy 2006 has attempted to mainstream environmental concerns in all our developmental activities. It underlines that while conservation of environmental resources is necessary to secure livelihoods and well being of all; the most secure

basis for conservation is to ensure that people dependent on particular resources obtain better livelihoods from the fact of conservation than from degradation of the resource.

Concept of Poverty

Poverty termed as deprivation, or a loss of access of food, shelter and safe drinking water. It is the state or condition of having little or no money, goods or means of support. It is being poor, the lack of the means of providing material needs or controls. With these definitions we can say that Poverty is the insufficiency of human's basic needs (which include money) as well as his/her needs for contentment. We may then imply that in a situation where insufficiency of resources is present people tend to do things that they don't normally do for subsistence. In the long run, these non-normal things would possibly become usual if not be averted so soon.

Causes of Environmental Degradation

In relation to 'non-normal' things that became normal are the harmful steps that we do the nature. Activities such as logging and construction of deadly waste producing factories are the best examples of these. They became as usual as they are for the reason that humans depend on them too much. Humans believe these things would bring them Pots of bucks in their pockets for sustaining their basic needs. They believe its product would lead them to a new world full of ease and coziness. Yes, what they believed in fortunately became true. But in spite of this, even though they realize the fact that as they head towards what deem to be a utopia, they gradually being pulled down to hell at the same time, they don't mind it and continue to do as if nothing head threatened their very existence. They disregard that what they do bear a log of negativities. The disregard the fact that logging would lead to the alarming loss of flora and fauna, which they become cures for certain diseases such as the AID's, which is incurable so far they ignore that the factories they would built would pollute the rivers and ground water which would eventually result to the shortage of potable water. They just think of ways and means to get themselves away of the poverty they are presently experiencing.

Reaching extreme level on nature

On the other hand excessive hunting, using of inorganic pesticides, burning of forests, dynamite fishing and the like, bear possibilities of becoming normal if intensively patronized. These are some how the results as well as poverty and the things that greatly shape our environment in a distorted figure. If humans would continue doing these acts for the reason that these are the lone solutions of uplifting their social statuses, then the world would turn into its ugliest form. Extinction of plant and animal species would happen, soils, air and water would be severely contaminated, and global warming would be a serious threat to each and every one of us. The number of threatened plant and animal species, known as red list species, has more then doubled from 459 in 2000 to 928 in 2005.

Stating these points would let us conclude that poverty is the root of the prime activities that cause detriment to the environment. It has been the greatest contributor of our nature's deterioration and the agent that terribly distracts the once quiet and harmonious cycle of mother earth. It seems like in our attempt to heal the wounds of our natural would, the first step to take must be the "evaporation" of poverty. That is the heart of all harm; hence, it must be the one to be shut down first. However, knowing the fact that our natural resources are limited and that we, human beings are competitive in nature striving to satisfy ourselves, this easy-to=say solution is undeniably an impossible to do thing.

Consequences of Environmental Problems

The main environmental issues today are wide ranging and all encompassing, deforestation, biodiversity, soil erosion, climate change, pesticide build up, industrial and municipal pollution. All has been caused by anthropogenic interventions in the natural and self-sustaining cycles. The human ambition for a higher living standard has hammered "consumerism", ignoring the lasting and adverse impact of this hammer on earth's limited resources. All these problems can be categorized into four main issues.

Population explosion

World population is growing by 92 million people adding annually, roughly equal to another Mexico every year; of this total 88 million are being added in the developing world due to which ecological demands are exponentially, growing in the greater degradation of Natural resources in this region. India shares 16 per cent of the world population, where as its land is only 2 per cent of the total geographical areas of the world. At present, approximately 68.35 million hectares of land are laying as wasteland. Of these, approximately 50 per cent are non-forests lands which can be made fertile again if treated properly.

Land degradation

The most urgent environmental problems facing the developing countries are those relating to the use of land. Of particular concern are deforestation, de-vegetation and desertification. All these are outcomes of many interrelated activities. Overgrazing and land clearing and commercial logging rob the soil of its cover and fertility and reduce agricultural yields. They also increase flooding, sedimentation and silting up of dams and reservoirs. Resources that are in principle renewable are rapidly disappearing as a result of over exploitation. Every year nearly 6000 million tonnes of topsoil are lost by erosion, which contain over 5 million tonnes of critical plant nutrients, whose replacement value via fertilizer has been calculated to be Rs.2,500 crores of rupees. Nearly one-third of land is eroded, salined or water logged. Almost, three quarters of dry land farmers have holding below 2 hectares which are at present level of productivity, inadequate for self-sufficiency.

Environmental Pollution

Environmental Pollution although typically associated with industralisation, is a great and growing concern in developing countries, Air and Water pollution in such large cities like Kolkata, Mumbai, New Delhi, Chennai etc are growing to critical level unsanitary living conditions due to inadequate water supply and improver waste disposal. Throughout the developing world, water polluted by pesticide, by municipal and industrial wastes cause diseases, malnutrition and death. Not only industry, but agriculture likewise contributes to pollutions. The use of chemical fertilisers for example, pollutes the environment in various ways. Unabsorbed fertilisers and pesticides are washed away by water contaminates the rivers. Many agriculture activities led to generate the green house gases. Air pollution in some Indian cities is rising alarmingly. No major Indian city is free from the threat of chemical accidents. Acid rain may fall to earth thousands of miles away from the places of emission of sulpher dioxide and nitrogen oxide. The protective ozone shield in heavily populated latitudes of the Northern hemisphere is thinning twice as fast as scientists predicted just a few years ago. Atmospheric levels of heat-trapping carbon dioxide are now 26 per cent higher than the pre - industrial concentration and continue to rise higher and higher. The earth's surface was warmer in 1990 than in any years. It is estimated that 70 per cent of the surface water resources are polluted. Polluted water is the source of most of the diseases. Forests

are vanishing at a rate of some 17 million hectares per year, an area about half the size of Finland. A minimum of 140 plants and animal species are condemned to extinction each day. 58.8% of Indian forests have no or inadequate regeneration, mainly because of degradation.

Gradual extinction of Natural Resources

Inadequate availability of natured resources led to poverty for a larger section of population, of the means to fulfill the basic human needs. The un-intended side effects of efforts made to achieve rapid economic growth and development. This distorts natural resources from ecologically unsound development projects and programmes as well as from lack of attention to long term public interests by commercial and vested interests.

Measures for Protection of Environment

Union Ministry of Environment and Forests (1985), Government of India and Department of Environment and Forest of each State Government have been deeply engaged in the protection, preservation and conservation of environment. Several possible policies, programmes and implementation strategies have been evolved from time to time by these Governmental organisations towards their effort for better environmental Management. The programmes and activities are directed towards all aspects of environment and ecology with the purpose of protection and conservation of environment and ecology, their mission include sustainable development, restoration of the ecology heritage, development of eco-friendly technologies, involving NGO's and women, help government to formulate laws and regulations, undertake afforestation and harnessing waste lands and extending environmental education.

Environmental Laws

Government of India had enacted two dozen acts have been enacted exclusively for environmental development. Central Pollution Control Board, State Pollution Central Boards, Pollution Control Committee of the Union Territories have filed Government of India 6624 cases as on October 31, 1997 under the Water and Air acts. 3677 cases are still pending in various courts. The loopholes in environmental laws make it easier for the lawyer to support the cause of the polluter. Environmental management covers environment and enterprise objectives scope and structure of the environment, interaction of nature society and the enterprise, environmental impact assessment, economics of pollution prevention etc; such project areas as projected development, implementation, monitoring and evaluation; and such production areas as production management and the environmental product design, technology choice, waste management and production systems.

Environmental Education

Education has a very important role to play in dealing with this global-issue. Education has been used by mankind not only as a conserving agency and a mechanism of social control but also as a creative and regenerative influence to bring about positive changes in existing modes of thinking and living in beliefs, values, attitudes and customs. In a crisis of the kind we are witnessing vis-a-vis environmental problems, there are greater demands on education to take a more active part and make purposeful contributions in the form of developing an awareness and sensitizing in the first place, of the challenges and consequences of manhandling of the environment, a proper understanding and appreciation of the phenomenon of better living and the formation and sustaining of desired values and attitudes through it.

The Constitution in its articles 51(g) states that "it shall be the duty of every citizen to protect and improve the natural environment, include forests, lakes, rivers and wildlife and to have the compassion of living creatures". Environment consciousness generation should be included from School and College levels. The Supreme Court directed all National Organisations like U.G.C to offer Environmental Education as a paper in curricula of various degree courses.

Public Awareness

About 80% of natural water resources are highly polluted like Ganga, Yamuna, Cauvery, Godavari, and Krishna. People have lost their livelihood due to fish kills from pollution. Industrial pollution in Patancheru near Hyderabad has seriously affected to public health, fishing and agricultural operations. Automobile pollution forms 60% of the air pollution in urban areas. Three-fourth of the traffic constables in Ahmedabad are reported to face serious problems of respiratory disorders and cancer due to continued exposure to automobile and industrial pollution. Citizens of Mumbai are paying Rs.500 crores per year towards medical for air pollution related diseases. The fast growing incidence of cancer, AIDs and other debilitating sickness are posing threats to the survival of man.

Strategies for Sustainable Development and reducing Poverty

The following are some action strategies for achieving sustainable development. Control of population growth, conserve natural resources, reduce the waste of matter, energy resources, prevent pollution and wastes, recycle and reuse 60% of existing resources make things that last longer and are easier to reuse, recycle and repair, shift for renewable energies like sun, wind, water, biomass, help to sustain earth's biodiversity and use judiciously the renewable resources. We cite an illustration that improvements to the upper watersheds in Karnataka, India through Afforestation and construction of tanks, artificial, Ponds, Check dams and other reclamation structures leads to significant benefits-to downstream farmers through improving ground water recharge and availability, thus reducing the cost of irrigation and the need for developing new wells or extending existing wells.[8]

It is the time to modify the Socio-economic and political system to develop a mix of economic incentives like taxes and regulations that reward Earth-sustaining behavior and that discourage Earth-degrading behavior. Day to day, evaluate the natural resources budget and environment problems are the best reduced or solved through market place approaches (free marked environmental), government subsidies and taxes and government regulations. Need of new political parties are to support environment, like in France.

CONCLUSION

Much of developing economies are depending on natural resources. The incidence of poverty rises in these economies has been formed with population, whose livelihoods are concentrated on fragile lands. Generally, poor people are forced to overuse environmental resources. In India also all major rivers turned into polluted, one-third forest degraded into one-sixth. Too much logging, turned into loss of flora and fauna. Global countries realised that natural resources are limited, so that we have revive it by reducing population size, rejuvenation of land, reducing pollutions and support for regeneration of natural resources.

Protection and promotion of environment is found as a need of the hour. Sustainable development is not as easy as we said. Renewal, recycle, reuse, reduce of resources are to be used

regularly for ever green globe. Natural resources accounting, budgeting, management are to be made popular. So that poor can be elevated. Encouragement of political party on environment is badly needed.

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INDUSTRIAL DEVELOPMENT OF PUNJAB

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Abstract

Development is both a physical reality and a state of mind in which society has, through some combination of social, economic and institutional processes, secured the means for obtaining a better life (Todaro and Smith, 2003). This phenomenon needs to be applied on each and every economy whether it be national or state, to check whether it is developing or not and up to what extent. The present paper has been divided into five sections. First section provides an outlook of the Punjab economy. In the second section, government initiatives to manage and boost Punjab economy have been discussed. The third section summarizes the discussion.

Keywords: Industrial Development, Punjab, economy

I. INTRODUCTION

Having an area of 50362 sq. km., Punjab's per capita income stands at Rs. 44885 in 2010-11 (at constant prices). Punjab has got 5 divisions, 22 districts, 81 tehsils, 86 sub-tehsils and 145 blocks. It has got 143 towns, 74 cities and 12581 inhabited villages (Economic Survey 2011-12). According to 2011 census, Punjab carries a population of 2.77 crores, 62.51 percent of the total population belongs to the rural area (i.e. 1.73 crore) and 37.49 per cent (i.e. 1.04 crore) belongs to the urban sector. The density of population is 484 per sq. km. The male literacy rate in the State is 81.48 per cent and female literacy rate is 71.34 per cent. The low sex ratio is a cause of concern in the State. There are 893 females per 1000 males in Punjab. The economy of Punjab has predominantly remained an Agro-economy. In fact economic development in Punjab has been led by agriculture. The total net sown area in Punjab is 4184 thousand hectares and the gross cropped area is 7882 thousand hectares. The gross area irrigated in the State is 7724 thousand hectares (Economic Survey 2011-12). Though Punjab has been contributing heavily in the central pool for food grains, but as a result of the adoption of intensive inputs use technology, Punjab is now facing the problem of degradation of soil health, fast developing micro nutrient deficiencies, alarming depletion of water table in the central districts and alkalinity, salinity and water logging in the South Western districts. Consequently, Punjab's agricultural productivity has now reached a plateau beyond which further growth appears to be limited (Annual Plan, 2006-07). Table 1 shows the GSDP and per capita income of Punjab for the period 2011-01 to 2016-17.

Table 1 GSDP and Per Capita Income of Punjab (at current prices)

Years	GSDP (Rs. Million)	Per Capita Income (Rs.)
2011-12	26662829	95379
2012-13	29773382	105129
2013-14	33214694	115765
2014-15	35510182	122165
2015-16	39241051	133256
2016-17	43366015	145360

Source: Data issued by Economic and Statistical Organization, Government of Punjab

Table 2: Sector-wise Distribution of GSDP in Punjab (in percentage)

Years	GSDP Agriculture	GSDP Industry	GSDP Services
2011-12	30.81	25.40	43.79
2012-13	28.82	24.71	45.47
2013-14	29.55	24.82	45.63
2014-15	28.89	24.34	46.77
2015-16	28.67	24.51	46.82
2016-17	29.27	24.20	46.53

Source: Data issued by Economic and Statistical Organisation, Government of Punjab

The contribution of agriculture sector in the GSDP of Punjab has been quite dominating till the late nineties. But after the nineties, the share of agriculture sector has fallen consistently. One interesting fact in this regard is that whereas the pattern of economic development suggests that industrial sector would replace the share of agriculture sector in the GSDP of the State, it actually has been replaced by the service sector. This pattern of growth is in line with growth path of Indian economy. In fact, India seems to be following a growth path, which is different, not only from one traversed historically by the developed countries of today, but is at variance with that being currently followed by other countries at similar levels of development and growing in similar global environment of increasing trade and capital flows. This path is characterized by a service-led rather than an industry and manufacturing led growth. And this characteristic seems to have become more prominent with the graduation of the Indian economy from a low growth to high growth trajectory over the past two decades. Table 2 suggests that the shares of industrial sector and services in gross state domestic product have been approximately same. The share of service sector has increased to as high as 44 per cent (approx) in 2011-12, while the share of industrial sector is only 25 per cent (approx) during the same year.

Some people doubt if all the growth of services, that has taken place, particularly over the past two decades is, in fact real. It is argued that a good part of this growth merely reflects a relocation of activities from the commodity producing sectors to enterprises catagories in service sector. Changes in technology, production arrangement and market conditions together have facilitated and induced enterprises in industry to outsource, activities of service nature carried out by themselves earlier, to the service providing enterprises. Thus, packaging, labeling and distribution of manufactured goods is now being increasingly carried out by separate organizations.

Punjab does not enjoy any locational advantage as regards raw material supply and also markets for its products. “In the Weberian analysis, the optimal location is determined by the principle of minimum transportation costs. Other considerations such as the proximity of a market, and its influence on the size of the firm and labour costs, are all treated as causing greater or smaller deviations from the optimum calculated from transportation costs only.” (Klaassen, Leo H., 1967). If the locationally unfavoured regions could develop industrially, then it questions the theory based on the principle of minimum transport cost for selecting the location of industries. However, it needs to be taken into account by the planners that which type of industry is to establish in the locationally unfavoured regions. It’s not that every type of industry could be established in these regions but certainly, industries with certain specified feature could be established in these types of regions. In the literature regarding the industrial success at the world level, many examples could be seen where the regions lacked locational advantages but still are no way behind the

industrially developed regions of the world! "Several of the industries most highly localized in Britain and America are in spite of apparent logic, not concentrated near the materials they procure or the markets to which they distribute but 'swarm' almost anywhere." (Florence P., Sargent 1972). Japan is another example where the industrial sector grew significantly without having any locational advantages.

Despite of all the facts, transportation costs still remain a major determinant in selecting the location of industries. Many countries could be seen where certain 'industrial centers' have developed, rather than a disbursed and a more equitable development. So the industries which establish in the locationally disadvantaged regions are comparatively less transport oriented. "Industries that have no strong locational preferences and particularly industries that are not transport-oriented are often called foot-loose, and there is good reason to believe that technical developments are making more industries foot-loose" (Alonso, W., 1968). In the case of footloose industries, transport costs constitute an insignificant proportion of the total cost. Industries could fall in the category of footloose industries either by their basic nature or with a technological development in transport, industrial materials, and sources of energy and in the production process in general. Hosiery industries, electronic industries and IT industries are some examples of industries, where the magnitude of transportation cost proves to be insignificant enough to be not taken into account while deciding their location. Punjab has a good number of such industries.

Industrial Development in Punjab under Five Year Plans

Being proudly enlisted in the category of the richer states of India, many of Punjab's natives have migrated to the developed part of the world in search of still better opportunities. This has exposed the development pattern of the richer part of the world to Punjab's economy. But from this, it cannot be derived that Punjab could follow the development pattern of that part of the world and would automatically become that much developed! Keeping into mind its own socio-economic conditions, Punjab has to design its own model of development that goes hand in hand with its culture and ecological conditions too. As agriculture in Punjab has reached to its plateau, the next step that needs to be taken seriously is the sincere development of its industrial sector. At the time of the launch of first five year plan, India had just suffered the severe blow of partition. This affected each and every sector of the country as well as each and every state in one-way or the other. Regarding Punjab, it suffered due to a large-scale migration of its skilled labour to Pakistan. This was a major problem being confronted by the Government while framing the planning policy for the State. For this, the Government emphasized the rehabilitation of small-scale industries. Six industrial areas were established at Ludhiana, Jalandher, Sonepat, Bahadurgarh, Jagadhari and Panipat (Kapoor, T.N. 1967).

Table 3 Plan Expenditure on Agriculture and Industry in Punjab

(Per cent of total expenditure)

Plans	Agriculture and Allied Fields	Industrial Sector
First Plan	18.10*	0.90*
Second Plan	16.70*	3.40*
Third Plan	17.10*	4.10*
Fourth Plan	17.45	5.50
Fifth Plan	9.10	7.80
Sixth Plan	13.18	4.09
**Seventh Plan	7.91	4.20
**Eighth Plan	5.40	2.71
**Ninth Plan	4.62	0.75
**Tenth Plan	2.98	1.18
**Eleventh Plan	3.21	0.16

Source: Bhatia, Gurbachan K. 1989.

**relates to composite Punjab.*

***Statistical Abstract of Punjab 2011*.

During the period covered by the first five year plan, industrial sector stood at no place in comparison to the agriculture sector when it came to the allocation of expenditure to the two sectors of the economy out of the total plan expenditure. The share of agriculture sector out of total plan expenditure was 18.10 percent as compared to 0.90 percent in case of the industrial sector. Though after the first plan, the share of the industrial sector rose yet it managed to achieve only negligible heights.

Taking ahead the goal of rehabilitating small-scale industries in Punjab, the State Government established the Punjab State Small Industries Corporation during second five year plan. Loans to the extent of Rs. 2.46 crores were advanced to them during the period. Besides making provisions for providing marketing facilities and supply of raw material, the Punjab government also set-up industrial estates at Ludhiana, Batala, Malerkotla, Nilokheri and Sonepat at a total cost of Rs. 74.97 lakhs (Bhatia, Gurbachan K. 1989).

Besides suffering from the natural locational disadvantage, the State of Punjab also suffers from another geographical drawback. Being a border state of India, whenever there occurs some external aggression, the State and more so its economy suffers a lot. Punjab has maintained a history of being quite vulnerable to the external aggressions. Within the period covered by the third five-year plan, India saw some major external disturbances. Indo-China conflict occurred in 1962. Apart from affecting the economy of the nation as a whole, it affected Punjab's economy badly. Due to this war, much of the expenditure, which was meant to be spent on the development of its secondary sector, had to be diverted towards country's defence requirements. In 1965 (and also in 1971), there occurred a major conflict between India and Pakistan. This event also stagnated the growth process being drafted beautifully in the plan drafts both at the national as well as state level. By the time third five-year plan came, Punjab had a good number of small-scale industries. Now was the time to shift the emphasis towards medium and large-scale industries. The establishment of many medium and large-scale industries which though planned in paper had to be postponed in reality.

By the time the third five-year plan ended, i.e. in the year 1966, Punjab had to face another major shuffle in its economic set up. Punjab was reorganized in the year 1966 and the State of Haryana emerged. The year is also known for a change that proved to be dominant enough to change the picture of the economy of the State. That change was the coming of Green Revolution in Punjab in 1966. Certain reforms were taken in the agriculture sector of Punjab. There happened consolidation of the landholdings. Major net sown area was brought under the purview of irrigation (almost 59 percent). To provide finances to the farmers, agricultural societies were established in many villages. Certain marketing societies were established to facilitate the farmer to sell his produce. These efforts boosted Punjab's economy in totality but adversely affected its industrial development, as the focus of all the developmental plans shifted towards agriculture sector once again. Though the contribution of green revolution cannot be underestimated in any sense, still it reversed the natural pattern of development which leads the developmental plans of any state or country from primary sector to secondary sector and then to the tertiary sector. Also with the reorganization of Punjab in 1966, almost all the areas possessing mineral and forest resources fell in the lap of the States of Haryana and Himachal Pradesh.

The period ranging from 1966 to 1969 saw the introduction of three annual plans. Along

with other difficulties, two drought years, i.e. 1964-65 and 1965-66 in India also thwarted the industrial progress in Punjab. But on the agricultural front, Punjab emerged as a big leader among other states of India. During the period 1968-69, it contributed 61 percent of wheat and 8 percent of rice procured for the Public Distribution System (PDS) at the national level. In an effort to reorganize the disturbed sectors of Punjab, the Government set up Punjab Financial Corporation, Punjab State Industrial Development Corporation and Punjab State Industrial Development Corporation. The year 1966 also saw the introduction of the New Industrial Policy by the Government of Punjab.

The fourth plan (1969-74) saw a period in which Punjab had already experienced one of its major economic reform i.e. green revolution. It also enjoyed the pride of feeding the whole nation at the time of crises. In the industrial sector of Punjab, there was a dominance of small-scale industries. The extent of medium and large-scale industries was almost negligible. The problems of availability of raw material, adequate infrastructure, especially power supply and also finance continued to exist at that time too. Whatever small-scale industries had established in the State, were also concentrated in a few districts of Punjab. In the industrial front, the main aim of the fourth plan was to establish medium and large-scale industries in the State. A huge part of the total expenditure being allocated to the industrial sector of Punjab was allocated for the establishment of medium and large-scale industries (45.6 percent of the total share of industrial sector). The imbalances between regions on the one hand, and between large and small industries on the other, continued to persist. (Draft Fifth Five-Year Plan, 1974-79).

Realizing that the long-term growth of the stagnated industrial sector lies in the development of the medium and large-scale industries, the fifth plan (1974-79) focused its approach on these industries. To reduce the regional disparities built in the industrial sector of Punjab, the fifth plan provided incentives for setting up industries in the backward regions of the State. The plan aimed at development of industrialization and infrastructure in the State. Till that time, the importance of the industrial sector in accelerating the growth of Punjab had been clearly realized. Taking ahead the twin objectives of reducing the regional disparities in the industrial sector of Punjab; and growing the medium and large scale industries more, sixth five year plan (1980-85) also tried to make Punjab a 'model state'. 'The main components of the plan aimed at making Punjab a 'model state' include diversification of the economy in favour of industry, generation of jobs for the unemployed and underemployed and reduction in regional, rural-urban disparities' (Punjab State Development Report, 2004).

'Power' is an utmost important ingredient for the development of industrial sector in any state. The seventh plan (1985-90) recognized this fact and provided for its regular availability. The overall growth rate of the Punjab economy during the seventh plan remained 5.98 per cent as compared to 5.79 per cent at the all India level (at 1980-81 prices).

During 1990-92, two annual plans were implemented. As in India as a whole, Punjab also saw the continuance of the on-going projects of the government in these two annual plans. The total outlay for states in these two annual plans was Rs. 54735.54 crore. The share of the states in total plan expenditure in these two annual plans was 39.68 per cent (Indian Planning Experience, A Statistical Profile, 2001). In 1992, eighth five-year plan was launched (1992-97). Some welfare goals like reducing unemployment were targeted in the plan. For this, it was realized that industry is the sector

that can contribute in providing large employment opportunities to the unemployed. For developing industry, private investment was largely encouraged. The growth rate for Punjab during this plan remained at 4.81 per cent, whereas it was 6.76 per cent for India as a whole (at 1993-94 prices). The ninth plan (1997-2002) enumerated some goals to be achieved following the plan strategy. These included vigorous thrust to agriculture and rural development, a great push to irrigation and power sectors, improvement in quality of life in villages and towns, creation of additional employment opportunities, and social justice for the disadvantaged. Micro-level planning received special attention, more so in the border districts (Punjab State Development Report, 2004). Punjab saw a growth rate of 3.97 per cent, whereas it was 5.50 per cent for the whole country. The growth rate in the secondary sector of Punjab was 4.97 per cent as compared to 4.63 per cent of that of India.

The finances of Punjab were in bad shape during the first three years of the tenth five year plan. However conditions improved in the later part of the plan. During the tenth plan (2002-07), the total outlay for Punjab was Rs. 15757.42 crore, whereas the total expenditure aggregated to be Rs. 14823.21 crore. The growth rate for the tenth plan was 5.03 per cent for the State as a whole and that for the industrial sector of the State was 4.78 per cent (Punjab Eleventh Five Year Plan Document, 2007-12).

The eleventh five year plan of Punjab has set up certain distinct priorities for the different sectors of the economy. Punjab being situated at a disadvantageous geographical location, the neighboring states like Himachal Pradesh, Uttaranchal and Jammu and Kashmir have benefited a lot due to this very fact (and also because of certain tax concession available in these states), leaving the manufacturing sector of Punjab, almost uncompetitive. As certain special concessions are available in these adjoining states of Punjab, not only the new industrial units but also the existing industrial units prefer to shift to these states rather than continue operating in the state of Punjab. The seeping of industry in other states has mostly affected the textiles, pharmaceuticals, engineering and auto component manufacturing sectors of Punjab. The State Government has suggested the union government to downsize the excise duty being levied on the MRP (Maximum Retail Price) in respect of drugs and medicines. The union government has sanctioned a project for development of on-port and off-port facilities at Wagha at an estimated cost of Rs. 87 crore. The four lanning of National Highway from Wagha to Amritsar is also underway. These projects will give a tremendous boost to trade with Pakistan and help in bringing investments in the backward border areas of Punjab. A large number of items, i.e. 1059 are tradable with Pakistan. However, out of these, only five items can move through land route. This negates the locational advantages the State has, with Pakistan (Punjab Eleventh Five Year Plan Document, 2007-12). Another important industry in Punjab that is suffering from one of the union government policies is wheat processing industry, which is being denied the locational advantage of its being situated in the State of Punjab itself where most of the wheat is grown. The pricing policy of the FCI (Food Corporation of India) has made the industry very uncompetitive in Punjab.

II. CONCLUSION

The economy of Punjab has predominantly remained an agro-economy. Punjab has achieved notable progress in agriculture because of successful application of the new agricultural technology. New and sophisticated farm technology had been introduced in Punjab in the mid-sixties. However, the development of the

State remained lop-sided as agriculture sector alone, had been the focus of the State Government for a long period. Agriculture sector in Punjab has reached a plateau, as no new breakthrough in farm technology has occurred and it was realized that the economy of the State needs orientation towards industrialization (Gill, K.S. 1980).

The share of industrial sector in the GSDP of the State has increased but not with a healthy pace. In the past, agriculture sector has grown at a healthy rate in the State but the industrial sector has failed in following its footsteps. There have been found to be many reasons behind this. Punjab is a locationally disadvantaged state. The State is characterized by virtual absence of mineral resources, which act as a basis for setting up of large number of industries based on iron, coal, copper, lead, manganese, mica, aluminium, bauxite and other ferrous and non-ferrous metals. The existences of minerals powerfully induce and assist industrial development, though cannot guarantee it (Johar, R.S. 1983). Apart from being naturally disadvantaged, the State is even far from the sources from where it could import the resources needed for industrial development. Ludhiana, a central town of Punjab, is located at 1700-2500 kms. Away from the ports and 1200-1500 kms. away from the sources of minerals. Due to remoteness of Punjab from major cities, ports and mines, entrepreneurs shirk to take an initiative of investing in the State, as transportation costs of importing minerals and other products rise quite high. Moreover, as a result of reorganization of the State in 1966, Punjab got 56 per cent of the population and 46 per cent of the area of erstwhile Punjab. In the process, many resources slipped into the newly established states. Whatever mineral and forest resources were available in Kangra went to Himachal Pradesh and major large scale industrial centres like Ambala, Faridabad, Yamunanagar and Sonepat went to Haryana. The new Punjab was left with only small scale industries. Further, under the colonial impact, states like Maharashtra, Gujarat, Tamil Nadu and West Bengal got the advantage of early start, whereas Punjab was put at a disadvantage due to late start. Moreover, there have also remained long phases of militancy in the State. The State has also suffered due to misallocation of industrial resources during partition of the country. However, efforts have been made to boost the economy of Punjab by developing the industrial sector along with the agriculture sector of the State. The State Government has tried to develop the sector through the five year plans too. Regarding the industrial sector, during the initial plans, the Government of Punjab emphasized on the establishment of small scale industries. By the time third five year plan came, Punjab had a good number of small scale industries. It was time to shift the emphasis from small scale industries to medium and large scale industries. Further, the need to emphasize on welfare goals like reducing unemployment was realized. Industrial sector was started being recognized as a good prospective source for employment provision in the State.

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SKILL DEVELOPMENT INITIATIVES IN INDIA

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Abstract

Over the past couple of years, the government of India has come up with various initiatives like the 'Make in India', 'Digital India' campaign with a singular aim to solve major challenges which could hinder the progress of our country. Although all three hold equal importance and are correlated, the 'Skill India' mission has come across as most vital since its vision is to up skill the citizen of India to create a skilled workforce that can positively impact the nations growth. Skill India is a dream project of Prime Minister Shri Narendra Modi Ji. The main goal of this scheme is to up skilling more than 40 crore individuals in multifarious field by the year 2022.

India currently holds the distinction for being one of the youngest nation in the world, i.e. largest youth demography. According to a report by the Ministry of Skill Development Entrepreneurship. Years of age, and over 62% of the population comes under the working age group (15-59 years). It also predicts that our country's population pyramid is expected to swell across the stated working age over the next decade. However, this is projected to last only till the year 2040. Thus, it has now become a matter of extreme importance for India to utilize its Demographic Dividend and overcome the skills gap within a limited timeline.

Keywords: Skill Development, entrepreneurship, Skill India

Objectives of the study

The main goal of up skilling more than 40 crore individuals in multifarious field by the year 2022 can seem like an achievable task on paper, but it is actually far from it. Undertakings of such magnitude need constant deliberation and have to be improvised at each step to counter every challenge on its path to success. Furthermore, it is predicted that the government may have to devote more than INR 8 lakh crore to this mission gradually over the next 8 years in order to accomplish this task.

India needs to build up quality education and skill development infrastructure and a policy especially for higher education to meet the requirements of futuristic employment opportunities. The policy prescription lies in shifting attention away from input to outcomes and focus on building quality education and skill development infrastructure. The overall standard of the education system is well below global standard as the single most significant finding of the annual status of education report (ISER) is that learning levels across the country, whether in public or private schools have not improved.

The agenda is to achieve not only faster growth but also the growth process which ensures broad-based improvement in the quality of life of the people especially the poor SCs/STs, other backward castes (OBCs), minorities and women and which seeks to provide quality of opportunities

to all. Bringing these excluded sectors of the society into the mainstream of the society. So that they are able to reap the benefits of the faster growing economy.

However, things have begun to look promising on this front ever since the budget for 2016 was announced, with the Ministry of Finance allocating over 1000 crore for this mission. Additionally, the ministry has announced some provisions for initiatives under this scheme-INR 1700 crore have been set aside for skilling institutions under Pradhan Mantri Kaushal Vikas Yojana. The main objective of this funding is to support development of infrastructure in this field which can help skill more than 1 crore with the next three years.

Features of 'skill India'

- The emphasis is to skill the youths in such a way so that they get employment and also improve entrepreneurship.
- Provides training, support and guidance for all occupations that were of traditional type like carpenters, cobblers, welders, blacksmiths, masons, nurses, tailors, weavers etc.
- More emphasis will be given on new areas like real estate, construction, transportation, textile, gem industry, jewellery designing, banking, tourism and various other sectors, where skill development is inadequate or nil.
- The training programmes would be on the lines of international level so that the youths of our country cannot only meet the domestic demands but also of other countries like the US, Japan, China, Germany, Russia and those in the West Asia.
- Another remarkable feature of the 'Skill India' programme would be to create a hallmark called 'Rural India Skill', so as to standardize and certify the training process.
- Tailor-made, need-based programmes would be initiated for specific age groups which can be like language and communication skills, life and positive thinking skills, personality development skills, management skills, behavioral skills, including job and employability skills.
- The course methodology of 'Skill India' would be innovative, which would include games, group discussions, brainstorming sessions, practical experiences, and case studies.

How is it different from the previous skill development policies?

It's not that we do not have any skill development programme already. The Government of India has always considered skill development as a national priority. It is just that since the ministry is new, the approach taken for skill development is also new. Earlier, the emphasis was on traditional jobs. But this time, all kinds of jobs will be given equal emphasis. Earlier, the responsibility was divided among various ministries, but this time, these are being clubbed together. The ministry of skill development and entrepreneurship will be the principal ministry which is going to coordinate with other ministries and organizations.

According to NaMo, Skill India won't be just a programme but a movement. Here, youth who are jobless, college and school dropouts, along with the educated ones, from rural and urban areas, all will be given value addition. The new ministry will be the certifying agency. Certificates will be issued to those who complete a particular skill or programme and this certificate has to be recognized by all public and private agencies including overseas organizations. Skill India programme for the entire nation.

Advantages of skill India

The idea is to raise confidence, improve the productivity and give directions through proper skill development will enable the youth to get blue collar jobs. Development of skills, at an young age, right at the school level is very essential to channelize them for proper job opportunities. There should be a balanced growth in all the sectors and all jobs should be given equal importance. Every job aspirant would be given training in soft skills to lead a proper and decent life. Skill development would reach the rural and remote areas also. Corporate educational institutions, non-government academic institutions, and society would help in the development of skills of the youths so that better results are achieved in the shortest time possible.

India currently holds the distinction for being one of the youngest nation in the world, i.e. largest youth demography. According to a report by the Ministry of Skill Development and Entrepreneurship. Years of age, and over 62% of the population comes under the working age group (15-59 years). It also predicts that our country's population pyramid is expected to swell across the stated working age over the next decade. However, this is projected to last only till the year 2040. Thus, it has now become a matter of extreme importance for India to utilize its demographic dividend and overcome the skills gap within a limited timeline.

CONCLUSIONS

What shape 'Skill India' will take and what it will do only time can tell. But no doubt it seems to be a good initiative – providing skills to people, especially because India is one of the few countries all across the world whose working age population will be very high, few years down the line, going by its ever-increasing growth of population, as per the World Bank.

It is also high time now measures are taken to improve the physical and mental development of the youths of the country's unemployment problem also gets reduced. It is time to open up avenues by which the youth accepts responsibility and no one remains idle because an idle youth is a burden to the economy. The economy should concentrate on job erection and social security schemes. With this new approach towards skill development, India can definitely move towards the targeted results.

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IMPACTS OF URBANISATION ON ENVIRONMENT

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Abstract

The urban problems are not all resulting from increasing city population alone but it is also the outcome of outright mismanagement and faulty planning. There has been no proper land use planning at all and with increase in urban growth, fertile land has been converted under residential and commercial purpose at fast pace. Similar in the case in the management of urban transportation, sewerage and sanitation etc. due to rapid increase in urbanization and industrialization, there is extra pressure on the infrastructural facilities of human settlements manifesting in environmental problems like increased incidence of air, water and noise pollution which is an acute problem for human, animals and vegetation life of the city. These pollutions give rise to much serious disease such as lung cancer, eye irritation, cholera, malaria and so on. Although it is impossible to restrict urbanization it has to be ensured that urbanization proceeds in the right path causing minimum impact on environment.

Keywords: urbanization and industrialization, urban transporatation, sewage and sanitation.

I. INTRODUCTION

Urbanization is one of the most striking features of contemporary civilization having a great bearing on socio-economic development of a region. It is widely regarded as one of the most important means of economic development because urban centre performs not only economic activities of production in manufacturing sector and construction but also performs essential services as of commerce, transport, communications, education and social services.

The rapid pace of urbanization is global phenomenon in developed as well as developing countries. Looking to the immediate past trends the pace have appeared to be more in developed countries and less in underdeveloped counties. Like many other developing countries of today, the level of urbanization in India is not very high. It ranks quite low among the countries of word in the degree of urbanization India's level of urbanization as well as changes in the level of urbanization have been very much in line with the historical trends worldwide. Urbanization is a process that leads to the growth of cities due to industrialization and economic development, and that leads to urban-specific changes in specialization, labor division and human behaviors. Due to uncontrolled urbanization in India, environmental degradation has been occurring very rapidly and causing many problems like shortages of housing, worsening water quality, excessive air pollution, noise, dust and heat and the problems of disposal of solid wastes and harmful wastes.

Review of literature

Urbanization is a complex process effecting changes in socio-economic and environmental parameters and relationship. It connotes a behavioral pattern of population, signifies the development of non-agricultural functions such as manufacturing, trade and commerce and service, induces migration from rural to urban areas and create environmental conducive for innovations and spread of technology.

Ronger Anderi (1982) showed that the urban growth rates are roughly the double the growth rates of national population in developing world. Stephen Malpezzi and K. Mayo (1987) also show that urban areas in developing countries are growing at extraordinary rates, often compressing into decades the urbanization process that has taken centuries in developed countries.

R. Mohan (1985) has show that urbanization is a natural result of economic changes that takes place as country develops, certain activities better performed in, indeed require settlement with agglomeration of people with high densities. While S.K. Gupta (1987) proved that process of industrialization, urbanization and economic development move together in cohesion and are closely related to each other, urbanization is one of the key force behind the industrial development. It provides basic requirement such as banking, insurance, better educational facilities etc.

II. OBJECTIVES

- To analyze the challenges of urbanization in terms of environmental pollution.
- To study the level and pattern of urbanization in relation to economic development.
- To assess the effect of urbanization on environmental pollution.

Impacts of urbanization on various components of environment

most likely of the major environmental problems of the next century will effect from the continuation and sharpening of existing problems that currently do not receive enough political attention. The problems are not necessarily noticed in many countries or then nothing is done even the situation has been detected. The most emerging issues are climate changes, freshwater scarcity, deforestation, and fresh water pollution and population growth h. These problems are very complex and their interactions are hard to define. It is very important to examine problems through the social-economic-cultural system. Even the interconnections between environmental problems are now better known, we still lack exact information on how the issues are linked, on what degree they interact and what are the most effective measures. One problem is to integrate land- and water use planning to provide food and water security.

Impacts on the atmosphere and weather

Changes in atmosphere Quality

Human activities release a wide range of emissions into the environment including carbon dioxide, carbon monoxide, ozone, sulfur oxides, nitrogen oxides, lead, and many other pollutants.

The creation of Warmth Island

Materials like concrete, asphalt, bricks etc absorb and reflect energy differently than vegetation and soil. Cities remain warm in the night when the countryside has already cooled.

Changes in Patterns of rainfall

Cities often receive more rain than the surrounding countryside since dust can provoke the condensation of water vapor into rain droplets.

Impacts on the lithosphere and land resources

Erosion and other changes in land quality

Rapid development can result in very high levels of erosion and sedimentation in river channels.

Pollution

Pollutants are often dispersed across cities or concentrated in industrial areas or waste sites. Lead- based paint used on roads and highways and on buildings is one such example of a widely dispersed pollutant that found its way in to soil.

Impacts on the hydrosphere and water resources

Flow of Water into Streams

Natural vegetation and undisturbed soil are replaced with concrete, asphalt, brick, and other impermeable surfaces. This means that, when it rains, water is less likely to be absorbed into the ground and, instead, flows directly into river channels.

Flow of Water through Streams

Higher, faster peak flows change streams channels that have evolved over centuries under natural conditions. Flooding can be a major problem as cities grow and stream channels attempt to keep up with these changes.

Degraded Water Quality

The water quality has degraded with time due to urbanization that ultimately leads to increased sedimentation there by also increasing the pollutant in run-off.

Impacts on the biosphere

Modification of Habitats

Fertilizers that spread across lawns find its way into water channels where it promotes the growth of plants at the expense of fish. The waste dumped into streams lowers oxygen levels during its decay and cause the die-off of plants and animals.

Destruction of Habitats

There is also complete eradication of habitats as an outcome of urbanization and native species are pushed out of cities.

Creation of New Habitats

New habitats are also created for some native and non-native species. Cities also create habitats for some species considered pests, such as pigeons, sparrows, rats, mice, flies and mosquitoes. Urbanization has, for example, eliminated many bat colonies in caves, but has provided sites such as bridges for these species to nest.

Urbanization in India and metropolitan cities

Pattern and Trend of Urbanization in India during 1951-2011

The pattern and trend of urban population and number of towns in India during 1951 to 2011 shows that total urban population has increased more than four times from 62 million to 302.6 million.

Table 1: Pattern and trend of urbanization in India 1951-2011

Census Years	Number of Towns	Urban population (in millions)	Percent Urban	Annual Exponential Growth rate	Rate of Urbanization
1951	3060	62.4	17.3	3.5	2.54
1961	2700	78.9	18.0	2.3	0.40
1971	3126	109.1	19.9	3.2	1.06
1981	4029	159.5	23.3	3.8	1.72
1991	4689	217.6	25.7	3.1	1.02
2001	5161	284.5	27.8	2.7	0.82
2011	6125	305.6	31.15	3.2	1.81

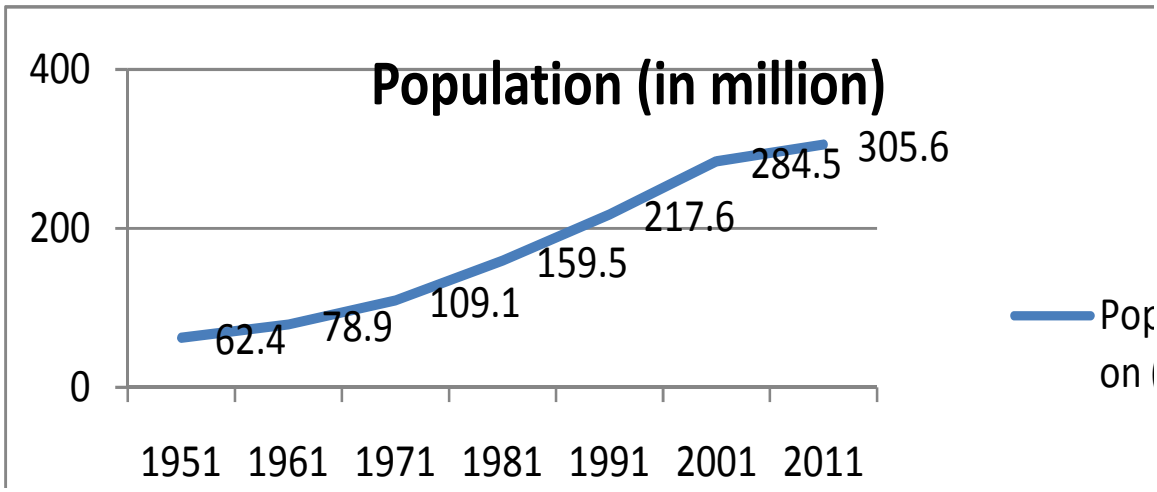


Fig.1: Growth in the size of urban population in India

(i) Percentage of Urban Population in India by Size -Class of Urban Centres, 1981-2011

Table 2: Percentage of Urban Population in India by Size -Class of Urban Centres, 1981-2011

Size Class	1981	1991	2001	2011
Class I(100000+)	51.4(102)	57.2(148)	60.4(216)	65.2(296)
Class II(50000-100000)	11.2(129)	10.9(173)	11.6(270)	11.0(341)
Class III(20000-50000)	16.9(437)	18.0(558)	14.4(738)	13.2(927)
Class IV(10000-20000)	12.8(719)	10.9(827)	9.5(1053)	7.8(1135)
Class VI (5000-10000)	6.9(711)	4.5(623)	3.6(739)	2.6(725)
Class VII(<5000)	0.8(172)	0.8(172)	0.5(229)	0.3(185)
Total	100(2270)	100(2476)	100(3245)	100(3690)

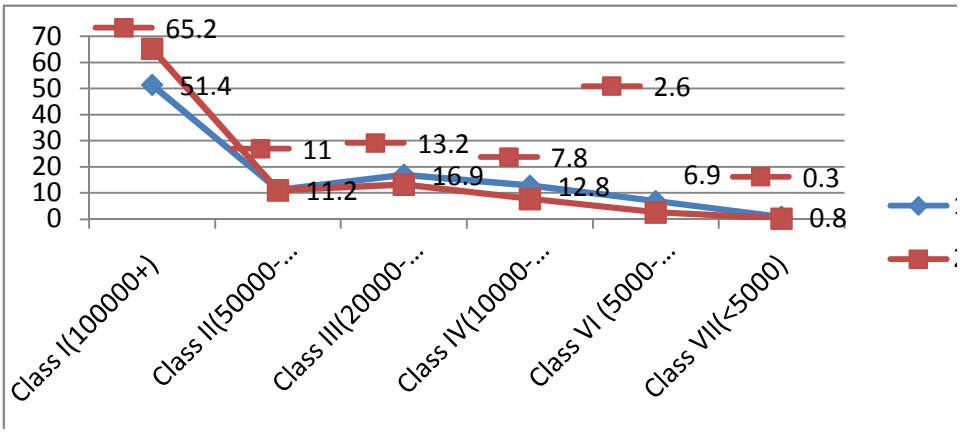


Fig.2: Percentage of Urban Population in India by Size -Class of Urban Centres, 1981-2011

(ii) Growth in the Number of Million Plus (1,000,000 Population or More) Cities inIndia during 1951-2011

Table 3: Growth in the Number of Million Plus (1,000,000 Population or More) Cities in India during 1951-2011

Census Years	Number of cities with population more then one million	Population (in million)	Percent increase	Population of million cities as percent of India's	
				Total population (in million)	Urban population (in million)
1951	5	11.75	21.3	3.3	18.8
1961	7	18.10	54.0	4.1	22.9
1971	9	27.83	53.8	5.1	25.5
1981	12	42.12	51.3	5.2	26.4
1991	23	70.67	67.8	8.4	32.5
2001	35	107.88	52.8	10.50	37.8
2011	40	121.07	53.2	12.3	38.6

Sources: Census of India 1951- 2011

Impact of urbanization on the environmental quality in the metropolitan cities Slum Situation in India and its Metropolitan Cities

Total slum population in India according to size/class of towns during 1991 shows that 41% of the total slum population was residing in million plus cities, where 27% of total population of India resides.

Table 4: Percentage of slum population in the four Metropolitan cities of India, 1991 -2011

Metropolitan cities	1991	2001	2011
Greater Mumbai(UA)	30.8	43.2	48.9
Kolkata(UA)	30.3	36.3	32.6
Delhi Municipal Corp.(UA)	18.0	22.5	18.9
Chennai(UA)	13.8	15.3	17.7

Sources: Census of India 1991, 2001 and 2011

Status of Municipal solid waste generation and collection in Metropolitan Cities of India

Mumbai generates the largest amount of Municipal solid waste in 2010, which is 5355 tonnes/day followed by Delhi (4000 tonnes/day), Kolkata (3692 tonnes/day) and Chennai, which is 3124 tonnes/day(Sunil Kumar, et al., 2009). But if we consider the per capita generation of solid waste, it is largest in Chennai, which is about 700 gms/day. The lowest per capita waste generation is in Kolkata, which is about 350 gms/day.

Table 5: Status of municipal solid waste generation and collection in Metropolitan Cities of India, 2010

Metropolitan Cities	Municipal Solid Waste (tones/day)	Per Capita Generation (kg/day)	Collection in percent
Mumbai	5355	0.436	90
Kolkata	3692	0.347	-
Delhi	4000	0.475	77
Chennai	3124	0.657	90

Sources: Central pollution Control Board, Status of solid waste Management in metro Cities India 2012

Growth in motor vehicles in India and in Metropolitan Cities

Within 10 years from 2000 to 2010 there has been almost a three-fold increase in the number motor vehicles in India. On an average 10% increase has been found in each year, which is a serious concern for air pollution.

Table 6: Growth in motor vehicles in India, 2000-2010

Years	Number of vehicles (In thousands)	Percent increase
2000	19152	0
2001	21374	11.6
2002	23507	10.0
2003	25505	8.5
2004	27660	8.4
2005	30287	9.5
2006	33850	11.8
2007	37231	10.0
2008	43159	15.9
2009	48240	11.8
2010	53100	10.1

Sources: Center for pollution control Board, Ministry of

Environment and Forests, Govt. of India, New Delhi, 2012

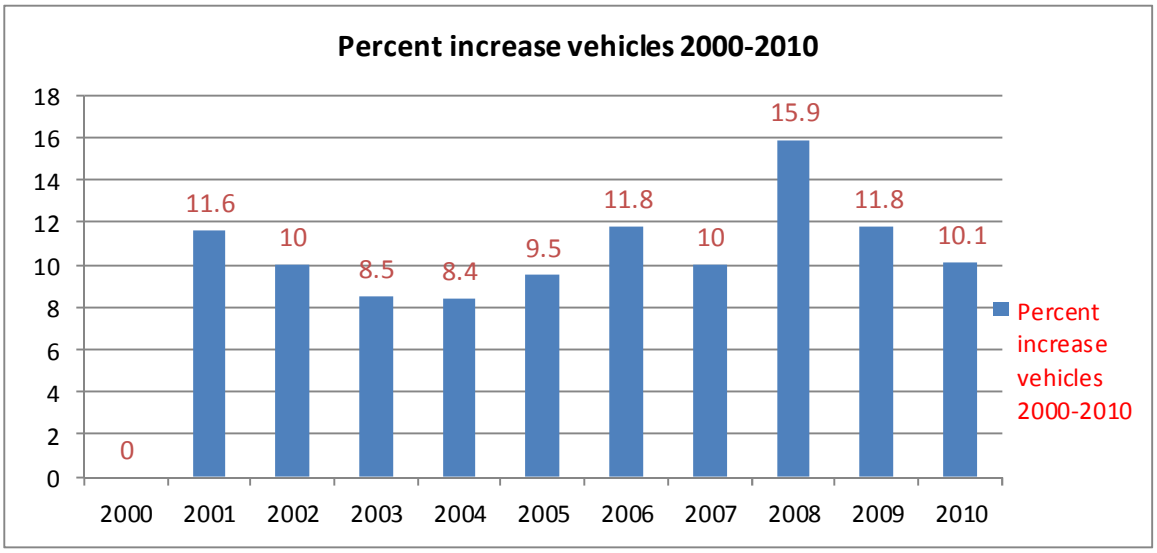


Fig.3: *Percent increase vehicles 2000-2010*

Waste Water Generation, Collection and Treatment in Metropolitan Cities

Water resources are diminishing not just because of large population numbers but also because of wasteful consumption and neglect of conservation. With rapid urbanization and industrialization, huge quantities of wastewater enter rivers.

Table 7: Waste water generation, collection and treatment in Metropolitan Cities of India, 2013-2014

Metro -politan Cities	Volume of waste water			Waste water collected		Capacity (mld)	Treatment		Mode of Disposal
	Domestics	Industrial	Total	volume	percent		Primary	Secondary	
Mumbai	2228.1	227.9	2456.0	2210.0	90	109.0	Y	Y	Sea Hugli river fish agriculture Yamuna river agriculture sea
Kolkata	1383.8	48.4	1432.0	1074.9	75.1	-	-	-	
Delhi	1270.0	-	1270.0	1016.0	80	981.0	Y	Y	
Chennai	276.0	-	276.0	257.0	93.1	257.0	Y	Y	

Source: control of urban pollution series, cups/45/2013-14,CPCB, 2013

III. CONCLUSIONS

- Failure of governance in today's cities has resulted in the growth of informal settlements and slums that constitute unhealthy living and working environment.
- Vehicular pollution control in metropolitan cities and other cities deserves top priority.
- In case adequate steps are not taken to prevent pollution and to improve the quality of life by providing more social amenities, the life of the urban dwellers of India may become more miserable this may be the cause of health hazards and worst devastation.
- Serious awareness should be given to the need for improving urban strategies, which promote efficiency in resource utilize.
- Some causes of damage to the environment due to urbanization lies in the legislation and the regulating agencies if the country.
- Urgent attention should be given to reduce the

generation of solid waste at the sources through mandatory standards and regulation fee and tax incentives, and education and Voluntary compliance.

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DISPARITY IN LITERACY: AN INTER – STATE ANALYSIS OF INDIA

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Abstract

We have been consistently focusing on parity between both the sexes regarding literacy levels. However, in reality noticeable disparities are observed between male – female literacy rates. The present study focuses on empirical analysis of male-female disparity in literacy across and within the states of India and Union Territories. The overall literacy rate of India is 74.04% whereas that of males is 82.14% and of females, it is 65.46% as per Census, 2011. The male-female disparity is seen more in rural areas than in urban areas. The gender disparity index of literacy shows much higher degree of disparity in rural areas which is more than national average disparity. There are variations in urban areas also but it is quite less according to computed standard deviation. Literacy is the basic building block and a critical element in the development of education in society. Therefore, the education policy of government should focus on female literacy particularly in rural areas. Because when you educate a woman; you educate a generation.

Keywords: Male-Female Disparity, Census, Female Literacy, Male Literacy, Gender Disparity Index

I. INTRODUCTION

Literacy is regarded as an important indicator of socio-economic and cultural progress. Being an imperative for development in society a multitude of existing challenges like unemployment, poverty and persisting social evils can be tackled by encouraging literacy in the first place. In today's dynamically changing world education is an indispensible prerequisite for women and men alike. Thus the focus of human resource development across countries is centered on strengthening the education scenario within their respective spheres of influence. Be it civilized society or productive workforce, all can only be aimed by first targeting to improve the education which in turn starts by encouraging literacy in the first place. India has made a significant progress in its literacy rates from 18.33% in 1951 to 74.04% in 2011 (Census of India, 2011) yet despite this progress, there is a lot more to achieve to achieve universal literacy especially at primary level of education as envisioned under the Millennium Development Goals that unfortunately couldn't be achieved within stipulated time frame and were furthered under Sustainable Development Goals that are to be accomplished by 2030.

Literacy is the most potent component and a critical element in the development of education in society. As is widely argued, "When you educate a man, you educate a person; but when you educate a woman, you educate a generation" it is very important to resolve for a holistic approach towards educating people. Since education exposes people to new thoughts and ideas and paves way for acquiring necessary skills, if half of the population is ignored, development will be skewed and the society will suffer as a whole. Though there

is improvement in the level of overall literacy but the gender disparity in literacy is evident. As per the census 2011, the literacy rate for males is 82.14% though it is 65.46% for women. And as women constitute half of the human resource they should be rightly recognized as an agent of socio-economic change and development of the country.

Educated women are empowered to assume a greater socio-economic role in their families and communities & they tend to reinvest majority of what they earn into their families. In vast literature it is found that as female education rate improves, rates of fertility, population growth, and infant and child mortality fall and indicators of family health, life expectancy, GDP, employment, gross enrolment ratio etc. rise. Educated women are more politically active and better informed about their legal rights and know how to exercise them. But in India this is yet to become a reality. Little has been achieved in the area of women empowerment, as for this to happen, this sector must experience a chain of reforms. Though India shows the potential to be the largest economy in the world, this idea is hindered by the lack of women's ample participation. Taking a leaf from Gandhi an model of education, the need to implement literacy programmes was emphasized as a key component of an integrated rural development programme with special emphasis on vocational skill development and income generation programmes as literacy is associated with both societal needs and economic development (Das & Singh, 2002). Literacy influences and determines the human resource not only qualitatively and quantitatively but also by desirably impacting other demographic attributes like fertility, mortality, age of marriage and economic participation of a population, ultimately aiming towards welfare of the society. (Sawant and Lewis, 2004).

II. OBJECTIVES

1. To analyse the nature of spatial variations in the level of literacy in India.
2. To estimate disparities in male-female literacy rates at the state level and rural- urban levels.
3. To suggest suitable policy measures for reducing disparities in literacy to achieve social and economic development of the economy.

Data Source and Methodology

The present study is based on secondary data. The database for the study is Census of India, 2011. The sample size is 35 which include both States as well as Union territories. In this study, Sopher's Disparity Index (1974) modified by Kundu and Rao (1983) has been used to calculate male-female disparity in literacy –

$$D = \log (x2/x1) + \log (100 - x1) / (100 - x2) \quad (i)$$

Kundu and Rao's modified disparity index formula, as follows:

$$D = \log (x2/x1) + \log (200 - x1) / (200 - x2) \quad (ii)$$

Where x2 is for male literacy rate and x1 is for female literacy rate.

Standard Deviation using SPSS is calculated to see the variation in the disparity index of literacy in rural and urban area.

Analysis

According to Census 2011, the literacy rate of India is 72.99% and that of male and female is 80.89% and 64.64 % respectively. It shows clear cut disparity in literacy rate of 16.25% on the basis of gender. However if the data is analysed further, it is revealed that the rural and urban areas vary from each other in terms of literacy rate. There is 16.34% of rural-urban disparity in literacy rate as this rate is quite high in urban areas i.e. 84.11% as compared to rural areas where it is 67.77%. Though, the variation in the literacy rate can be

seen within rural and urban areas in respect of gender. The male-female disparity in rural areas is 19.17% and 9.65% in urban areas. In both rural and urban areas the male literacy rate is considerably higher as 77.1% in rural area and 88.76% in urban areas. The female literacy rate is high in urban areas in comparison to rural areas and the disparity is of 21.18% in female literacy rate in rural-urban areas.

In male-female disparity index of literacy, the zero value of D represents no disparity at all. The higher the value of D, greater is the extent of disparity and lesser the value of D, lower the disparity. This index measures the relative disparity. The extent of variations in male – female literacy rate in rural and urban area is measured through this index

Table I: Literacy Rates (%) in India as per Census 2011

	Male	Female	Total	**Male-Female Disparity Index**	**literacy**
India	80.89	64.64	72.99	**0.115289**	
Rural	77.15	57.93	67.77	0.141954	
Urban	88.76	79.11	84.11	0.068706	

Source: Census of India - 2011

	State-wise Literacy Rate by Residence and Sex in India(As per 2011 Census)										
State/UTs	**Total**			**Rural**			**Urban**			**Disparity Index**	
	Persons	**Male**	**Female**	**Persons**	**Male**	**Female**	**Persons**	**Male**	**Female**	**Male-Female (Rural)**	**Male-Female (Urban)**
Andaman & Nicobar Islands	86.63	90.3	82.43	84.5	88.53	79.85	90.1	93.11	86.63	0.063473	0.050549
Andhra Pradesh	67.02	74.9	59.15	60.45	69.38	51.54	80.09	85.79	74.35	0.145715	0.080536
Arunachal Pradesh	65.38	72.6	57.7	59.94	67.44	52.04	82.93	88.45	76.66	0.128951	0.080875
Assam	72.19	77.9	66.27	69.34	75.4	63.03	88.47	91.81	84.94	0.094972	0.052827
Bihar	61.8	71.2	51.5	59.78	69.67	49	76.86	82.56	70.49	0.169569	0.086628
Chandigarh	86.05	90	81.19	80.75	85.77	73.17	86.19	90.11	81.38	0.087415	0.06313
Chhattisgarh	70.28	80.3	60.24	65.99	76.98	55.06	84.05	90.58	77.24	0.163109	0.088282
Dadra and Nagar	76.24	85.2	64.32	64.12	76.4	49.58	89.79	93.99	83.38	0.205403	0.071516
Haveli Daman and Diu	87.1	91.5	79.55	81.36	89.43	71.93	88.96	92.1	82.88	0.113633	0.064982
Delhi	86.21	90.9	80.76	81.86	89.37	73.1	86.32	90.98	80.95	0.106288	0.069769
Goa	88.7	92.7	84.66	86.65	91.71	81.63	89.95	93.21	86.56	0.069712	0.051386
Gujarat	78.03	85.8	69.68	71.71	81.61	61.36	86.31	90.98	81.03	0.14195	0.069337
Haryana	75.55	84.1	65.94	71.42	81.55	60.02	83.14	88.63	76.9	0.151246	0.080423
Himachal Pradesh	82.8	89.5	75.93	81.85	89.05	74.62	91.1	93.42	88.37	0.09569	0.043349
Jammu and Kashmir	67.16	76.8	56.43	63.18	73.76	51.64	77.12	83.92	69.01	0.172035	0.103193
Jharkhand	66.41	76.8	55.42	61.11	72.86	48.91	82.26	88.44	75.47	0.190232	0.087656
Karnataka	75.36	82.5	68.08	68.73	77.61	59.71	85.78	90.04	81.36	0.131413	0.062888
Kerala	94	96.1	92.07	92.98	95.35	90.81	95.11	96.95	93.44	0.040663	0.035691
Lakshadweep	91.85	95.6	87.95	91.58	94.53	88.5	91.92	95.84	87.79	0.048037	0.057783
Madhya Pradesh	69.32	78.7	59.24	63.94	74.74	52.43	82.85	88.67	76.52	0.171289	0.082789
Maharashtra	82.34	88.4	75.87	77.01	85.15	68.54	88.69	92.12	84.89	0.112689	0.054603
Manipur	79.21	86.1	72.37	76.2	83.39	68.89	85.38	91.68	79.31	0.101118	0.082164
Meghalaya	74.43	76	72.89	69.92	71.46	68.37	90.79	92.46	89.14	0.035685	0.034895
Mizoram	91.33	93.4	89.27	84.1	88.16	79.81	97.63	97.98	97.27	0.061811	0.022877

Nagaland	79.55	82.8	76.11	75.35	78.96	71.51	89.62	91.62	87.4	0.060463	0.039408
Odisha	72.87	81.6	64.01	70.22	79.65	60.74	85.75	90.72	80.42	0.135524	0.071351
Puducherry	85.85	91.3	80.67	80.1	87.44	73.02	88.49	93.03	84.17	0.096958	0.062759
Punjab	75.84	80.4	70.73	71.42	76.62	65.74	83.18	86.67	79.21	0.08376	0.05746
Rajasthan	66.11	79.2	52.12	61.44	76.16	45.8	79.68	87.91	70.73	0.23853	0.113272
Sikkim	81.42	86.6	75.61	78.95	84.62	72.45	88.71	92.35	84.7	0.085685	0.056707
Tamil Nadu	80.09	86.8	73.44	73.54	82.04	65.05	87.04	91.8	82.31	0.118837	0.066528
Tripura	87.22	91.5	82.73	84.9	90.07	79.49	93.47	95.51	91.38	0.073198	0.038682
Uttar Pradesh	67.68	77.3	57.18	65.46	76.33	53.65	75.14	80.45	69.22	0.170635	0.082999
Uttarakhand	78.82	87.4	70.01	76.31	86.62	66.18	84.45	89.05	79.25	0.135647	0.069399
West Bengal	76.26	81.7	70.54	72.13	78.44	65.51	84.78	88.37	80.98	0.095741	0.056521
India	72.99	80.9	64.64	67.77	77.15	57.93	84.11	88.76	79.11	0.141954	0.068706

The male-female disparity in literacy has been computed by Sopher's Disparity Index. The male-female disparity in literacy of India is 0.115289 whereas in rural areas it is 0.141954 and in urban areas it is 0.068706. The estimate presents that male-female disparity in literacy is higher in rural areas as compared to urban areas.

Table II: Comparison of States Having Highest and Lowest Literacy Rates

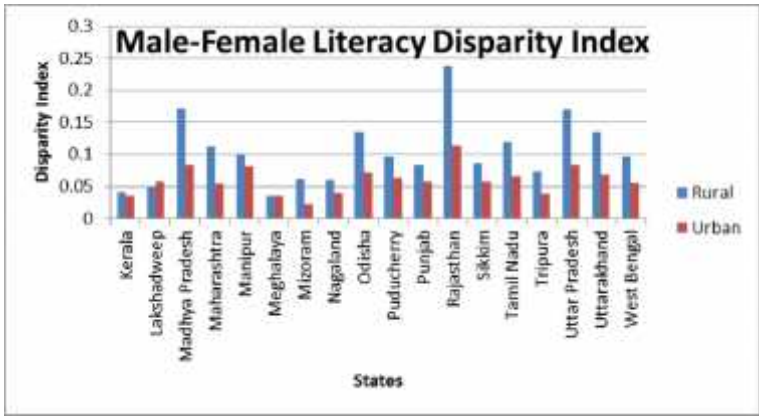
	Overall Literacy Rate			**Rural Literacy Rate**			**Urban Literacy Rate**		
	Total	**Male**	**Female**	**Total**	**Male**	**Female**	**Total**	**Male**	**Female**
Highest	Kerala	Kerala	Kerala	Kerala	Kerala	Kerala	Mizoram	Mizoram	Mizoram
Lowest	Bihar	Bihar	Bihar	Bihar	Arunachal Pradesh	Rajasthan	Uttar Pradesh	Uttar Pradesh	Jammu and Kashmir

Source: Census of India - 2011

The table II shows that Kerala is at top rank in overall and rural literacy rate whereas Bihar has lowest literacy rates in both the dimensions. In case of urban literacy rate, Mizoram is having highest percentage of persons as literates. On the other hand, Uttar Pradesh has the lowest percentage of urban literates. In respect of female literacy, Kerala has highest rank overall as well as in rural areas and Mizoram in urban area although the states having lowest rank in this dimension are Bihar in overall, Rajasthan in rural and Jammu and Kashmir in urban areas. While in male literacy rate, Kerala leads both in overall and rural areas although Mizoram is highest in urban areas whereas states having lowest male literacy rates are Bihar in overall, Arunachal Pradesh in rural and Uttar Pradesh in urban areas.

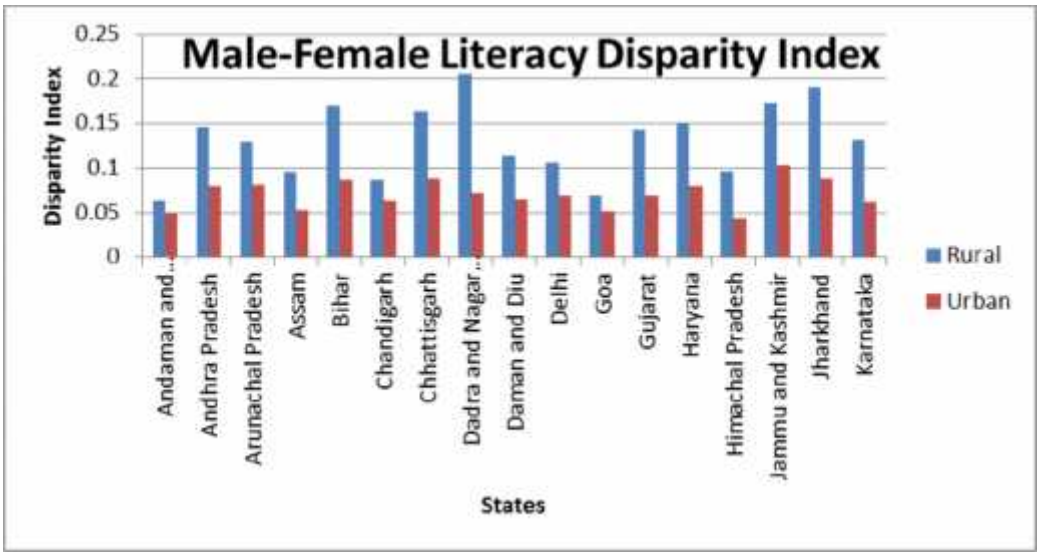
Table III: State wise Literacy Rates by Residence and Sex in India

Figure I(a): Spatial Variations Across Rural-Urban Areas In Male-Female Disparity In Literacy



Source: Author's calculations

Figure I (b): Spatial Variations Across Rural-Urban Areas In Male-Female Disparity In Literacy



Source: Author's Calculation

With the estimate of standard deviation of male-female disparity index of literacy it can be said that disparity exists in both rural (0.048798) and urban areas (0.01984). The variation in rural areas is higher than that in urban areas. The degree of variability within rural areas is significantly more as compared to urban areas. It is evident that the highest male-female disparity in literacy is in Rajasthan whereas lowest is in Meghalaya.

Table IV: Disparity among States Regarding Index of Male-Female Rural Literacy

Below Average	
Meghalaya	0.035685
Kerala	0.040663
Lakshadweep	0.048037
Nagaland	0.060463
Mizoram	0.061811
Andaman and Nicobar Islands	0.063473
Goa	0.069712
Tripura	0.073198
Punjab	0.08376
Sikkim	0.085685
Chandigarh	0.087415
Assam	0.094972
Himachal Pradesh	0.09569
West Bengal	0.095741
Puducherry	0.096958
Manipur	0.101118
Delhi	0.106288
Maharashtra	0.112689
Daman and Diu	0.113633
Tamil Nadu	0.118837
Arunachal Pradesh	0.128951
Karnataka	0.131413
Odisha	0.135524
Uttarakhand	0.135647
Gujarat	0.14195
Above Average	
Andhra Pradesh	0.145715
Haryana	0.151246
Chhattisgarh	0.163109
Bihar	0.169569
Uttar Pradesh	0.170635
Madhya Pradesh	0.171289
Jammu and Kashmir	0.172035
Jharkhand	0.190232
Dadra and Nagar Haveli	0.205403
Rajasthan	0.23853

From the table of male-female disparity index of literacy of urban area, it is revealed that Rajasthan has the highest on the other hand Mizoram has the lowest male-female disparity in literacy.

Table V: Disparity among States Regarding index of male-female urban literacy

Below Average	
Mizoram	0.022877
Meghalaya	0.034895
Kerala	0.035691
Tripura	0.038682
Nagaland	0.039408
Himachal Pradesh	0.043349
Andaman and Nicobar Islands	0.050549
Goa	0.051386
Assam	0.052827
Maharashtra	0.054603
West Bengal	0.056521
Sikkim	0.056707
Punjab	0.05746
Lakshadweep	0.057783
Puducherry	0.062759
Karnataka	0.062888
Chandigarh	0.06313
Daman and Diu	0.064982
Tamil Nadu	0.066528
Above Average	
Gujarat	0.069337
Uttarakhand	0.069399
Delhi	0.069769
Odisha	0.071351
Dadra and Nagar Haveli	0.071516
Haryana	0.080423
Andhra Pradesh	0.080536
Arunachal Pradesh	0.080875
Manipur	0.082164
Madhya Pradesh	0.082789
Uttar Pradesh	0.082999
Bihar	0.086628
Jharkhand	0.087656
Chhattisgarh	0.088282
Jammu and Kashmir	0.103193
Rajasthan	0.113272

As per the disparity index of male-female literacy, it is revealed that Rajasthan has the highest disparity index in rural as well as urban areas as compared to other states. Further within Rajasthan, male-female disparity in literacy is more in rural areas than in urban areas. The female literacy is very low in rural Rajasthan as not even half of the total female population is literate. The position of females is very miserable in Rajasthan especially in rural area which is strengthened (presented) by the disparities in literacy reflecting the low socio-economic status of families. There is male domination in education sector in Rajasthan due to which females have been less fortunate to be educated despite many government programs like National Literacy Mission.

Although there has been improvement in overall literacy rate with the government schemes but female literacy has not achieved desired levels especially among females in rural areas. The main hurdle in promoting literacy in rural areas is lack of employment oriented education. Other reasons behind low level of literacy in rural area are negative attitude of parents, lack of transportation facilities, child marriage, low economic status and excess burden of house related work. if there are male and female children in the family, preference will be given to the male child to provide him school level as well as higher education. on the other hand, girls will be required to help their mothers in their household chores. These problems need to be focused at policy level to uplift female literacy level by providing skill development along with education.

The lowest male-female disparity in literacy according to disparity index lies in Meghalaya in case of rural areas and in Mizoram in urban areas. This presents a positive picture of the north eastern states as performing states in terms of literacy. Low disparities show equal treatment and opportunities to both males and females. Mizoram ranks the highest in total urban literacy rate as well as in urban female and urban male literacy rate. Mizoram tops in enrolment ratio at upper primary level. Meghalaya is quite high in female literacy despite being low in overall literacy rate and it is having second highest enrolment ratio at both primary and upper primary levels. In north eastern states the tribal societies show high literacy rate and has lower gender disparity in literacy in tribal

dominated hilly areas. The gross enrolment ratio of the northern states is improving and is much above all India enrolment ratio.

Policy Recommendations

It is very important that the government of the day recognizes the urgent need to address concerns in the education sector. Of course literacy is the first step towards educating people and thus a workable approach needs to be formulated so as to attain literacy and educational requirements of a huge population that has the potential to deliver a great demographic dividend

- First and the foremost the existing facilities must be improved to ensure attainable efficiency. The poor infrastructure of schools in remote areas, lack of teachers and shortage of books with the students is highlighted in news every now and then. This calls for a dedicated monitoring mechanism and strict supervision. Since education is a state subject, each state government must fix accountability at relevant levels of administrative machineries to ensure proper functioning of their education departments' right from the ministerial to school teacher level. Public representatives at panchayat and municipal levels must also be encouraged to review the facilities pertaining to education in their respective spheres of influence.
- As the analysis shows that rural areas are more at a disadvantage for both genders. Thus a dedicated intervention from the government is necessary at the rural level. Schemes like 'Mid-Day Meals' that gained great success must be furthered so as to assure not only school enrollment for poor kids of village but also to enrich and nourish the growing kids. A dedicated and transparent real time monitoring system can be put in place to improve the efficiency of such schemes. This monitored data can also be placed on relevant government website to ensure public review.
- The analysis also portrays a grim situation in opportunities available to the girl child with respect to education. Early dropout and certain socioeconomic constraints have been responsible for low literacy of half of our population. Schemes like 'Ladli Lakshmi Yojna' initiated by Delhi Government and similar initiative under different names by states like Rajasthan, Madhya Pradesh, etc. must be adopted by other states too to encourage education of the girl child. 'Beti Bachao Beti Padhao' is an excellent initiative in this direction. As an added feature to such initiatives the government must also ensure vocational training in school curriculum, particularly for girls. This would give a logical extension to education and help build livelihood skills in girls. A synergy between the 'Beti Bachao Beti Padhao' & 'Skill India' can be worked out.
- To holistically address the problems pertaining to literacy and education, the society needs to be sensitized. It is necessary to launch crusades against social evils like child marriage, preference for male child etc. The civil society needs to be activated and supported proactively by the government in organizing awareness campaigns and enlighten the society about the ills of illiteracy. Even after 70 years of independence there are certain pockets in the country that are plagued by parochial mindset. This needs to be changed to attain the above mentioned goals in the first place.
- The private sector and Public Sector Companies must be encouraged to extend financial help for the cause under their Corporate Social Responsibility. A dedicated pool of funds for realizing measure to

encourage education, fueled by CSR contributions from all over, can be planned at the national level. This can be used to provide better school infrastructure, aiding conveyance like bicycles for young kids, etc.

III. CONCLUSION

The analysis clearly indicates that there are a wide range of variations in gender disparities in literacy rate between states and a similar situation emerges when analysis is made within states as per 2011 census. the literacy rates in rural areas are lower than the national percentage as a whole and also within male and female categories. It is found that there is greater gender parity in literacy rate of the urban areas. The male-female disparity is more in rural population than in urban population. This disparity speaks volumes about the socioeconomic status of population in both areas. It can be concluded that there is an inverse relationship between literacy and gender disparity.

Based on this empirical study, it is also found that the maximum gender disparity is in the state of Rajasthan in both rural and urban areas. On the other hand Meghalaya has the highest gender parity in case of rural population as Mizoram has for urban population. Consequently, there is a dire need to focus on the pertinent challenge of gender disparity in literacy rate particularly in rural areas because of low female literacy rate across as well as within states. This would be the most important task in order to harness the demographic dividend that our country offers today. Moreover, female literacy is a key element of an advanced and progressive society.

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THE TRANSFORMATION OF DEMAND-DRIVEN AGRICULTURE PRODUCE DISTRIBUTION NETWORK: SUFAL BANGLA AS AN EMERGING MARKET POINT

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Abstract

The present research paper deals with an emerging need for prioritizing strategies incorporated in the existing food value chain. The incorporation is to address the true transformation taking place in the agriculture produce distribution network. The study attempts to focus on the required shift from production-driven system to demand-driven system which appears to be insufficient to grab the end-consumers' preferences to informal sources of existing agriculture produce market network. The paper highlights the ongoing problems of multiple intermediaries involved in the distribution network of agriculture produce thereby creating the blow that affects both the farmers and the end-consumers by reducing farmers' potential income and by increasing end-consumers' expenses upon agriculture produce. The objective of the research work is to focus on the development of efficient market system of agriculture produce particularly fresh fruits and vegetables due to their daily needs.

To analyze the operational innovations required in the formation of demand-driven marketing system instead of production-driven system, the approach is to make the farmers independent from multiple intermediaries and to reduce their income insecurity at the one end and to reduce the cost of purchasing for end-consumers and to extend services at the other in order to benefit interface between farmers and end-consumers. A descriptive research design has been considered as a suitable methodology for the study conducted and data analysis procedure. A sample of 200 including emerging outlets and consumers has been approached for the study. A convenience sampling is being used to organize the sample design on the basis of available and approachable respondents. The consideration of the population consists of the consumers having access of either static or mobile outlets or informal market outlets or other private retail stores. Under this, the sample survey has covered different areas in three districts, namely Howrah, Hooghly and Kolkata in West Bengal based. A case-study on Sufal Bangla, an initiative taken by the Government of West Bengal, has been approached to comment how it assists farmers to get the premium price, have rational share in consumers' price, distribute quality produce at less retail price and create the

fruit-vegetables market a competitive one at the producers' end. The study finds that a mere 10 per cent of consumers bear the access to the emerging market of Sufal Bangla outlets with a very poor presence penetration which tends to be 0 percent - yet there is a ray of hope with 23 percent consumers' future purchase preference; definitely it will require high level of consumer awareness and frequent execution of effective planned initiative taken by the Government. The analysis further shows quality as the most influencing factor to the end-consumers with more than 66 percent responses followed by a 30 percent price response.

Keywords: Informal Sector, Production, Agricultural Marketing, Government Policy

I. INTRODUCTION

The present paper is a serious attempt to explore one of the darkest sides of agricultural market functioning, viz. exploitation of Indian farmers by the intermediaries, mostly informal in nature - which is one of the sources of income insecurity of Indian farmers along with their robust production. The Agriculture Produce Marketing Act (1963) becomes unable to safeguard farmers from exploitation due to the existing gap in agriculture marketing reforms despite the implementation of several Agriculture Marketing Reform initiatives since 2000. The Government has set a prior goal to double farmer's income by 2022 to boost up the agriculture - the sector providing livelihood to 58 per cent of the Indian population and 17.4 per cent of Indian GDP. The study observes that the prioritized strategies incorporated in the existing food value chain are still unable to address the true transformation undergoing in the agricultural marketing networks. The study observes that a mere focus shift from production-driven system to demand-driven system appears to be insufficient to grab consumers' preference to informal sources of networks even in the era of transformation. The existence of the informality in the integrated value chain still falls far short off to connect farm to competitive marketing channels operating with better price coverage to both the farmers and agro-consumers. The study is a mere attempt to detect a few facets on the basis of primary survey conducted to identify the nature and causes for such consumer preferences in the context of formality and informality to suggest policy prescriptions real driven.

II. SCOPE

The study acts as a showcase of the progressive growth of agriculture produce market and analyze the innovative initiative taken by the West Bengal Government through the introduction of Sufal Bangla outlets as an emerging market for fruits and vegetables in respect of formation of farmers group of formal organization with a future aim of prospect as a back bone of supply chain solution to Sufal Bangla. The research work further enumerates the scope for different farmer groups to act as an entry point by extension of agriculture marketing implementation. The study also shows the scope of the farmers that they can directly sell their produce to Sufal Bangla outlets by setting up local collection center. This model of emerging market of agriculture produce has given the chance of direct interaction between farmers and end consumers and leads to produce sorted and graded fresh fruit and vegetables according to the customers need and demand.

Statement of the Problem

Farmers or the agriculture producers do not have the proper tools, techniques, methods or the exact mechanism for selling their produce to the end consumers in efficient market. Therefore they became dependent on the third parties like middleman, agents or several intermediaries. This gap filling phenomena affects both the consumers and farmers due to high commission charged by

intermediaries. Multiple middleman take a major portion of the profit entitled for farmers before it reaches to the end consumers. Agriculture producers do not even get the deserving amount for their produce and end consumers has to pay relatively higher price. It also leads the feeling of income insecurity to the farmers.

III. OBJECTIVES

The objectives of the present study are:

1. To analyze the urgency of developing an efficient marketing system of agriculture produce market of fruit and vegetables.
2. To analyze the innovative creation of demand driven system instead of production driven system which will help to increase the farmers' income and reduce the cost of purchasing for end consumers.
3. To understand the influencing factors that would reduce farmers' income insecurity.
4. To analyze the extended services and benefitting interface between farmers and end consumers.

Background of the Study

There has been concern in the literature in recent years regarding the efficient marketing of agriculture produced fresh fruit and vegetables and that this is with much of discussion regarding high and fluctuating consumers' price yet only very small share of consumers' rupee reaching to the farmers. In a recent study, Kiruthiga, Karthi and Daisy (2015) have focused on marketing of agriculture produce covering the functions performed, functionaries involved and problems in agricultural marketing and their required reforms but ignore to find out the possible way of interaction between producers and end consumers**.**

Another study by Karl Heinz, Brunory, Sigrid Proost (2009) has shown that farmers can increase their income basis as rural entrepreneurs by developing new services and exploring new markets. It also discusses the gaps between present societal demands, related farm level adjustment and capacities of innovative agencies and advisory services.

Singh (2011) in his study has tried to show of connecting small primary producers with markets is identified as one of the major issues in policy and practice in case of improving livelihoods for millions of poor farming households in India.

Acharya (2011) has evaluated the performance of the existing marketing system, Institutions and accelerating agricultural development in the Nation. To Deshpande and Gopalappa (2003), establishment of effective price monitoring system including market information kiosks involving information on price, quality, and statistical database should be strengthened to improve the coverage and quality of agricultural marketing related information to reduce the time lag in its availability have been advised.

In a nutshell, all the reviewed studies seemed to be important and useful in case of detail understanding of agriculture produce market and problem faced by farmers and end consumers in the existing production-driven market system, but none of the above studies has looked into the details of emerging needs for transforming production-driven market system into demand- driven market system in terms of creating and raising the number of emerging agriculture produce market point with different aspect of price, quality and proper balance between end consumers' price and producers' share of it.

Methodology of Analysis

The study is based on the case study of Sufal Bangla, an initiative taken by the Government of West Bengal to assist farmers to get premium price and have rational share in consumers' price, to distribute quality produce at

less retail price and to create the fruit and vegetables market a competitive one at the producers' end. The study is based upon primary data collected with a semi-structured questionnaire and indirect interview method. A descriptive research design has been considered as a suitable methodology for the study conducted and data analysis procedure. A sample size of 200 including emerging outlets and consumers has been taken for this research work. A convenience sampling is being used as sample design on the basis of availability and approach-ability of the respondents. The consideration of the population consists of the consumers having access of either static or mobile outlets or informal market or other private retail stores. Under the consideration of this population, the sample survey of the present research work covers the areas of Mandirtala, Shibpur, Tikiapara, Liluah, Uttar Para, Keshtopur, Santoshpur, New Alipore, Tollygunge, Kalighat, Hatibagan, Maniktala, Tangra, Khidirpur, Lake Town, Kalindi bazaar, Lake gardens Salt Lake, City Centre, Rajarhat-Newtown. A set of relevant information is obtained from various issues and publications of West Bengal State Marketing Board, Kolkata as a proper source of secondary data in order to tally compatibility of the primary data collected herewith in order to refer suitable policy prescriptions.

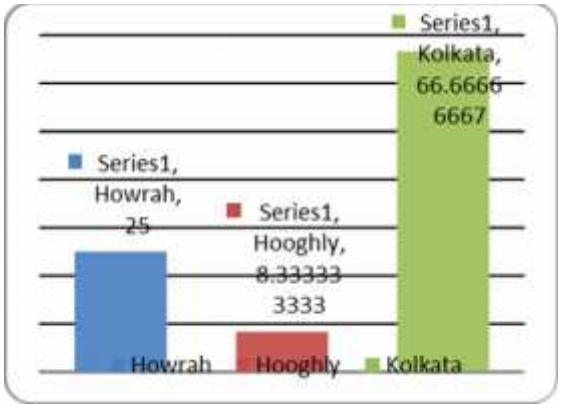
Data Interpretation and the Study

To analyze the operational innovations required in the formation of demand-driven marketing system instead of production-driven system, the approach is to make the farmers independent from multiple intermediaries and to reduce their income insecurity at the one end and to reduce the cost of purchasing for end-consumers and to extend services at the other in order to benefit interface between farmers and end-consumers. The results of primary survey conducted in the study including the particular reference of Sufal Bangla case-study is approached to defend the statement of the study conducted.

Table 1: Distribution of Outlets

District	No of Sufal Bangla Outlets	Percentage (%)
Howrah	9	25
Hooghly	3	8.333333333
Kolkata	24	66.66666667
Total	**36**	**100**

Figure 1: Distribution of Outlets



Source: Primary Survey.

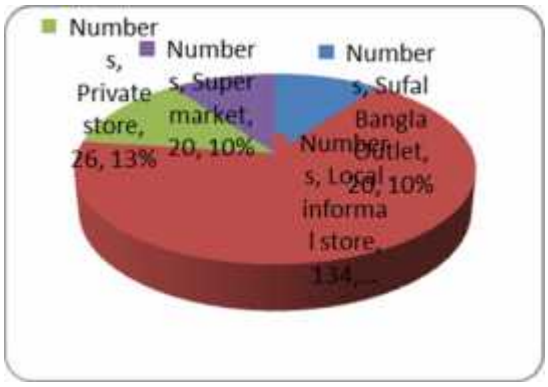
Data Analysis

Figure 1 shows that the maximum number of Sufal Bangla Outlets is present at Kolkata district with approximately 67percent followed by Howrah and Hooghly respectively 25 percent and 8 percent respectively. It clearly indicates that the Government initiative is lagging behind mostly in the areas of Hooghly and Howrah districts hence is Kolkata-centric.

Table 2: Consumers' Access of Agriculture Produce Market Points

Type of Agriculture Produce Market Point	Numbers	Percentage (%)
Sufal Bangla Outlet	20	10
Local informal store	134	67
Private store	26	13
Super market	20	10
Total	**200**	**100**

Figure 2: Consumers' Access of Agriculture Produce Market Points



Source: Primary Survey.

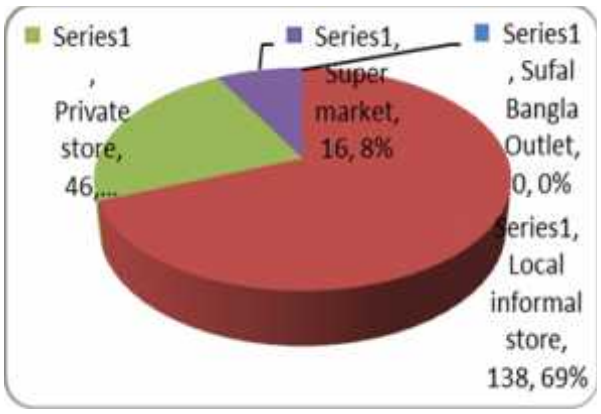
Data Analysis

The table shows that the majority of the respondents still prefer to visit the informal stores at the local level followed by private stores even after the initiative by the Government in the form of Sufal Bangla. The preference of the consumers is still strongly biased towards informal localization of sales outlets. The informality in the nature of demand-driven supply chain arrays some significant questions to the acceptability of the management devices supplied at the Government and private level.

Table3: Penetration of Agriculture Produce Market Point among Consumers

Type of Agriculture Produce Market Point	Numbers	Percentage (%)
Sufal Bangla Outlet	0	0
Local informal store	138	69
Private store	46	23
Super market	16	8
Total	**200**	**100**

Figure 3: Penetration of Agriculture Produce Market Point among Consumers



Source: Primary Survey.

Data Analysis

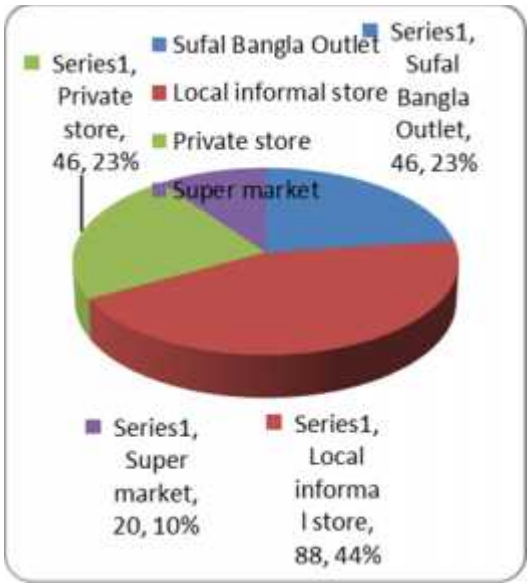
From Figure 2 and 3, it can be derived that that only 10 percent of consumers have the access to emerging market of Sufal Bangla outlets with a very poor presence penetration which tends to be 0 percent at present. It enumerates that high level of consumers' awareness campaign needs to be done using possible integrated marketing communication by West Bengal Government. The awareness campaigns supplied at the Government and corporate level still fall short of the desires – the outcome is the dominance of the informal outlets to address the demand of the consumers of fruits and vegetables.

Table 4:Future purchase preference

Type of Agriculture Produce Market Point	Numbers	Percentage (%)
Sufal Bangla Outlet	46	23
Local informal store	88	44
Private store	46	23
Super market	20	10
Total	**200**	**100**

Source: Primary Survey.

Figure 4: Future purchase preference



Data Analysis

Figure 4 shows that there is a ray of hope with 23 percent future purchase preference from Sufal Bangla Outlets among consumers; definitely it will require high level of consumer awareness and time to time proper implementation of the planned initiative taken by Government of West Bengal. The survey conducted in the present study keeps a positive future prospect of the initiative taken at the Government level.

Table 5: Factors influencing consumers' preference decision

Influencing Factor	Audience Response	Percentage (%)
Price	60	30
Quality	134	67
Locally Available	6	3
Other	0	0
Total	**200**	**100**

Source: Primary Survey.

Figure 5: Factors influencing consumers' preference decision



Data Analysis

Figure 5 indicates that the quality as the most important influencing factors to end consumers with approximately 67 percent which followed by price with 30 percent while purchasing fresh fruit and vegetables from agriculture produce market points. Local availability influences the choices of a mere 3 per cent of the consumers which refers that the consumers are ready to visit far by outlets (even informal in nature) if the supply chain management provided by the market outlet matches their demand-driven preferences.

IV. CONCLUSION

About 67 percent of the SufalBangla Outlets in West Bengal are being operated from Kolkata while at Hooghly the presence is very rare with only 8 percent; still it is better in case of Howrah with 25 percent of total number of SufalBangla Outlets. Therefore it can be stated that no significant positive relation exists between the population and number of SufalBangla Outlets in the area of study. It further enumerates the lag in implementation planning and planned change implementation. This situation occurs due to inequality in regional preference. This leads the end-use consumers to prefer the informal retail stores at the local level despite the private emerging stores and initiatives at the Government level by provision of Sufal Bangla outlets. The present research paper shows that instead of around 10 percent consumers have the access to Sufal Bangla as an emerging market point but their penetration level is very poor which tends to be 0 percent .It enumerates that high level of consumers' awareness campaign needs to be done using possible integrated marketing communication by West Bengal Government regarding the existing and upcoming outlets which will help the State Government by increasing the access of consumers to the outlets and to understand the demand of agriculture produce.

The incorporation here is to approach the true transformation that is going to take place in the agriculture produce distribution network in recent times. Government needs to act accordingly by fixing prioritized strategies to achieve the desired shift in agricultural marketing network channels in West Bengal, from a production-driven system to demand-driven system. The study finds that the supply chain management in West Bengal still appears to be insufficient to grab the end-consumers' preferences both at the Government and private level and relies upon the informal sources of agriculture produce marketing network. In spite of this entire critical situation the study shows a ray of hope with 23 percent consumers' future preference of agriculture produce from the Sufal Bangla outlets and same as in case of emerging private stores. The research work reveals that consumers' purchasing decision mostly influenced by quality and followed by the price of agriculture produce by the farmers. Hence a 360 degree operational innovation is required with the initiative taken by the Government to make it favorable for both the farmers and end consumers, more overly make this wide move Sufal Bangla as an emerging market point – a grand success.

Policy Prescription

The study refers a success story of the initiative taken by the Government of West Bengal, Sufal Bangla, an emerging market point to fulfill the demand-driven agriculture produce marketing network. However, the distribution of the success is still urban-centric. The Government has to take the necessary initiatives to distribute the fruits of the success in semi-urban and rural centers. The search for effective distributive networks is another area of academic research and policy making. Further, the study reveals that still the majority of the consumers prefer to address informal sources of outlets to meet their demand despite the supply of Government and corporate outlets – the reason for this informality in preference ordering still has to be searched for in order to make the Government initiative a real success.

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GOVERNMENT INITIATIVES FOR SKILL DEVELOPMENT IN INDIA

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Abstract

India is fast developing country. To contribute to the growth of economy, we need to have skilled workforce which can be available by vocational education and training system. Skilled workers increase the efficiency and flexibility of the labor market and can be more easily absorbed into the economy. Such skills capital can help to remain competitive and achieve sustainable growth. Skill development refers to equipping an individual with marketable skills. Skills and knowledge are important factors for economic growth of the country. Skills are imparted through the process of 'learning by doing' and are 'done on the job'.

As India moves progressively towards becoming a 'knowledge economy' it becomes increasingly important that the country should focus on advancement of skills. India has that potential of skill labour force from organized and unorganized sector. Our formal education and training system is not producing "work ready" youth. Thus skill up gradation is fundamental to personal development, employment and employability. National Skill Development Initiative will empower all individuals through improved skills, knowledge, nationally and internationally recognized qualifications to gain access to decent employment and ensure India's competitiveness in the global market.

Keywords: Initiatives, Knowledge, Efficiency, Skill Development, Employment etc.

I. INTRODUCTION

Human Resource Development plays an important role in economic development. Skill Development program is a right step in this direction. The main goal of the programmes is to create opportunities, space and scope for the development of the skill of the Indian youth. The emphasis is to skill the youths in such a way so that they get employment and also improve entrepreneurship. The new programme aims at providing training and skill development to 500 million youth of our country by 2020, covering each and every village.

Various schemes are also proposed to achieve this objective. There should be a balanced growth in all the sectors and all jobs should be given equal importance. There should be a balanced growth in all the sectors and all jobs should be given equal importance. Every job aspirant would be given training in soft skills to lead a proper and decent life. Skill development would reach the rural and remote areas also. Corporate Educational Institutions, Non-Government Organizations, Government, Academic Institutions, and Society would help in the development of skills of the youths so that better results are achieved in the shortest time possible.

The global economy is expected to witness a skilled man power shortage to the extent of around 56 million by 2020. Hence there is an

opportunity for India to meet the skilled manpower requirements in India as well as abroad. Thus skill building is necessary to improve the effectiveness of production.

Eleventh Five Year Plan focused on creation of National Skill Development Mission. India has set a target of skilling 500 million people by 2022.National Skill Development Initiative will empower all individuals through improved skills, knowledge, nationally and internationally recognized qualifications to gain access to decent employment and ensure India's competitiveness in the global market.

Review of Literature

Richard T. Gill (1965) has candidly remarked, "The point is that economic development is not a mechanical process; it is not a simple adding up of assorted factors. Ultimately, it is a human enterprise. And like all human enterprises, its outcome will depend finally on the skill, quality and attitudes of the men who undertake.

Dadabhai Naoroji has also candidly explained in his classic work "Poverty and Un-British Rule in India" that the drain of wealth from India under the British was the major cause of the increase in poverty in India during that period, which in turn arrested the economic development of the country. According to the Human Development Report (1997), Human Development is thus a process of widening people's choice as well as raising the level of well-being achieved.

W. Schultz (1995) has argued that investment in education enhances human capital formation. If this is not done and production is carried out with the help of unskilled and uneducated labour, the production will fall catastrophically from its existing level.

According to NaMo (2016), Skill India won't be just a programme but a movement. Here, youth who are jobless, college and school dropouts, along with the educated ones, from rural and urban areas, all will be given value addition. The new ministry will be the certifying agency. Certificates will be issued to those who complete a particular skill or programme and this certificate has to be recognized by all public and private agencies and entities, including overseas organizations. Skill India is a programme for the entire nation.

Commenting on the approval of Pradhan Mantri Kaushal Vikas Yojana 2016-2020, Shri Rajiv Pratap Rudy (Union Minister of State for Skill Development and Entrepreneurship (Independent Charge) said, "This is a big step for us towards empowering the youth of our country and we are certain to strengthen the system and make these trainings more effective with robust monitoring and outcome, with this new version of PMKVY. We completed close to 20 lakh trainings in 2015-16 under PMKVY and overall did 1.04 crore trainings in the year; and we are all geared up to meet the target that we have set for ourselves now. We seek support from the industry and our partners in making this scheme a successful example worldwide and encourage the youth to reap maximum benefit from it."

II. OBJECTIVES

The objectives of present study are:

1. To Understand the Concept of Skill Development
2. To Study the Policy Initiatives taken by the Central Government.
3. To Find out Gaps in the Evolving Skills Eco-System
4. Actions to be taken for Implementation

Methodology

The present work is conceptual in nature and based on secondary data made available from Reports, Government Documents and Publications, Websites etc.

Concepts of Skill Development

Skill development refers to equipping an individual with marketable skills. Skills and knowledge are important factors for economic growth of the country. Skills are imparted through the process of 'learning by doing' and are 'done on the job'. The main aim of skill development is to support achieving rapid and inclusive growth through:

- Enhancing individuals and Employability to meet labour market demands.
- Improving productivity and living standards of the people.
- Strengthening competitiveness of the country.
- Attracting investment in skill development.

As India moves progressively towards becoming a 'knowledge economy' it becomes increasingly important that the country should focus on advancement of skills. India has that potential of skill labour force from organized and unorganized sector. Our formal education and training system is not producing "work ready" youth. Thus skill up gradation is fundamental to personal development, employment and employability.

Policy Initiatives Taken by the Central Government

Improved training and skill development has to be a critical part of the employment strategy. Both the Tenth and the Eleventh Plans noted the large gap between the number of new entrants to the labour force and inadequate availability of seats in vocational and professional training institutes. The Eleventh Plan also identified various sectors with prospects for high growth in output, and for generation of new employment opportunities. Accordingly, the Eleventh Plan aimed, inter alia, at launching a National Skill Development Mission which would bring about a paradigm change in handling "Skill Development" programmes and initiatives. Subsequently, the Union Cabinet approved a Coordinated Action Plan for Skill Development, which envisaged a target of 500 million skilled persons by 2022.

Coordinated Action Plan for Skill Development

A three-tier institutional structure consisting of:

- The Prime Minister's National Council on Skill Development,
- The National Skill Development Coordination Board, and
- The National Skill Development Corporation has been set up to take forward the Skill Development Mission.

Prime Minister's National Council on Skill Development

The Prime Minister's National Council on Skill Development was set up as an apex institution for policy advice, direction, and review. The Council is chaired by the Prime Minister with ministers for Human Resource Development, Finance, Heavy Industries, Rural Development, Housing and Urban Poverty Alleviation, and Labour and Employment as members. Deputy Chairman, Planning Commission, Chairperson of the National Manufacturing Competitiveness Council, Chairperson of the National Skill Development Corporation, and six experts in the area of skill development are its other members.

The Prime Minister's National Council has endorsed a vision of creating 500 million skilled people by 2022 through skill systems, which must have high degree of inclusiveness in terms of gender, rural/urban, organized/ unorganized, and traditional/contemporary. The Council will lay down the overall, broad policy objective, financing, and governance models and strategies relating to skill development, review the progress of the scheme and guide mid-course correction, including addition and closure of parts

or whole of any particular programme or scheme, and coordinate public/private sector initiatives in a framework of collaborative action. The strategy to achieve such skill systems will depend upon innovative mechanisms for delivery through the Central Government, states, civil society, community leaders, and Public–Private Partnerships (PPPs).

National Skill Development Coordination Board (NSDCB)

The NSDCB has been set up under the Chairmanship of Deputy Chairman, Planning Commission, with secretaries of ministries of Human Resource Development, Labour and Employment, Rural Development, Housing and Urban Poverty Alleviation, and Finance as members. Secretaries of four states by rotation, for a period of two years, three distinguished Academicians / subject area specialists are the other members. Secretary, Planning Commission is the member secretary of the board.

The Board is expected to enumerate strategies for implementing the decisions of the Prime Minister's National Council on Skill Development and develop appropriate operational guidelines and instructions for meeting the larger objectives of skill development.

National Skill Development Corporation (NSDC)

The third tier of the coordinated action on skill development is NSDC, which is a non-profit company under the Companies Act with an appropriate governance structure. As mandated by the National Policy on Skill Development, NSDC will make periodic as well as annual reports of its plans and activities and put them in the public domain. The Corporation is expected to meet the expectations of the labour market, including the requirements of the unorganized sector.

National Policy on Skill Development

The formulation of a National Policy on Skill Development, and the launch of the Coordinated Action for Skill Development, and the setting up of the Prime Minister's National Council on Skill Development and NSDCB have been important and mutually supporting initiatives. The Skill Development Policy provides an enabling environment and the Council and the NSDCB provide a mechanism for implementation at the highest level. The National Policy on Skill Development also provides a national policy response to guide the formulation of skill development strategies and coordinated action by all concerned by addressing the various challenges in skill development:

- The enormous size of the task in building a system of adequate capacity.
- Diversifying skill development programmes to meet the changing requirements, particularly of the emerging knowledge economy.
- Ensuring quality and relevance of training.
- Building true market place competencies rather than mere qualifications.
- Creating effective linkages between school education and skill development.
- Ensuring equitable access to all, in particular the youth, disadvantaged groups, minorities, the poor, women, people with disabilities, dropouts, and those working in the unorganized sector.
- Reducing mismatch between supply and demand of skills.
- Promoting greater and active involvement of social partners and forging a strong, symbiotic, PPP in skill development.
- Establishing institutional arrangements for planning, quality assurance, and involvement of stakeholders and coordination of skill development across the country.

- Providing mobility between education and training, different learning pathways to higher levels, and establishing a national qualifications framework.
- Mobilizing adequate investments for financing skill development sustainably.
- Providing opportunities for life-long learning for skill development.
- Strengthening the physical and intellectual resources available to the skill development system.

Vocational Training Programmes

Since vocational training is a subject on the concurrent list, the Central and state governments share responsibilities. The Director General of Employment and Training (DGE&T) under Mole is the nodal department for formulating policies, laying down standards, curriculum development, trade testing, and certification. At the state-level, the state government departments are responsible for vocational training programmes. The National Council for Vocational Training (NCVT) and the Central Apprenticeship Council (CAC) advise the government on the formulation of policies and procedures, laying down training standards, and trade testing and certification at the national level. Corresponding state councils advise their governments on policy and procedures .There are 8,039 ITIs and ITCs imparting training in 114 engineering and non-engineering trades. Of these, 2133 are state government run ITIs while 5906 are private ITCs.

Skill Development Initiative Scheme (SDIS)

The SDIS was launched by the Ministry of Labour and Employment in 2007–08 with the objective of meeting the growing requirement of skilled manpower in the industry through short-term courses. In less than three years, 1108 Modular Employable Skills (MES) course modules have been developed covering 48 sectors of the economy. The duration of these courses ranges from 60 hours to 960 hours and they are modular in nature so that a person can acquire skills, get employed, come back to the institute, and acquire another skill according to his or her liking and the market requirement.

The scheme has been very well received by the industry and youth. 5203 (2574 Government, 1241 ITCs, and 1396 others) Vocational Training Providers (VTPs) have been empanelled from the private and public sectors and 22 independent assessing bodies have been appointed to assess the competencies of the trainees trained by VTPs. So far 467277 persons have been trained, tested, and certified, out of which 242191 have already found employment.

State Skill Development Missions (SSDM)

In line with the Coordinated Action on Skill Development, the state governments were also requested to set up their own State Skill Development Missions for skill development to address the specific problems of multiple interfaces with the state governments in securing approval for both central and state schemes relating to skill development.

Social Security

An effective social security system is an important part of inclusiveness. With a growing economy and active labour market policies, it is an instrument for sustainable social and economic development. It facilitates structural and technological changes, which require an adaptable and mobile labour force. With globalization and structural adjustment policies, social security assumes a renewed urgency.

The government enacted the Unorganized Workers Social Security Act, 2008 and implemented various social security schemes. The government has also constituted a National Social Security Board headed by the Union Minister of

Labour and Employment under the Unorganized Sector Workers Social Security Act, 2008.

Setting Up Of New ITIs And SDCs

As another step towards the Skill Development Initiative, it is also proposed to set up 1500 new Industrial Training Institutes (ITIs) and 50000 Skill Development Centers (SDCs), adding to the institutes that already exist through the PPP mode. These SDCs are to be set up by various ministries and departments. The Mole has been given a target of setting up 5000 SDCs in the PPP mode. These SDCs are proposed to be set up in rural and difficult areas, border areas, and hilly areas in a cluster of about ten villages at locations to be decided by the state governments. It is proposed to cover districts unrepresented by ITIs / ITCs and then to cover unrepresented blocks. The proposal is still in an early stage of implementation.

Skill Development for the Unorganized Sector

The unorganized sector consisting of own account workers, workers, and apprentices in micro enterprises, unpaid family workers, casual labour, home-based workers, and migrant labour, out-of school youth and adults in need of skills, and farmers and artisans in rural areas, among many others, is characterized largely by low skills, low productivity, and poor incomes. As illustrated in the National Policy, skill development for the unorganized sector has great potential for ensuring that the growth process is highly inclusive. However, the implementation of the policy for this sector remains a formidable challenge.

Gaps in the Evolving Skills Eco-System

Gaps in the evolving skill eco-system, which are required to be bridged towards achieving the goal set out by the Prime Minister's Council include:

- Absence of comprehensive and accurate data on the number of individuals trained through the various skill development programmes;
- Absence of skills infrastructure required to impart skills helping the youth to acquire employment in emerging sectors, such as IT, Biotechnology, Nano-Technology, Pharmaceuticals, Alternative Energy, and High-End Construction and Engineering, where opportunities are abundant and the wages are attractive;
- Absence of continued involvement of the industry in key actions of ITIs, such as revising ITI-Syllabi and up-keep of infrastructure (for example, machinery being utilized to teach students) in some states;
- Absence of an inclusive approach to have a concerted strategy for imparting skills to large sections of the population employed in the unorganized sector; and
- Absence of adequate resources and resource focus.

Actions to be taken for Implementation

Given these gaps in the evolving skills ecosystem, several issues merit attention for sharpening the implementation of various skill development programmes:

- For ensuring effective implementation of existing programmes, an implementation strategy and detailed implementation plan with achievement targets and time-lines would need to be put in place, in consultation with relevant ministries, state governments, and private sector groups. A clear indication of a responsible agency or ministry responsible for implementing the policy would be important.
- It is important that the skill training that is provided is of quality. In this respect, it is important to create a labour market information management system, which can be accessed by the industry as well as by other training centres to track information on skills

availability and gaps across training centers in India.

- Capacity building of public officials is required for skills training in 'New Economy' sectors, such as Biotechnology, Nano-Technology, Construction Industry, and the Oil and Gas Industry to nurture successful PPPs.
- The extent of functional autonomy to institutes, such as ITIs needs to be enhanced to improve the effectiveness of IMCs further.
- In the context of ITIs one finds that the Public Works Departments (PWDs) in various states are the only agencies in charge of creating the necessary infrastructure. The possibility of strengthening IMCs so that they create necessary infrastructure on their own in a timely manner could be explored.
- There is a need for forming a policy for social security with a focus on clearly defined objectives, techniques to be adopted for providing social security to the different target groups, and financing and administrative arrangements.
- There should be wider coverage of beneficiaries under the EPF and ESI Acts.
- A detailed exercise needs to be conducted to compare India's per capita spending on a range of training options with other emerging economies in Asia and then to specifically focus on those sectors for skilling for which funds from the private sector are not readily forthcoming.
- There is a need for further extension of the social security net to the unorganized sector.

There should be a Skill Development System that promotes initiative, excellence, innovation, autonomy, and participation, while ensuring that the legitimate interests of all beneficiaries are protected.

III. CONCLUSION

India is emerging with one of the youngest population and has global opportunities due to human resource reservoir. By promoting PPP models of financing skill development, more employment can be generated. The corporate houses could participate actively in industry based skill development programmes and by channelizing funds allocated for corporate social responsibility. India suffers from skilled manpower deficiency due to absence of required skills among the workforce. If this skill gap is removed, India can become the global manpower hub for skilled manpower. Skill development efforts need to be accelerated and existing schemes shall be reviewed, strengthened. Greater focus on International Collaborations and informal sector would increase the skills. Local trainers will be upgraded and developed into master craftsmen. India will not only be ahead in the race but can also be game changer.

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MIGRATION, REMITTANCES AND UTILIZATION: MYTHS AND REALITY

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Abstract

The present study observed that remittances are used both for productive and unproductive purposes in the region. Productive purposes like development of agricultural activities through the improvement of land and use of modern inputs some of migrant households attempted to increase agricultural output. Against this, because of strong blind belief migrant households used remittances for unproductive purposes like cutting goat/sheep and expenditure on feeding. Further, few migrant households spend remittances on consumptive investment like repairing old houses or construction of new houses. And also few acquired skill or training and started small business activities which are contributing additional income to these households. Equally important issue is remittances reduced inequality among migrant households and children's education has been increased. Thus, observations of the study highlights that there is overall improvement in socio-economic conditions due to remittances among migrant households in study region.

Keywords: Migration, Utilisation, Remittances, migrant workers

I. INTRODUCTION

In the past few years, there has been a remarkable renaissance in the interest in remittances. This interest has undoubtedly been triggered by a striking increase in remittance flows: after years of relative neglect, they have been rediscovered as a potential source of development finance. Further, there has been a one-sided focus on remittances and their direct economic consequences. Less systematic attention has been paid to the non-pecuniary consequences of remittances, such as their impact on health, education, gender, care arrangements and social structures and ethnic hierarchies in migrant communities. There has also been less attention paid to the non-remittance-related impacts of migration, such as the role of migration and migrants in cultural and social change in origin societies.

Thus, migrants send money back home either for their households' maintenance expenditure or investing in profitable ventures.

Depending on the nature of remittances and the economic conditions charaterising remittances receiving economies, remittances affect consumption and investment decisions in receiving economies. Remittances sent by migrant workers to support their household members left behind are especially an important source of financial support for many families in the backward regions. They directly exert a significant influence on the standard of living of receiving households. They are spent on education, health, and consumption or on various forms of human capital formation. Further, it is seen that while a very large proportion of remittances is spent on consumption, a very small proportion is also saved or used for productive investments. Remittances are also used for other purposes such as repayment of debts, funeral assistance etc. (Irudaya Rajan S.I., 2010).

A heavy out migration of Hyderabad-Karnataka region is rooted in complex socio-economic factors. Land is mostly unevenly distributed making a large proportion of people landless and petty farmers. This region in comparison to other regions of Karnataka state remained rural and backward area in character. The development of irrigation projects and industries to absorb increasing population is not up to the mark. The result is that people are mainly poor and have moved out for livelihood purpose. In this background here an attempt is made to analyses the utilization of remittances and its impact on various areas in the Hyderabad-Karnataka region.

Data Sources

This study was based on primary data collected from migrant households in rural areas of Hyderabad- Karnataka region in Karnataka State. For this, Multiple-stage random sampling procedure was adopted to select a representative sample from one taluka in Yadgir district and three taluka from Gulbarga district. Taluka were further divided into hoblis. From each hobli 25 migrant households were selected. Selection of the villages was the next stage in the sampling procedure (one to three villages were selected from each hobli based on availability of migrant households). Further, 150 migrant households from Yadgir district and 325 migrant households from Gulbarga district were interviewed. Thus, total sample size comes to 475 migrant households in Hyderabad-Karnataka region. The percentage and cross tables were prepared to facilitate the comparison and analysis.

Study Findings and Discussion

Following are study findings and their discussion

Amount of Remittances

A migrant may live in any condition in the city, but he usually sends home some money for his family members. This financial assistance or remittances improves the economic condition of his family. In many cases, without the migrant's monetary contribution, it would not have been possible for their family members to pull on. There are instances that migrants have been sending more than half of their monthly income or salary to their family members in the village. In a majority of cases, the primary aim of migration is to bring about an economic condition of the family (Upreti H. C., 1981). The information about amount of remittances send by migrants is given in Table 1. It can be seen from Table that 38.11 per cent migrants send money between Rs. 20,001 to 30,000 per annum and 36.63 per cent migrant's remitted money between Rs. 30,001 to 40,000 per annum. Against this, 16.00 per cent migrants remitted below Rs. 20,000. Further, it is reported that 7.58 per cent migrants remitted Rs. 40,001 to 50,000 and only 1.68 per cent migrants remitted amount more than Rs.50, 001 per annum.

Table 1: Amount of remittances received.

Amount (Rs.)	District		
	Yadgir	Gulbarga	Total
Up to 20,000	10 (6.67)	66 (20.31)	76 (16.00)
20,001 to 30,000	50 (33.33)	131 (40.31)	181 (38.11)
30,001 to 40,000	72 (48.00)	102 (31.38)	174 (36.63)
40,001 to 50,000	16 (10.67)	20 (6.15)	36 (7.58)
50,001and above	2 (1.33)	6 (1.85)	8 (1.68)
Total	150 (100.00)	325 (100.00)	475 (100.00)

Source: Primary data.

Note: Figures in brackets indicates percentages.

District-wise split of data illustrates that 33.33 per cent migrants in Yadgir district and 40.31 per cent migrants in Gulbarga district remitted between Rs. 20,001 to 30,000 followed by migrants who remitted Rs. 30,001 to 40,000 per annum constitutes 48.00 per cent in Yadgir district and 31.38 per cent in Gulbarga district. About 6.67 per cent migrants in Yadgir district and 20.31 per cent migrants in Gulbarga district remitted less than Rs. 20,000 per annum. Further, 10.67 per cent and 1.33 per cent migrants in Yadgir district and 6.15 per cent and 1.85 per cent migrants in Gulbarga district remitted Rs. 40,001 to 50,000 and more than Rs. 50,000, respectively. The analysis shows that migrant households in study region received good amount of remittances from the migrants. Since income earned from local activities is insufficient, the migrant households have depended largely upon remittances. However, migrants by and large are illiterate and employed as unskilled workers, we cannot expect a very high amount of remittances flowing back to rural areas of migrant's origin in the study region.

Source of Food Consumption

The remittances are mainly used for current consumption; health, education, food, housing etc., all of which contribute to the improvement in standard of living of the remittance receiving households, which ultimately affect the economic, socio-cultural and demographic situation of rural areas (Archana K.Roy, 2011). It is argued that, in case of subsistence migration, the remittances are sources mostly used for the purpose of food consumption. It is worthwhile to note that all the 475 migrant households reported that remittances were the main source of their food consumption in the study region. Migrant house holds monthly expenditure on food have been expressed in the Table 2. It is observed from the study results that 40.42per cent migrant households stated that their monthly expenditure on food was Rs. 1001 to 2000, whereas 32.85 per cent migrant households spend up to Rs. 1000. Monthly expenditure Rs. 2001 to 3000 on food was borne by 21.47 per cent migrant households and more than Rs. 3000 by 5.26 per cent migrant households in the region.

Table 2 : Monthly Expenditure of Remittances on food.

Expenditure (Rs.)	District		
	Yadgir	Gulbarga	Total
Up to 1000	48 (32.00)	108 (33.23)	156 (32.85)
1001 to 2000	54 (36.00)	138 (42.46)	192 (40.42)
2001 to 3000	38 (25.33)	64 (19.69)	102 (21.47)
3001 and above	10 (6.67)	15 (4.62)	25 (5.26)
Total	150 (100.00)	325 (100.00)	475 (100.00)

Source: Primary data.

Note: Figures in brackets indicates percentages.

Distribution of data according to district presents that 36.00 per cent migrant households in Yadgir district and 42.46 per cent migrant households in Gulbarga district spend Rs. 1001 to 2000 on food consumption. The expenditure up to Rs. 1000 on food consist 32.00 per cent migrant households in Yadgir district and 33.23 per cent migrant households in Gulbarga district. Within the food expenditure slab of Rs. 2001 to 3000, migrant

households constitute 25.33 per cent in Yadgir district and 19.69 per cent in Gulbarga district. Further, monthly expenditure more than Rs. 3000 was made by 6.67 per cent migrant households in Yadgir district and 4.62 per cent migrant households in Gulbarga district. This reflects that there is improvement in condition of expenditure on food consumption due to remittances received. Even, the consumption of mutton, chicken, good food items, etc. are noticed after the migrants returned to villages.

Repaired Houses

Another important use of the remittances by the households was in meeting expenses towards repair of houses. Because, the houses are mostly mud-built or lime stone roped old houses in the region. These houses need maintenance and repaired, otherwise the houses will be damaged. It is found from the Table 3 that 77.72 per cent migrant households spend remittances more than Rs. 20,000 for repair of their house. The migrant households spend Rs. 10,001 to 20,000 for repair purpose of house constitutes 14.36 per cent followed by 5.94 per cent migrant households used Rs. 5001 to 10,000 for this purpose out of the remittances received by them. Only 1.98 per cent migrant households used up to Rs. 5000 out of the remittances for the repair of house.

District-wise data in the present study shows that 58.50 per cent migrant households in Yadgir district and 84.56 per cent migrant households in Gulbarga district spend more than Rs. 20,000out of the remittances for the purpose of repair of house. Followed by this, 15.09 per cent and 20.75 per cent migrant households in Yadgir district and 2.68 per cent and 12.09 per cent

Table 3: House repaired out of remittances.

Amount (Rs.)	District		
	Yadgir	**Gulbarga**	**Total**
Up to 5000	3 (5.66)	1 (0.67)	4 (1.98)
5001 to 10,000	8 (15.09)	4 (2.68)	12 (5.94)
10,001 to 20,000	11 (20.75)	18 (12.09)	29 (14.36)
20,001 and above	31 (58.50)	126 (84.56)	157 (77.72)
Total	53 (100.00)	149 (100.00)	202 (100.00)

Source: Primary data.

Note: Figures in brackets indicates percentages.

Migrant households in Gulbarga district used Rs. 5001 to 10,000 and Rs. 10,001 to 20,000 for repairing house, respectively. Further, 5.66 per cent migrant households in Yadgir district and 0.67 per cent migrant households in Gulbarga district used up to Rs. 5000 out of remittances towards the repair of house. Thus, main purpose of use of remittances after food consumption is repair of house in study region.

Improved Land

Technological change would also be stimulated to the extent that out migrants repatriate savings to the rural areas in the form of remittances or capital equipment. Some have attributed such a change to the dynamism of return-migrants who bring alternative production technologies. They may process skills required to overcome bottlenecks inhibiting technological change, notably mechanical skills which are rarely available in remote rural areas. Migrants may also introduce cash crops and establish marketing outlets for goods produced in rural areas, thereby extending the market which in turn promotes commercialization of agriculture (Oberai A.S and Man Mohan Singh H.K., 1983). It is found from the Table 4 that 338 migrant households utilized remittances for the improvement of land. Of them 53.25 per cent migrant households used more than Rs. 10,000 out of the remittances for the

improvement of land in the villages. Against this, 34.32 per cent migrant households used up to Rs. 5000 and migrant households who used Rs. 5001 to 10,000 constitutes 12.43 per cent for the improvement of land.

Table 4: Improved land with the help of remittances.

Amount (Rs.)	District		
	Yadgir	Gulbarga	Total
Up to 5000	67 (67.68)	49 (20.50)	116 (34.32)
5001 to 10,000	21 (21.21)	21 (8.79)	42 (12.43)
10,001 and above	11 (11.11)	169 (70.71)	180 (53.25)
Total	99 (100.00)	239 (100.00)	338 (100.00)

Source: Primary data.

Note: Figures in brackets indicates percentages.

District-wise analysis of data gives a different picture. For instance, 67.68 per cent migrant households in Yadgir district used remittances less than Rs.5000 for the land improvement whereas 70.71 per cent migrant households used remittances more than Rs.10, 000 for the land improvement in Gulbarga district. Against this, 11.11 per cent migrant households in Yadgir district used remittances more than Rs.10, 000 and 20.50 per cent migrant households in Gulbarga district used remittances less than Rs. 5000 for the improvement of land. Further, 21.21 per cent migrant households in Yadgir district and 8.79 per cent migrant households in Gulbarga district used remittances between Rs. 5001 to 10,000 for land improvement. It is clear that remittances are used for productive activities in agriculture through check dam construction etc. This has enabled the migrant households to raise an additional crop during the seasons. Further, it has also brought about changes in the cropping pattern and cropping intensity in the study region.

Expenditure on Marriage

Migrant households acquired social status and recognition in their villages because of migration. Because, the families who do not go outside and confine solely in the locality for employment and livelihood, that family is considered from the social point of view as an unenterprising and useless family. Migration, therefore, contributes towards improving the social status of the migrants and their family members (Mishra S.N., 1998). In this context migrant households preferred to spend remittances especially on marriages of daughters to have good relationship with same caste people. Table 5 investigates the per cent distribution of migrant households according to expenditure of remittances for conducting family members marriage. For instance, 206 migrant households utilized remittances for this purpose. Of them 52.43 per cent migrant households made Rs. 25,001 to 50,000 expenditure for marriages of their family members (son or daughter). Followed this, 39.32 per cent migrant households spend Rs. 50,001 to 1,00,000. Further, it is noticed that 4.85 per cent and 3.40 per cent migrant households expenditure of remittances for marriage was up to Rs. 25,000 and above Rs. 1, 00,000, respectively.

Table 5: Expenditure of Remittances on marriage.

Expenditure (Rs.)	District		
	Yadgir	Gulbarga	Total
Up to 25,000	1 (2.86)	9 (5.26)	10 (4.85)
25,001 to 50,000	16 (45.71)	92 (53.80)	108 (52.43)
50,001to 1,00,000	18 (51.43)	63 (36.84)	81 (39.32)
1,00,001 and above	00 (0.00)	7 (4.10)	7 (3.40)
Total	35 (100.00)	171 (100.00)	206 (100.00)

Source: Primary data.

Note: Figures in brackets indicates percentages.

District- wise split of data in the present study shows that 45.71 per cent migrant households in Yadgir district and 53.80 per cent migrant households in Gulbarga district spend Rs. 25,001 to 50,000 for marriages out of remittances received.

Migrant households who have made expenditure Rs. 50,001 to 1, 00,000 towards family members constitutes 51.43 per cent in Yadgir district and 36.84 per cent in Gulbarga district. Only 1 (2.86 per cent) migrant household in Yadgir district spends less than Rs. 25,000 towards marriage. Against this, in case of Gulbarga district 9 (5.26 per cent) migrant households made expenditure up to Rs. 25,000 and 7 (4.09 per cent) migrant households made expenditure more than Rs. 1, 00,000 towards family members' marriage. This shows that migrant households were able to conduct marriages of son or daughter or other family members with the help of remittances. In this way migration helped the migrant households to have good relationship with same caste families in the region.

Feeding

Under custom-ridden and tradition-bound village system, the households were required to observe some social and ceremonial rituals. In our study region there is the custom of feeding all the villagers belonging to the same caste. In the case of higher castes, both caste and non-caste people share the same feast but in the case of lower castes to which most of the migrant households belong, people of the same are only invited (MishraS.N. 1998). In this context, study results are shown Table 6 regarding migrant households expenditure made out of remittances received for the purpose of feeding the own caste people on the occasion of ceremonial rituals. As data shows 34.32 per cent migrant households had spent a sum of Rs. 20,001 to 30,000 out of the remittances towards social and ceremonial functions. Followed this, 21.19 per cent and 22.03 per cent migrant households had spent Rs. 5001 to 10,000 and Rs. 10,001 to 20,000 towards ceremonial rituals, respectively. Whereas, 5.30 per cent migrant households had spent up to Rs. 5000 and 17.16 per cent migrant households spend more than 30,001 for this purpose out of the remittances received.

Table 6: Remittances spend to arrange feeding on special occasions.

Amount spend (Rs.)	District		
	Yadgir	**Gulbarga**	**Total**
Up to 5000	16 (10.88)	9 (2.77)	25 (5.30)
5001 to 10,000	69 (46.95)	31 (9.54)	100 (21.19)
10,001 to 20,000	47 (31.97)	57 (17.54)	104 (22.03)
20,001 to 30,000	11 (7.48)	151 (46.46)	162 (34.32)
30,001 and above	4 (2.72)	77 (23.69)	81 (17.16)
Total	147 (100.00)	325 (100.00)	472 (100.00)

Source: Primary data.

Note: Figures in brackets indicates percentages.

However, district-wise data illustrates a different picture. For instance, 46.95 per cent migrant households had spent Rs. 5001 to 10,000 in Yadgir district and 46.46 per cent migrant households had spent Rs. 20,001 to 30,000 in Gulbarga district towards social and ceremonial functions. Followed this, 31.97 per cent migrant households in Yadgir district and 17.54 per cent migrant households in Gulbarga district had spent Rs. 10,001 to 20,000 towards ceremonial rituals. Further, it is observed that up to Rs. 5000 was spend by 10.88 per cent migrant households in Yadgir district and 2.77 per cent migrant households in Gulbarga district. Lastly, it is found that 2.72 per cent migrant households in Yadgir district and 23.69 per cent migrant households in Gulbarga district had spent more than Rs. 30,000 towards the celebration of ceremonial rituals. This shows that though differences are observed among migrant households in both districts in terms of expenditure on feeding of same caste people or co-villagers, it is noticed that a considerable amount is spend on such occasions in the region.

Started Small Enterprises

The production in any sphere of economic activity is not possible without the existence of entrepreneurship which conceives the idea of a profitable business proposition. Man, money and management are also needed and the entrepreneurship provides for them in its planned business activity (Nisar Ahmad, 2011). It is found that 145 migrant households started small business/enterprises by investing part of remittances received (Table 7). It has been brought to light from study results that 24.14 per cent migrant households started 'kirana shop' out of the remittances. Followed this, 13.10 per cent migrant households each started 'pan shop' and 'jeep/car/auto rickshaw' on rent, 9.66 per cent migrant households each have opened 'mobile and accessories services' and 'flour mills'. According to 6.90 per cent migrant households 'vegetable shop' was started with the help of remittances received, 8.97 per cent migrant households opened 'hotel/restaurant', 6.21 per cent migrant households opened 'tailor shop', 5.50 per cent migrants households started 'repair workshop/cycle shop'. Very few also started 'processing of agricultural product', 'carpentry/furniture shop' and 'cloth shop'.

It is obvious from district-wise data that 23.91 per cent migrant households in Yadgir district involved in entrepreneurial activities like running 'jeep/car/auto rickshaw' on rent basis, and 28.29 per cent migrant households in Gulbarga district opened 'kirana shop' in their villages with the support of remittances. Whereas, 19.57 per cent migrant households in Yadgir district managing 'pan shop' and 13.13 per cent migrant households each in Gulbarga district running 'mobile and accessories services' and 'flour mill'. Further, in case of Yadgir district, it is found that the migrant households established various businesses like 'repair workshop/cycle shop (10.87 per cent)', 'tailor shop (6.52 per cent)', 'hotel/restaurant (4.36 per cent)', 'vegetable shop (13.04 per cent)', and 'kirana shop (15.22 per cent)' with the help of remittances. Against this, in Gulbarga district also migrant households started businesses like 'processing of agricultural produce (2.02 per cent)', 'repair workshop/cycle shop (3.03 per cent)',

Table 7:Type of business/enterprises started by migrant households.

Type of business/enterprises	District		
	Yadgir	Gulbarga	Total
Processing of agricultural product	00 (0.00)	2 (2.02)	2 (1.38)
Repair workshop/cycle shop	5 (10.87)	3 (3.03)	8 (5.50)
Production of handicraft/pottery etc	00 (0.00)	00 (0.00)	00 (0.00)
Jeep/Car/Auto rickshaw on rent	11 (23.91)	8 (8.08)	19 (13.10)
Mobile and accessories services	1 (2.17)	13 (13.13)	14 (9.66)
Flour Mill	1 (2.17)	13 (13.13)	14 (9.66)
Carpentry/furniture shop	1 (2.17)	00 (0.00)	1 (0.69)
Tailor shop	3 (6.52)	6 (6.06)	9 (6.21)
Cloth shop	00 (0.00)	1 (1.01)	1 (0.69)
Hotel/restaurant	2 (4.36)	11 (11.11)	13 (8.97)
Pan shop	9 (19.57)	10 (10.10)	19 (13.10)
Vegetable shop	6 (13.04)	4 (4.04)	10 (6.90)
Kirana shop	7 (15.22)	28 (28.29)	35 (24.14)
Total	46 (100.00)	99 (100.00)	145 (100.00)

Source: Primary data.

Note: Figures in brackets indicates percentages.

'jeep /car/auto rickshaw on rent (8.08 per cent)', 'tailor shop (6.06 per cent)', 'hotel/restaurant (11.11 per cent)', 'pan shop (10.00 per cent)' and 'vegetable shop (4.04 per cent)'. Thus, most of

them involved in trading business/enterprises and restaurants. Further, it is noted that such business/enterprises by migrant households were set up primarily to increase earnings and to create job opportunities to family members or relatives.

Expenditure on Education

Migration has the impact of inducing the migrant families to send their children to schools in the villages. These families have the feeling that unless their children go to schools and have some minimum education, they cannot accommodate themselves later in places outside the state. They recognize that some education is necessary before taking decision for migration. Accordingly, they persuade their children to attend schools and promise to take them to distant places only when they possess some education (Mishra S.N., 1998). In this background, the observation from the study confirms that 41.22 per cent migrant households spend up to Rs. 1000 out of remittances on their children's education followed by 22.14 per cent migrant households spend Rs. 1001 to 2000 and 19.08 per cent migrant households spend Rs. 2001 to 5000. Further, it is observed that 9.54 per cent and 8.02 per cent migrant households were able to spend Rs. 5001 to 10,000 and more than Rs. 10,000 on their children's education, respectively (Table 8).

Table 8: Expenditure of Remittances on education.

Expenditure (Rs.)	District		
	Yadgir	Gulbarga	Total
Up to 1000	37 (50.00)	71 (37.77)	108 (41.22)
1001 to 2000	20 (27.03)	38 (20.21)	58 (22.14)
2001 to 5000	15 (20.27)	35 (18.62)	50 (19.08)
5001 to 10,000	2 (2.70)	23 (12.23)	25 (9.54)
10,001 and above	00 (0.00)	21 (11.17)	21 (8.02)
Total	74 (100.00)	188 (100.00)	262 (100.00)

Source: Primary data.

Note: Figures in brackets indicates percentages.

District-wise data reveals that 50.00 per cent migrant households in Yadgir district and 37.77 per cent migrant households in Gulbarga district reported that they had spent up to Rs. 1000 out of the remittances received for the education of children. Migrant households who had spent Rs. 1001 to 2000 on education from remittances constitute 27.03 per cent in Yadgir district and 20.21 per cent in Gulbarga district. Remittances amount Rs. 2001 to 5000 was spend on children's education by 20.27 per cent migrant households in Yadgir district and 18.62 per cent migrant households in Gulbarga district. Whereas, 2.70 per cent migrant households in Yadgir district and 12.23 per cent migrant households in Gulbarga district had spend Rs. 5001 to 10,000 on children's education. There were 11.17 per cent migrant households in Gulbarga district who had spent more than Rs. 10,000 on children's education. This shows that remittances are utilized properly for the education of children's in the study region which will help to develop human capital in future days.

Inequalities Reduced

Out migration is very much linked with underdevelopment, poverty, spatial disorganization, regional disparities, social inequalities, rural stagnation, rural neglect and lop sided or unbalanced regional development over the national space. This is in contrast to the development linked with prosperity, prospects, and vertical social mobility. In India, people are still primarily migrating for survival, as a survival strategy to somehow make two ends meet. The focus is on eking out as existence despite miserable living conditions in far-flung destination. Extreme poverty and the constant burden of debt riddled penury are the main push factors responsible for migration. For many of the people in rural areas, migration is an alternative to seeking a living outside the village. Diffusion may occur through

transfer of goods, postal remittances and money from out-migrants back to rural areas, thus visibly raising the standards of living and consumption aspirations of the native place. Thus, migration has been viewed as a vehicle of change for those who move out and as a factor responsible for the redistribution of wealth from urban to rural areas and thereby reduce inequalities among migrant households (Archana K. Roy, 2011). To have a clear picture of the impact of remittances on socio-economic life of migrant households, we have emphasized here on type of reduction in inequalities in the village. For this 220 migrant households reported that remittances have been reduced the inequalities in different way (Table 9). Among them, 49.09 per cent migrant households recorded that remittances has encouraged to 'participate in all social/festival activities in villages'. Followed this with the help of remittances 'children go to better schools (32.73 per cent)'. Further, according to data available 8.18 per cent migrants households were able to give 'education to girls also' and 'capable to access health services (5.00 per cent)'. 'Increased standard of living (2.73 per cent)', 'able to have good house (1.82 per cent)' and 'able to give dowry and give daughters to good family (0.45 per cent)' were the other type of inequalities reduced because of remittances.

Table 9: Inequalities reduced due to remittances.

Inequalities reduced	**District**		
	Yadgir	**Gulbarga**	**Total**
Children go to better schools	22 (46.81)	50 (28.90)	72 (32.73)
Able to give education to girls also	10 (21.28)	8 (4.62)	18 (8.18)
Able to give dowry and give daughters to good family	1 (2.13)	00 (0.00)	1 (0.45)
Capable to access health services	1 (2.13)	10 (5.78)	11 (5.00)
Participating in all social/festival activities in villages	10 (21.28)	98 (56.65)	108 (49.09)
Able to have good house	2 (4.24)	2 (1.16)	4 (1.82)
Increased standard of living	1 (2.13)	5 (2.89)	6 (2.73)
Total	47 (100.00)	173 (100.00)	220 (100.00)

Source: Primary data.

Note: Figures in brackets indicates percentage.

It is quite obvious from the district-wise distribution of data that 21.28 per cent migrant households in Yadgir district and 56.65 per cent migrant households in Gulbarga district expressed that remittances helped them to 'participate in all social/festival activities in villages'. Remittances supported 46.81 per cent migrant households in Yadgir district and 28.90 per cent migrant households in Gulbarga district 'to send children to better schools'. It is satisfactory to note from the study that 21.28 per cent migrant households in Yadgir district and 4.62 per cent migrant households in Gulbarga district succeeded to 'give education to girls' with the help of migrant's remittances. There were 5.78 per cent migrant households in Gulbarga district who were 'capable to access health services' and 4.24 per cent migrant households in Yadgir district were 'able to have good house' due to remittances. Thus, remittances have provided an opportunity for the economically unfortunate people to enhance their socio-economic position and hierarchy. As a result, the traditional social stratification between the landlord/upper caste people and the poor has broken and reduced inequalities in the region.

II. CONCLUSION

The foregoing analysis shows that remittances are main source of migrant households who are living at native place. However, study observed that remittances are used both for productive and unproductive purposes in the

region. Productive purposes like development of agricultural activities through the improvement of land and use of modern inputs some of migrant households attempted to increase agricultural output. Against this, because of strong blind belief migrant households used remittances for unproductive purposes like cutting goat/sheep and expenditure on feeding. Further, few migrant households spend remittances on consumptive investment like repairing old houses or construction of new houses. And also few acquired skill or training and started small business activities which are contributing additional income to these households. Equally important issue is remittances reduced inequality among migrant households and children's education has been increased. Thus, observations of the study highlights that there is overall improvement in socio-economic conditions due to remittances among migrant households in study region.

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PRESENT STATE OF INDIAN AGRICULTURE AND POLICY OPTIONS WITH THE GOVERNMENT

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Abstract

The farmer's protests in Madhya Pradesh and Maharashtra indicate that all is not well on the economic front. The state like M.P. claims to have registered the fastest agri-GDP growth at 9.7 percent per year during 2005-06 to 2014-15 and prevailing situation there is a warning that no state is immune from it. After droughts in 2014 and 2015, a good monsoon in 2016 reversed two years of rural economic declining trend. India's agricultural growth contracted 0.2% in 2014-15 and grew no more than 1.2% in 2015-16, because of the back-to-back droughts. In 2016-17, the agricultural economy grew 4.1%. The farming is no longer viable and this is one of the major reasons for which this unrest is simmering despite the highest agriculture growth in the last three years.

Keywords: Agriculture, MSP, CACP, FCI, DFI.

The farming has become unviable in India and following reasons can be attributed to it.

Small size of land holding and low yield of agriculture products

The primary reason farming is unviable in India is that farms are now among the world's smallest (1.33 hectare average land-holding in 2000-01 to 1.15 hectare in 2010-11). The global average land-holding size is 5.5 hectare. It is pertinent that too many people are dependent on shrinking farms. According to Ministry of Agriculture data, since 1951, the per capita availability of land has reduced by 70%, from 0.5 hectares to 0.15 hectares in 2011, and is likely to decline further. According to 2015-16 report on the state of Indian agriculture, such "small and marginal land-holdings", as it is termed, now constitute 85% of the number of operational farms in the country. It is difficult to use modern machinery on small farms, the owners of which are often too poor to afford farm equipment. Manual labour escalates costs, but labour too has been in short supply, as workers migrate to urban areas. Further, their size and productivity limits access to loans and institutional credit.

Table-1 Number and Area of Operation Holdings by Size-Group

Category of Holdings	Number ('000 of Holdings)	
	2000-01 (%)	2010-11 (%)
Marginal (less than 1 hectare)	75408 (62.9)	35908 (22.5)
Small (1.0 to 2.0 hectares)	22695 (18.9)	35244 (22.1)
Semi-Medium (2.0 to 4.0 hectares)	14021 (11.7)	37705 (23.6)
Medium (4.0 to 10.0 hectares)	6577 (5.5)	33828 (21.2)
Large (10.0 hectares and above)	1230 (1.0)	16907 (10.6)

Source: Department of Agriculture, Cooperation & Farmers Welfare [Agriculture Census 2010-11 (Phase-1)].

Productivity

Apart from the size of holding, the productivity levels primarily determine the income of the farmers. However, the per unit area

productivity of Indian agriculture is much lower than other major crop producing countries.

Table-2 Comparative Yield of Select Crops in various Countries (Kg/ha)

Country	Crop				
	Paddy	Wheat	Maize	Groundnut	Sugarcane
India	2929	2583	1667	913	68012
China	6321	3969	4880	2799	85294
Japan	6414	--	--	2336	--
USA	6622	2872	8398	3038	80787
Indonesia	4261	--	2646	1523	--
Canada	--	2591	7974	--	--
Vietnam	3845	2711	4313	1336	65689

Source: Table 3 of the Fifth NCF Report based on Agriculture at a Glance [2002], Ministry of Agriculture

If we compare Indian productivity with China, where both are large countries with similar sized populations and same common food consumption habits but have contrast productivity. China has less area under cultivation, consumes less fertiliser and yet produces more. Some Agricultural Statistics for year 2009 for Wheat and Paddy is as follows:

Table-3 Comparison of area, production & productivity of Wheat and Paddy among major world producers

Crop and Country	Area under Cultivation (million hectare)	Total Production (million tonne)	Productivity (tonne per hectare)	% share in world production
1. PADDY				
World	158.30	685.24	4.2	100.0
1. China	29.88	196.68	6.5	28.7
2. India	41.85	133.70	3.1	19.5
3. Indonesia	12.88	64.40	4.9	9.4
4. Bangladesh	11.35	47.72	4.2	6.9
5. Vietnam	7.44	38.90	5.2	5.6
2. WHEAT				
World	225.62	685.61	3.0	100.0
1. China	24.29	115.11	4.7	16.7
2. India	27.75	80.68	2.9	11.7
3. Russia	26.63	61.74	2.3	9.0
4. U.S.A.	20.18	60.31	2.9	8.8
5. France	5.14	38.33	7.4	5.5

Source: Ministry of Agriculture reports

This data clearly shows the standing of Indian agriculture in terms of output it generates from the available natural resources (land use).

Irrelevance of Minimum Support Price (MSP) and rising input cost

Started in 1965, the Minimum Support Price (MSP) is a system of arbitrary pricing that tries to ensure just remuneration to farmers. The Commission for Agricultural Costs and Prices (CACP) fixes the MSP of procurement for 25 agricultural items produced in India. There is very low awareness about MSP and less than 25% of farmers on an average, while for some crops, less than 5% know about MSP. The main reasons for the relative failure of the MSP are as follows:

- **Cost estimation of MSP-**

Cost of production is estimated by the CACP and it is counted on three stages which are as follows:

- A2- Actual paid out cost
- A2+FL- Actual paid out cost plus imputed value of family labour
- C2- Comprehensive cost including imputed rent and interest on owned land and capital

The MSP is generally recommended by the CACP on the margin over A2+FL cost. Farmers and Agriculture Unions are demanding it on C2. The National Commission on Farmers headed by

M.S. Swami Nathan recommended the MSP be given on 50% of "weighted average cost of production" (but did not elaborate on it in its report).

Table-4 MSP for Kharif crops 2016-17 season along with cost of production (Rs. /Quintal)

Crop	Cost of Production			MSP+ Bonus
	A2	A2+ FL	C2	
Paddy*	840	1117	1484	1550
Jowar**	1214	1556	2089	1700
Bajra	571	949	1278	1425
Ragi	1384	1861	2351	1900
Moong	2809	4286	5700	5575
Sunflower	2933	3481	4526	4100
Sesamum	2685	4067	5706	5300
Niger seed	1788	3912	5108	4050
Cotton***	2622	3276	4376	4020

Source: Price Policy for Kharif crops 2016-17

*-Common variety, **- Hybrid variety, ***- Medium staple variety

As it is evident from the above table that at times MSP did not even cover the C2 of the crop then how small and marginal farmers, which constitute 85% of the lot, will survive after paying rent on land.

Comparative MSP prices for Wheat and Rice with other developing economies

China's MSP for Wheat in 2014-15 was $385 per tonne against India's $226 per tonne. Same difference can be observed for Rice too. India stands last in following developing Asian economies, if we compare the MSP data with regard to Wheat and Rice. The figures comparison to other developing Asian economies is as follows:

Table-5 Comparative MSP prices for Wheat and Rice with other developing economies in 2014-15

Crop and Country	MSP (2014-15) in USD/MT
1. Rice	
1. Thailand	685
2. Philippines	581
3. China (Japanica)	505
4. China (Indica)	440
5. Indonesia	408
6. Bangladesh	388
7. Vietnam	330
8. India	291
2. WHEAT	
1. China	385
2. Pakistan	320
3. India	227

Procurement policy of the government-

Government fixes MSP for 25 commodities but official procurement is limited to two, wheat and rice and that too only in few states. Coarse grains are being procured by state governments for central pool

Table-6 Procurement of Rice and Wheat in certain states as a percentage of total production in 2014-15

State	Procurement as a total percentage of total production	
	Rice	Wheat
Haryana	55.23	55.8
Punjab	71.03	69.0
Madhya Pradesh	28.62	44.8
Uttar Pradesh	10.54	2.5

Source: FCI data

This official data clearly shows how the remaining production is left for markets, which are circumscribed by arbitrary government over-regulation and the shortage of go-downs and mandis.

Red-tapism in the procurement of the crop-

As it is evident that very little part is procured by the government but whatever is procured that too marred by the lengthy process and red-tapism by the government officials that often discourage farmers to go for the procurement process. Farmers don't sell to the government centre because the process of selling takes one month from standing in line for the token to the sale to finally when the payment reaches the account. This makes MSP altogether irrelevant, while farmers have been producing more, their input costs- water, diesel; fertilisers, etc. have increased substantially but prices for their products are going down. GST likely to increase the cost of inputs further as fertiliser (1.03 to 7.0 percent at present but after GST it is increased), pesticides

and spare parts of agricultural equipment' are also being put on the higher tax bracket.

Price fluctuations & loss of crop due to absence of market infrastructure, such as warehouses and cold storages

According to a government data, wholesale prices of food grains including rice, wheat and pulses fell for four straight months through March, 2017 and were about 10 percent lower compared November, 2016. Prices of soybean, mustard and groundnut have dropped to a five year low after output rebounded in 2016-17 on normal rains. Pulse prices have fallen 19.45% and vegetables fell to 13.44% in comparison to last year. The food inflation fell into negative territory, dropping 1.05% from a 0.61% rise in April, 2017.

Loss of crop

According to data published by the Ministry of Food Processing industries on August 9, 2016, harvest and post-harvest loss of India's major agricultural produce is estimated at Rs. 92,651 crore ($13 billion). About 16% of fruits of vegetables, valued at Rs. 40,811 crore ($6 billion), were lost, according to an analysis of production data between 2012 and 2014. The food processing ministry also reported that 7% of meat, valued at Rs. 3,942 crore ($590 million), was lost, about 60% during storage. Due to lack of proper storage, almost 16% of fruits and vegetables perish every year in India. Only 2% of fruits and vegetables are processed in India. In Brazil, the processing of fruits and vegetables is nearly 70%, while in the USA it is 60%. In Milk sector in India, the processing component is 37% and losses are less than 1%.

Absence of market infrastructure

All India Cold-chain Infrastructure Capacity (Assessment of Status and Gaps)" report, 2015 said that three of five components, which are pack houses, ripening chambers and reefer vehicles in the cold chain that are left almost entirely without funding. The government data also reveals that cold storage got the maximum funding in the cold chain. Almost 7,000 cold stores were created under four central programmes between 2007 and 2014 to curb supply chain losses. These projects cost Rs. 2,395 crore ($358 million). An additional 609 projects have been sanctioned and subsidy of Rs. 660 crore ($99 million) provided between 2014 and 2016.

Policy options with the Government.

Is loan waiver an option to counter the situation?

As demands for farm-loan waivers grow across Punjab, Haryana, Tamil

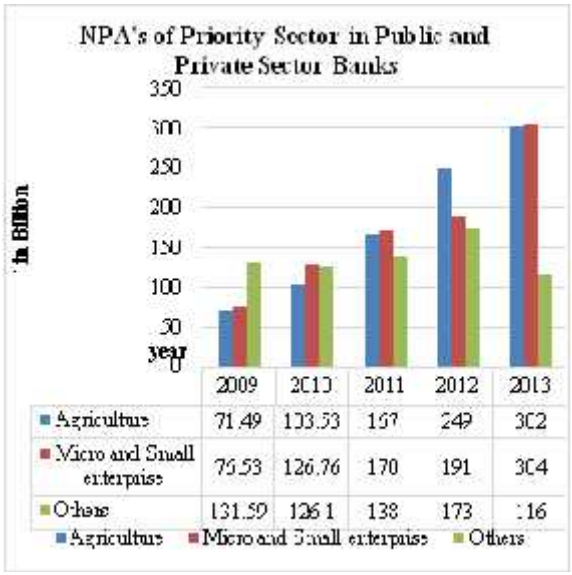
Nadu, Gujarat, Madhya Pradesh, and Karnataka after Uttar Pradesh and Maharashtra wrote off loans worth Rs 36,359 crore and Rs 30,000 crore respectively–India faces a cumulative loan waiver of Rs 3.1 lakh crore ($49.1 billion), or 2.6% of the country's gross domestic product (GDP) in 2016-17. The combined debt-to-state GDP ratio of all states taken together hit an alarming 3.6% in 2015-16, breaching the mandated 3% ceiling under fiscal prudence.

Table-7 Farm loan waiver being demanded

State	Waiver being demanded	Small & Marginal Farmers in the State
Uttar Pradesh*	Rs 36,359 crore	9.4 million
Maharashtra*	Rs 30,000 crore	3.4 million
Punjab	Rs 36,600 crore	1.7 million
Madhya Pradesh	Rs 56,047 crore	6.3 million
Gujarat	Rs 40,650 crore	3.2 million
Haryana	Rs 56,000 crore	1 million
Tamil Nadu	Rs 7,760 crore	1.9 million
Karnataka	Rs 52,500 crore	5.9 million

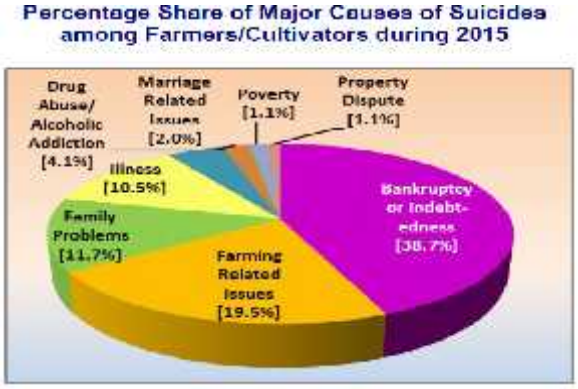
Source: India spend

The waivers were primarily meant to discourage suicides by farmers, apparently caused by widespread indebtedness. However, our analysis shows this had little or no impact on suicide rates, probably because 32.5% on average, or 79.38 million, small and marginal farmers across India (with farm holdings of less than 1 to 2 hectares in size) rely on informal sources of credit. Meanwhile, loan waivers have led to escalation in the non-performing assets of banks, especially public-sector banks, and are likely to have a significant impact on the state and national fiscal deficits. In 2013, agricultural non-performing assets (NPAs) accounted for about 41.8% of "priority sector", which also comprises micro and small enterprises, affordable housing, and student loans, NPAs in public and private banks up from 25% in 2009.



Source: RBI data

On average, a third of Indian small and marginal farmers have access to institutional credit. This means no more than 10.6 million of 32.8 million small and marginal farmers in the eight states demanding loan waivers could benefit from debts being written off. The other 22.1 million farmers depend on moneylenders and relatives for borrowings, according to the 2011 agricultural census and the National Sample Survey Office's 2013 situation assessment survey of farm households, the latest available data in this regard. As per NCRB data, the loan waiver did not stop farmer's suicides (the primary aim of loan waiving).



Source: NCRB data

ii)Doubling Farmer's income (DFI) by 2022

In February, 2016, Prime Minister shared his vision of doubling farmer's income by 2022. On April 13, 2016, Central Government set-up a committee under Ashok Dalwai to realise the vision of DFI, which presented its report in August 2016. The report pertains to three areas of productivity gains, reduction in cost of cultivation and remunerative prices. Strategic framework in the report has four concerns of sustainable agri-production, monetisation of farmers' produce, re-strengthening extension services and recognising agriculture as an enterprise. The report also suggest that investment is needed in agriculture, irrigation, rural roads, rural energy and rural development to attain 10.41 per cent annual growth in real incomes for DFI by 2022-23 over the base of 2015-16.

- As per Ashok Gulati and Siraj Hussain analysis on this report, the real incomes of farmer's have increased by only 3.5 per cent per annum during 2002-03 to 2012-13. So, DFI means three time higher effort and resources. That means a humongous additional investment of about Rs. 640,000 crore at 2011-12 prices, and this does not include investments in agri-logistics, cold chains, etc. Eighty per cent of this investment has to come from the

Features of Suicides in Farming Sector during 2013 - 2015

Year	Suicides in Farming Sector	Total Suicides	Percentage share *
(1)	(2)	(3)	(4)
2013@	11,772	1,34,799	8.7%
2014	12,360	1,31,666	9.4%
2015	12,602	1,33,623	9.4%
Percentage Change	2.0%	1.5%	

'*' - [(Col.2/Col. 3)x100];
'@' – Collected under persons self-employed in Farming/Agriculture

government. The investments in and for agriculture need to rise by 22 per cent per annum in real terms if the dream of DFI is to be realised.

Choice between Consumers Vs. Farmer at higher policy level

Government is always finding it difficult to adjust between the two choice of being pro-consumer or pro-farmer. Because these two are contradicting in itself as if pro-consumer policy is adopted, the inflation has to keep in check and prices of vegetables, pulses and grains comes down which leads to lower return for framer over their cost inputs. Since farmers are more or less unorganised, it is larger middle class whose interests prevail while making the choice and in keeping the food inflation in check often farmer have to pay the price. There must be a trade-off between these two but a largely accepted formula is yet to be devised and the debate is still on.

Recommendations in the light of Swami Nathan Committee report to improve the agriculture sector are as follows:

Substantial increase in public investment in agriculture related infrastructure particularly in irrigation, drainage, land development, water conservation, research development and road connectivity etc. A national network of advanced soil testing laboratories with facilities for detection of micronutrient deficiencies is required. Promotion of conservation farming will help farm families to conserve and improve soil health, water quantity, quality and biodiversity.

- Improvement in implementation of Minimum Support Price (MSP). Arrangements for MSP need to be put in place for crops other than paddy and wheat. Also, millets and other nutritious cereals should be permanently included in the PDS. MSP should be at least 50% more than the C2 cost of production (recommended by CACP).
- State Agriculture Produce Marketing Committee Acts (APMC Acts) relating to marketing, storage and processing of agriculture produce need to shift to one that promotes grading, branding, packaging and development of domestic and international markets for local produce, and move towards a Single Indian Market.
- Set up State level Farmers' Commission with representation of farmers for ensuring dynamic government response to farmers' problems.

CONCLUSION

According to Devinder Sharma (agriculture expert) the wheat procurement rate increased about 19 times from 1970 to 2015 period. Whereas in the same period, average basic salary plus dearness allowance of central government employees rose 110 times, of school teachers by 280 times, of college/university teachers 150 times and of mid to upper tier corporate employees by 350 to 1000 times. Meanwhile, school fees and healthcare costs went up by 300 times and average house rent in cities has risen 350 times. With such a level of inequality in rural areas, the farmer's unrest goes beyond just from being a law and order problem. The situation is really grave and needs urgent attention from policy makers.

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STUDY ON AREA, PRODUCTION AND PRODUCTIVITY OF HORTICULTURE SECTOR IN INDIA

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Abstract

Fruits and vegetables account for nearly 90% of the total horticulture production in the country. India is now the second largest producer of fruits and vegetables in the world and is the leader in several horticultural crops, namely mango, banana, papaya, cashew nut, areca nut, potato, and okra (lady's finger). However, the nature of horticultural crops is such that it is not easy to make assessment of their production. These crops, especially vegetables, are grown in small plots, fields, or in the back of the houses, and they do not have single point of harvesting in most of the cases which makes their assessment difficult. Many horticultural crops have multiple pickings in a single season. Similarly, many fruit trees are scattered, which do not count for assessment.

Over the past decades, horticulture has developed into a potential enterprise of the agriculture sector, playing a vital role in accelerating the development of the economy of the country. An economic contribution of Horticulture sector 30.4 per cent to GDP of agriculture from nearly 13 per cent of the total cropped are and support nearly 20 per cent of the agricultural labour force. The area under horticulture grew by about 2.7% per annum and annual production increased by 7.0%. During 2014-15, Horticulture output has increased nearly 70 per cent from around 167 million tonnes in 2004-05 to over 286.2 million tonnes in 2015-16 an area of 24.2 million hectares , it was the higher than the food grain production in that year. Although India is one of the leading producers of fruits and vegetables in the world, unfortunately, many Indians are still facing lack of malnutrion particularly weaker section.

Present study discuss the fruits and vegetables only, these crops account 90 per cent of total horticulture and play a unique role in India's economy by improving the gain full employment and income for small farmers and agriculture labour throughout the year. It is abouserved that one hectare of fruit production generates 860 person – days per annum as against 143 person – days for cereal crops. Some industrial attribute crops and cultural intensive crops like grape, banana and pineapple, generate large employemnet from 1000 to 2500 persons – days per hectare.

Keywords: Production, productivity, horticulture, India

I. INTRODUCTION

Fruits and vegetables account for nearly 90% of the total horticulture production in the country. India is now the second largest producer of fruits and vegetables in the world and is the leader in several horticultural crops, namely mango, banana, papaya, cashew nut, areca nut, potato, and okra (lady's finger).However, the nature of horticultural crops is such that it is not easy to make assessment of their production. These crops, especially vegetables, are grown in small

plots, fields, or in the back of the houses, and they do not have single point of harvesting in most of the cases which makes their assessment difficult. Many horticultural crops have multiple pickings in a single season. Similarly, many fruit trees are scattered, which do not count for assessment.

Over the past decades, horticulture has developed into a potential enterprise of the agriculture sector, playing a vital role in accelerating the development of the economy of the country. An economic contribution of Horticulture sector 30.4 per cent to GDP of agriculture from nearly 13 per cent of the total cropped are and support nearly 20 per cent of the agricultural labour force. Horticulture output has increased nearly 70 per cent from around 167 million tonnes in 2004-05 to over 286.2 million tonnes in 2015-16 it was the higher than the food grain production in that year. India has witnessed voluminous increase in horticulture grew by about 2.7 per cent per annum and annual production increased by 7.0 per cent.

No wander then, the horticulture is emerging as the main growth engine of Indian agriculture. It is generally stated that the standard of living of the people can be judged by per capita production and consumption of fruits and vegetables and Per capita availability of fruit to the Indian population is 189 gm./person/day and has been helping in supplementing nourishment. Although India is one of the leading producers of fruits and in the world, unfortunately, many Indians are still facing lack of malnutrion.

India, with its wide variability of climate and soil, is highly favorable for growing large range of horticultural crops such as fruits and vegetables. A major emphasis was laid by the Government of India in achieving self-sufficiency in food production especially cereals immediately after attaining independence in 1947. The efforts successfully brought in Green Revolution in the late Sixties and early Seventies. It also showed that horticulture crops for which the Indian topography and agro-climate is well suited could be an ideal choice in achieving sustainability by small farmers. However, only in mid-Eighties did the Govt. of India identify horticulture crops as a means of diversification for making agriculture more profitable through efficient land use, optimum utilization of natural resources (soil, water and environment) and creating skilled employment for rural masses especially womenfolk.

Horticulture is becoming increasingly popular and addressing various important aspects of the country in relation to nutritional safety, employment generation and poverty issues. Horticulture, because of its huge crop diversification provides an ample choice to the grower and also helps in developing a large number of agro-based industries which further enhance employment opportunities for large scale of people. Recently Scholars and scientist called a silent revolution of horticulture in share of Indian economy including fruits and vegetables has exceed in terms of production.

While the first few Five Year Plans assigned priority to achieving self-sufficiency in food grain production, over the years, horticulture has emerged as an indispensable part of agriculture, offering a wide range of choices to the farmers for crop diversification. It also provides ample opportunities for sustaining large number of agro-industries which generate substantial employment opportunities.

Research Methodology

The current study made use of secondary time series data on area, production and productivity from 2000-01 to 2014-15 was collected from various issues of Horticulture Database of National Horticulture Board, Department of Agriculture and Co-operation and

the trade performance time series data of fruit crops from Agricultural and Processed Food Products Export Development Authority(APEDA) to study the growth in fruit and vegetable production in India.

Area under Cultivation of Fruits

The area under horticulture grew an account of 2.7 per cent per annum and annual production of horticulture increased by 7.0 per cent. The area under fruit crops during the year 2014-15 was 6.2 million ha with a production of 89.5 million MT (metric tonnes). The horticulture output has increased by nearly 70 per cent from around 167 million tonnes in 2004-05 to over 283 million tonnes in 2014-15. This was higher then the food grains production in that year. The year 2016-17 is the fifth consecutive year when the horticulture production will outstrip that of food grains as per advance estimates. India witnessed to shift in area from food grains towards horticultural crops over last five years (2010-11 to 2014-15). The area under horticultural crops has been increased about 18 per cent, but expansion of area under food grains is only 5 per cent during the stipulate time. The major share in total fruit production is of mainly banana (33.4%), mango (20.7%), citrus (12.5%) papaya (6.3%), guava (4.1 %), grape (2.9 %) and apple (2.8 %). The major fruit producing state are Andhra Pradesh, Maharashtra, Karnataka, and Bihar, UP, MP, West Bengal, Tamil Nadu, Kerala, and Gujarat. These states account for 70 per cent of the area under fruit cultivation. If horticulture is to gain further momentum in the country, we need to improve our productivity. Fruit productivity in India is only 12.3 metric tonnes per hectare in comparison to 23.3 in USA, 22.3 in Indonesia and 16.5 in Brazil. Productivity of banana (37.0 MT/ha) is better in India than the world average of 21.2 metric tonnes per hectare, but lower than the best of 58.9 metric tonnes per hectare in Indonesia. Productivity of orange is (11.6 MT/ha) in India. The Productivity of apple is only 8.0 metric tonnes per hectare in India. In banana, Madhya Pradesh leads with 66.0 metric tonnes per hectare followed by Gujarat (63.5 MT/ha) in productivity. Average productivity of mango in the country is 7.1 metric tonnes per hectare, but productivity of mango in Andhra Pradesh is 16.4 metric tonnes per hectare. Similarly, Karnataka (21.9MT/ha), Punjab (20.7MT/ha and Rajasthan (180.0Mt/ha) are far ahead in citrus productivity.

Table: - 1.1 Area, Production and Productivity growth trends (Fruits)

		(Area in '000 Hectare) (Production in '000 Tonnes)		
S. No	**Year**	**Area**	**Production**	**Productivity**
1	2001-02	4153	44715	11
2	2002-03	3788	45203	12
3	2003-04	4661	45942	10
4	2004-05	5049	50867	10
5	2005-06	5324	55356	10
6	2006-07	5554	59563	11
7	2007-08	5857	65587	11
8	2008-09	6101	68466	11
9	2009-10	6329	71516	11
10	2010-11	6383	74878	12
11	2011-12	6705	76424	11
12	2012-13	6982	81285	12
13	2013-14	7216	88977	12
14	2014-15*	6358	88819	14
		1.04399	1.059873057	1.015030666
		0.04399	0.059873057	0.015030666
	(CAGR)	**4.39905**	**5.9873057**	**1.50306664**

Source: - Indian Horticulture Database, 2015, Ministry of Agriculture

The table shows that the area under cultivation has increased from 4153 hact are in 2000-2001 to 6358 hact are in 2014-2015 and it indicates an ever increasing trend of area of under cultivation horticulture fruits. The CAGR is registered at 4.39 percent which is show high growth rate in the area under cultivation of horticulture fruits. On other hand, the production gradually increased from 44715 tonnes in 2000-2001 to 88819 tonnes in 2014-15 showing an increasing trend. The CAGR is 5.9 per cent. The Productivity of horticulture fruits is increased from 11 tonnes in 2000-01 to 14 tonnes 2014-15 shows

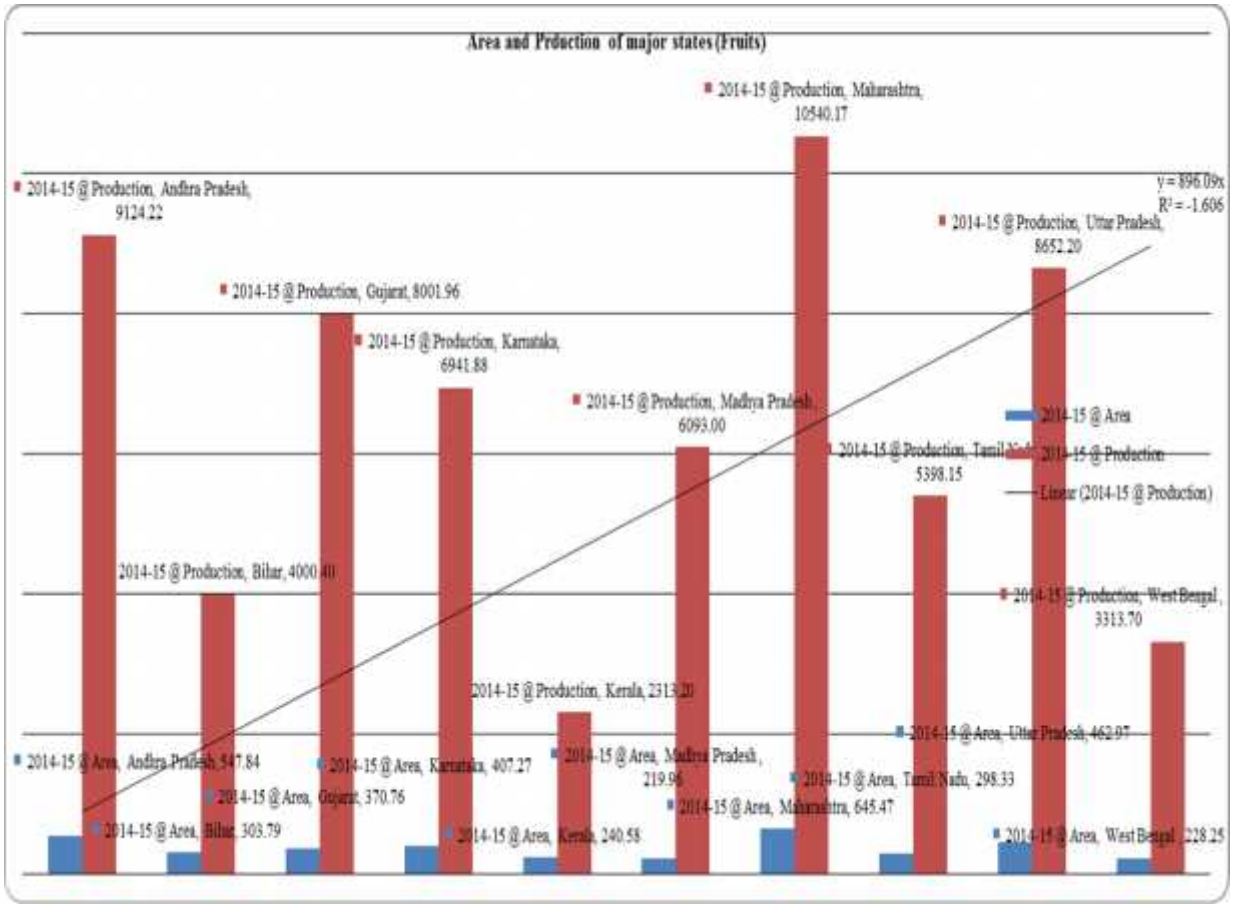
increasing trend. It is concluded that the area under cultivation, production and productivity of horticulture fruits shows positive trend and registered positive CAGR.

Table. 1.2 Area and Production of Fruits major states in India

States	2009-10		2010-11		2011-12		2012-13		2013-14		2014-15	
	A	P	A	P	A	P	A	P	A	P	A	P
Andhra Pradesh	921.10	12918.30	646.10	9417.00	671.69	9841.07	940.74	13939.08	640.05	10510.56	547.85	9124.22
Bihar	293.60	3464.90	296.40	3911.80	299.24	3946.39	301.45	4249.19	302.07	4013.58	303.79	4000.40
Gujarat	352.90	6985.10	349.90	7245.00	353.73	7522.43	381.50	8413.17	370.76	8001.96	370.76	8001.96
Karnataka	351.00	5712.40	377.80	6273.60	371.80	6428.10	388.20	6619.60	396.00	6652.42	407.27	6941.88
Kerala	296.70	2398.30	301.30	2508.30	296.14	2429.54	314.56	2583.92	376.95	2889.50	240.58	2313.20
Madhya Pradesh	113.10	2864.00	132.30	3373.50	159.57	3391.28	195.36	5450.00	203.79	5696.00	219.96	6093.00
Maharashtra	154.60	10396.60	1537.00	9513.00	1560.00	10538.00	1549.00	9785.00	1565.00	13457.92	645.47	10540.17
Tamil Nadu	291.60	6379.00	321.80	9965.00	331.97	8535.05	309.94	6699.88	328.55	7369.86	298.33	5398.15
Uttar Pradesh	356.70	5380.10	324.80	5368.40	337.03	5795.09	326.18	5176.14	378.97	6887.45	462.98	8652.20
West Bengal	208.30	2861.00	211.60	2952.80	216.64	3055.44	220.60	3172.50	223.50	2909.71	228.25	3313.70

Area in '000 Hectare)
Production in '000 Tonne)
Source:- Source:- Indian Horticulture Database, 2014,.Ministry of Agriculture

Figure 1.1 Area and Production of major fruit producing states in India.



The table 1.2 depicts the area under horticulture fruits cultivation which were 921.10 hectares in Andhra Pradesh during 2009-10 has decreased to 547.85 hectares during 2014-15 and it indicate 59.47 per cent of area of cultivation decreased during this years. The total productions of fruits in Andhra Pradesh have decreased from 12918.30 to 9124.22 and it reveals that 70.63 per cent of production has decreased during these years. In Bihar state area under fruits cultivation was 293.60 hectares in 2009-10 has increased 303.79 hectares in 2014-15 as well as total production of fruits has increased 3464.90 metric tonnes from 2009-10 to 4000.40 metric tonnes 2014-15. The State of Gujarat, area under cultivation was increased 352.90 hectares from 2009-10 to 370.76 hectares in 2014-15 followed that total production of fruits tremandsly increased in 6985.10 metric tonnes from 2009-10 to 8001.96 metric tonnes in 2014-15. Karnataka state, area under horticulture fruits cultivation have increased 351 hectares from 2009-10 to 407.27 hectares 2014-15 as well as total production of fruits increased 5712.40 metric tonnes from 2009-10 to 6941.88 metric tonnes in 2014-15. State of Kerala area under cultivation of fruits slightly decreased 296.70 hectares from 2009-10 to 240.58 hectares in 2014-15 as well as in terms of production also slightly decreased 2398.30 metric tonnes from 2009-10 to 2313.20 metric tonnes in 2014-15. Madhya Pradesh area under cultivation of fruit have increased 113.10 hectares from 2009-10 to 219.96 hectares in 2014-15 likewise total production of fruits during this year have increased from 2864 metric tonnes to 6093 metric tonnes it reveals more then threes had registered. Maharashtra areas of cultivation of fruits have increased tremendously during the year of 2009-10 to 2014-15 from 154.60 hectares to 645.47 hectares as well as in terms of production also increased from 10396.60 to 10540.17 during the 209-10 to 2014-15. State of Tamil Nadu area of fruits cultivation has slightly increased from 291.60 hectares to 298.33 hectares during the year of 2009-10 to 2014-15 but in terms of production of fruits has decreased from 6379.00 metric tonnes to 5398.15 metric tonnes in during the same year. The State of Uttar Pradesh, area under cultivation of fruits was increased 356.70 hectares from 2009-10 to 462.98 hectares in 2014-15 followed that total production of fruits tremandsly increased in 5380.10 metric tonnes from 2009-10 to 8652.20 metric tonnes in 2014-15. West Bengal area under fruits cultivation have increased from 208.30 hectares to 228.25 hectares during the year of 2009-10 to 2014-15 and in terms of total production of fruits increased 2861.00 metric tonnes in 2009-10 to 3313.70 metric tonnes.

Area under Cultivation of Vegetables:

Vegetables occupied an area of9.5 million hectares during 2014-15 with a total production of 167 million tonnes having average productivity of 17.6 tonnes per hectare. Vegetable production registered a quantum jump of 66 per cent between 2001-02 and 2014-15.The major vegetable crops grown in the country are potato, tomato, onion, brinjal, cabbage, cauliflower, peas, okra, chillies, beans, melons, etc. West Bengal has been maintaining the lead in vegetable production in the country, contributing about 16 per cent to total production, while Uttar Pradesh is producing almost 14 per cent of vegetables in the country with the difference being that the productivity of vegetables in Uttar Pradesh is as high as 21 tonnes per hectare against 19 tonnes per hectare in West Bengal. Other leading vegetable producing states are Bihar with an 8.6 per cent share, Madhya Pradesh with an 8.75 per cent share, Gujarat with a 7 per cent share, Odisha with a 6 per cent share, Karnataka with a 5 per cent share, Tamil Nadu with

a 3.4 per cent share and others. Amongst vegetables, potato is the most cultivated vegetable accounting for 27 per cent of the total production of vegetables in the country, followed by onion (11 per cent), tomato (10per cent), brinjal (7 per cent), cabbage (5 per cent), cauliflower (5 per cent), peas (3 per cent) and others in the country.

Table: - 1.3 Area, Production and Productivity growth trends (Vegetables) (Area in '000 Hectare) (Production in '000 Tonnes)

Sl.No	Year	Area	Production	Productivity
1	2001-02	6110	87257	14
2	2002-03	6092	84815	14
3	2003-04	6082	88334	15
4	2004-05	6744	101246	15
5	2005-06	7213	111399	15
6	2006-07	7581	114993	15
7	2007-08	7848	128449	16
8	2008-09	7981	129077	16
9	2009-10	7985	133738	17
10	2010-11	8495	146554	17
11	2011-12	8989	156325	17
12	2012-13	9205	162187	18
13	2013-14	9396	162897	17
14	2014-15*	9541	168300	18
		1.038735341	1.058940355	1.019472
		0.038735341	0.058940355	0.019472
	(CAGR)	**3.8735341**	**5.894035494**	**1.9472**

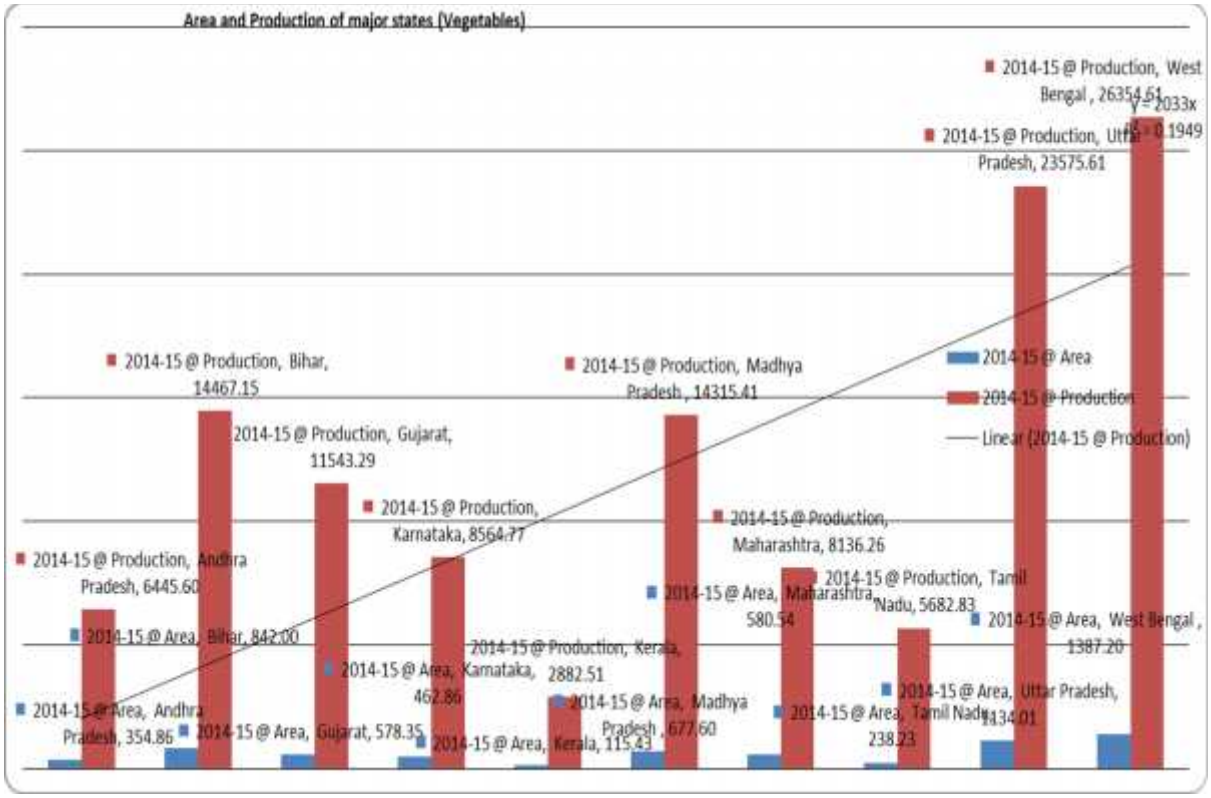
Source: - Indian Horticulture Database, 2014, .Ministry of Agriculture

The table shows that the area under cultivation has increased from 6110 hectare in 2000-2001 to 9541 hectare in 2014-2015 and it indicates an ever increasing trend of area of under cultivation of vegetables. The CAGR is registered at 3.87 per cent which is show high growth rate in the area under cultivation of vegetables. On other hand, the production gradually increased from 87257 tonnes in 2000-2001 to 168300 tonnes in 2014-15 showing an increasing trend. The CAGR is 5.89 per cent. The Productivity of vegetables is increased from 14 tonnes in 2000-01 to 18 tonnes 2012-13 and later it has decreased. In 2014-15 again it has increased 17 to 18 tonnes. It is concluded that the area under cultivation, production and productivity of vegetables shows positive trend and registered positive CAGR.

Table. 1.3 Area and Production of Vegetables Major states in India.
Area in '000 Hectare)
Production in '000 Tonne)

States	2009-10		2010-11		2011-12		2012-13		2013-14		2014-15	
	A		A	P	A	P	A	P	A	P	A	P
Andhra Pradesh	331.30	5426.20	651.20	11847.60	660.97	12025.28	686.08	12104.65	439.64	8149.76	354.86	6445.60
Bihar	836.00	13906.80	845.00	14630.20	857.01	15552.38	861.79	16325.68	809.80	15097.77	842.00	14467.15
Gujarat	406.80	7255.50	515.90	9379.50	517.63	10049.81	537.64	10520.69	582.28	11571.24	578.23	11543.29
Karnataka	441.20	7082.20	466.30	9056.40	454.70	7662.50	436.60	7841.90	418.69	7500.69	462.86	8564.77
Kerala	151.60	3518.10	149.50	3392.70	149.05	3626.00	146.05	3446.91	147.69	3572.67	115.43	2882.51
Madhya Pradesh	250.70	3112.60	283.70	3698.60	506.99	10084.01	612.77	12574.00	628.72	13019.31	677.60	14315.41
Maharashtra	451.80	6172.60	611.00	7504.00	591.00	8778.00	474.00	8008.00	726.00	10161.83	580.54	8136.26
Tamil Nadu	263.70	7627.70	277.30	8279.90	306.66	9068.49	277.78	7897.93	289.74	8678.82	238.23	5682.83
Uttar Pradesh	1020.10	22435.74	829.40	17679.40	852.09	18563.75	912.66	19571.56	859.38	18544.96	1134.01	23575.61
West Bengal	1302.68	21906.53	1349.70	26725.50	1330.94	23415.69	1347.96	25466.81	1380.30	23044.95	1387.20	26354.61

1.2 Figure Are and Production of vegetables in major states of India.



The table 1.2 shows the area under horticulture fruits cultivation which were 331.30 hectares in Andhra Pradesh during 2009-10 has increased to 354.86 hectares during 2014-15 followed by total productions of fruits in Andhra Pradesh have increased from 5426.20 metric tonnes to 6445.60 metric tonnes. In Bihar state area under fruits cultivation was 836 hectares in 2009-10 has increased 842 hectares in 2014-15 as well as total production of fruits has increased 13906.80 metric tonnes from 2009-10 to 14467.15 metric tonnes in 2014-15. The State of Gujarat, area under cultivation was increased 406.80 hectares from 2009-10 to 578.23 hectares in 2014-15 like that total production of fruits tremandsly increased in 7255.50 metric tonnes from 2009-10 to 11543.29 metric tonnes in 2014-15. Karnataka state, area under horticulture fruits cultivation have increased 441.20 hectares from 2009-10 to 462.86 hectares 2014-15 as well as total production of fruits increased 7082.20 metric tonnes from 2009-10 to 8564.77 metric tonnes in 2014-15. State of Kerala area under cultivation of fruits slightly decreased 151.60 hectares from 2009-10 to 115.43 hectares in 2014-15 and in terms of production also slightly decreased 3518.10 metric tones from 2009-10 to 2882.51 metric tones in 2014-15. Madhya Pradesh area under cultivation of fruit have increased 250.70 hectares from 2009-10 to 677.60 hectares in 2014-15 likewise total production of fruits during this year have increased from 3112.60 metric tones to 14315.41 metric tones it reveals more than threefold of production had registered. Maharashtra areas of cultivation of fruits have increased tremendously during the year of 2009-10 to 2014-15 from 451.80 hectares to 580.54 hectares as well as in terms of production also increased from 6172.60 to 8136.26 during the 209-10 to 2014-15. State of Tamil Nadu area of fruites cultivation decreased from 263.70 hectares to 238.23 hectares during the year of 2009-10 to 2014-15, in terms of production of fruits has also decreased from

7627.70 metric tonnes to 5682.83 metric tonnes in during the same year. The State of Uttar Pradesh, area under cultivation of fruites was increased 1020.10 hectares from 2009-10 to 1134.01 hectares in 2014-15 followed that total production of fruits increased in 22435.74 metric tonnes from 2009-10 to 23575.61 metric tonnes in 2014-15. West Bengal area under fruits cultivation have increased from 1302.68 hectares to 1387.20 hectares during the year of 2009-10 to 2014-15 and in terms of total production of fruits increased 21906.53 metric tonnes in 2009-10 to 26354.61 metric tonnes.

Table 1.5 India share in the Production of fruit.

Year	Production of Fruit		India share (%)
	World	India	
2009-10	579926404	71515500	12.33
2010-11	599300409	74878000	12.49
2010-11	NA	NA	-
2012-13	646757638	81285334	12.65

Source: -Indian Horticulture Database, 2014.

Table 1.5 show that the production of fruits in India during the period from 2009-10 to 2012-13 was between 71515500 tonnes and 81285334 tonnes. During the same period fruits produced in the world varied between 579926404 tonnes and 646757638 tonnes. India's share in the world fruits production ranged between 12.33 percent and 12.65 per cent.

Table 1.6 India share in the Production of vegetable.

Year	Production of Vegetables		India share (%)
	World	India	
2009-10	9310850545	133737600	1.43
2010-11	1012524165	146554000	14.47
2011-12	1138121937	156325481	13.77
2012-13	1159179443	162186567	13.99

Source: - Indian Horticulture Database, 2014.

Table 1.6 show that the production of vegetables in India during the period from 2009-10 to 2012-13 was between 133737600 tonnes and 162186567 tonnes. During the same period vegetables produced in the world varied between 9310850545 tonnes and 1159179443 tonnes. India's share in the world vegetables production ranged between 1.43 percent and 13.99 per cent.

Table 1.7 Export of horticultural produce in India

Year	Quantity In MT	Value In Laks
2007-08	2338965.45	448167.83
2008-09	3362804.54	640034.03
2009-10	3277200.15	737515.97
2010-11	2739251.36	686134.16
2011-12	3256317.28	859060.96
2012-13	3674441.06	1017058.73
2013-14	3672375.30	1390897.23

Source: - Indian Horticulture Database, 2014.

Table 1.7 shows the export of horticulture production is increased from 2338965.45 metric tonnes in 2007-08 to 3672375.30 metric tonnes in 2013-14 and the value in laks has increased from Rs.448167.83 in 2007-08 to Rs.1390897.23 laks in 2013-14. It has concluded that every increasing trend of export of horticulture production.

II. CONCLUSION

India has witnessed voluminous increase in horticulture production over the last few years. Significant progress has been made in area expansion resulting in higher production. Over the last decade, the area under horticulture grew by about 2.7% per annum and annual production increased by 7.0%. During 2013-14, the production of horticultural crops was about 283.5 million tonnes from an area of 24.2 million hectares.

India's fruit productivity is better than of China, though China is the largest fruit producing country. Special efforts are being made to improve the productivity of fruit crops by enhancing the supply of quality planting material from accredited nurseries and improved package of practices. The per capita availability of fruit to the Indian population is 189 gm/person/day and has been helping in supplementing nourishment.

Fruits crops are capable of giving higher tonnage of yield per unit area than other field crops. For example, a wheat crop produces on an average 12-15 tonnes from an area of one hectare in two crops per year. Even a hybrid rice variety can give only a maximum of 24 tonnes from one hectare land in three crops per year while a banana crop can yield 35-40 tonnes per hectare. Papaya

gives 100-150 tonnes per hectare in 2 ½ years which works out of 40-60 tonnes per year and mango gives 25 tonnes from a hectare. From grapevine, a quantity of 60-80 tonnes per hectare in tow harvests per year can be obtained under tropical climate.

Horticulture play a unique role in India's economy by improving the gain full employment and income for small farmers and agriculture labour throughout the year. It is abouserved that one hectare of fruit production generates 860 person – days per annum as against 143 person – days for cereal crops. Some industrial attribute crops and cultural intensive crops like grape, banana and pineapple, generate large employemnet from 1000 to 2500 persons – days per hectare.

The importance of horticulture can be substantiated by its benefits like high export value high yield per unit area, high returns per unit area, efficient utilization of wasteland, provision of raw materials for allied industries better uses of undulating lands, and stabilization of women's empowerment by providing employment opportunities through fruit and vegetables processing.

The changing scenario encourages private investment, to go for hi-tech horticulture with micro-propagation, protected cultivation, drip irrigation, fertigation, and integrated nutrient and pest management, besides making use of latest post-harvest measures particularly in the case of perishable commodities. As a result, horti culture crop production has moved from rural confines to commercial ventures and has attracted youth since it has proved to be intellectually satisfying and economically. Need to improve our productivity. Fruit productivity in India is only 12.3 metric tonnes per hectare in comparison to 23.3 in USA, 22.3 in Indonesia and 16.5 in Brazil.

Although India is one of the leading producers of fruits and vegetables in the world, unfortunately, many Indians are still facing lack of malnutrion particularly weaker section people in India to overcome this problem land should be nationalization. Then only people get equal large scale employment opportunity and lead better life without malnutrion.

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EVALUATION OF MGNREGA IN JAMMU AND KASHMIR

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Abstract

The MGNREGA was developed by the Indian Government to reduce rural poverty through 100 days of guaranteed employment per year. Using secondary data, we explore whether this Scheme has provided social protection by creating assets and employment in the state of Jammu and Kashmir. Our results showed that the performance of MGNREGA is dismal in the state. Women employment rate is below the minimum required provision of 33 percent. The study has observed that despite being a source of employment, MGNREGA has not been able to create enormous assets and high level of empowerment in the state of Jammu and Kashmir .Higher wages, better implementation and greater recognition of the care giving responsibilities of women will be required for this policy to fully meet its goals.

Keywords: MGNREGA, Employment, Women Participation and Asset Creation.

I. INTRODUCTION

In 2005, an ambitious programmed was set up by Govt. of India i.e. National Rural Employment Guarantee Scheme (NREGA) It has been described as 'the largest state-run employment-generation scheme in the world' and 'the largest anti-poverty public employment programme in India. It was 'an Act to provide for the enhancement of livelihood security of the households in rural areas by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual Work' (Ministry of Law and Justice 2005).There had been other public works programmers before in the history of Indian welfare but this is considered as the most comprehensive programmed.

Goals of MGNREGA: The major goals of MGNREGA includes

Protective: To protect the environment by creating the productive assists

Preventive: To prevent the migration from rural to urban areas

Primitive: To promote social equity and Empowerment of rural women and poor through the provision of a right based law.

Difference of MGNREGA with other employment programmers

- Earlier wage employment programmers did not provide any guarantee of job, this Act provided guaranteed job.
- Almost, all the programmers were allocation based, MGNREGA is a demand based programmed.
- There was no time frame in other wage employment programmes but in MGNREGA employment will be given within 15 days of demand and payment also within 15 days of work.

II. OBJECTIVES

1. To know the employment generated by MGNREGA in the state of Jammu and Kashmir.
2. To know the participation rate of women under the Scheme in the State of Jammu and Kashmir.

3. To know the expenditure pattern on various items of work under MGNREGA in Jammu and Kashmir.

Research Methodology

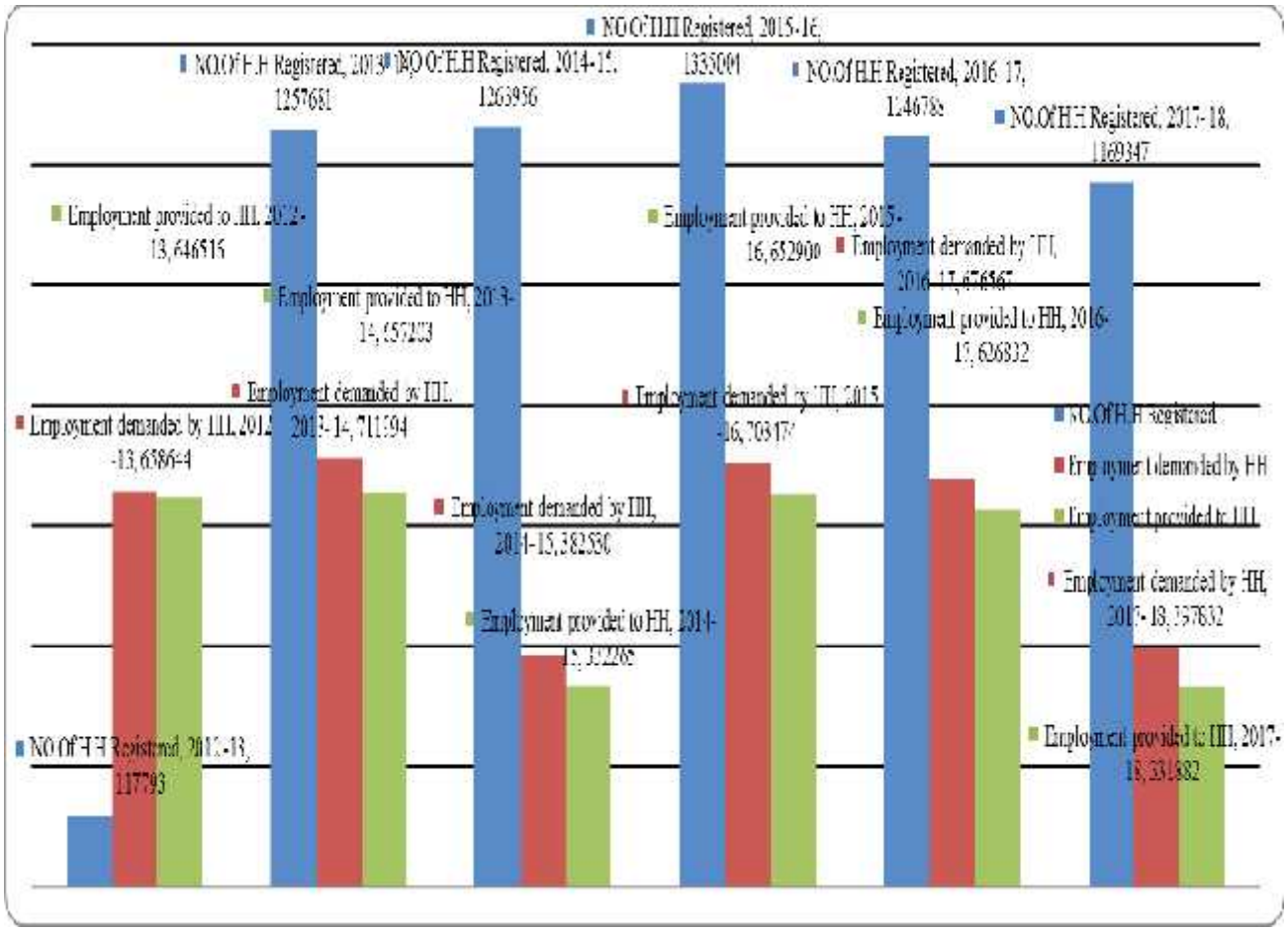
To attain the objectives, secondary data have been collected from the official website of MGNREGA, Govt. of India. Also, information was gathered from other reliable sources like articles, journals, books, official reports and newspaper. The data has been presented by the use of simple percentage method with the help of tables and charts.

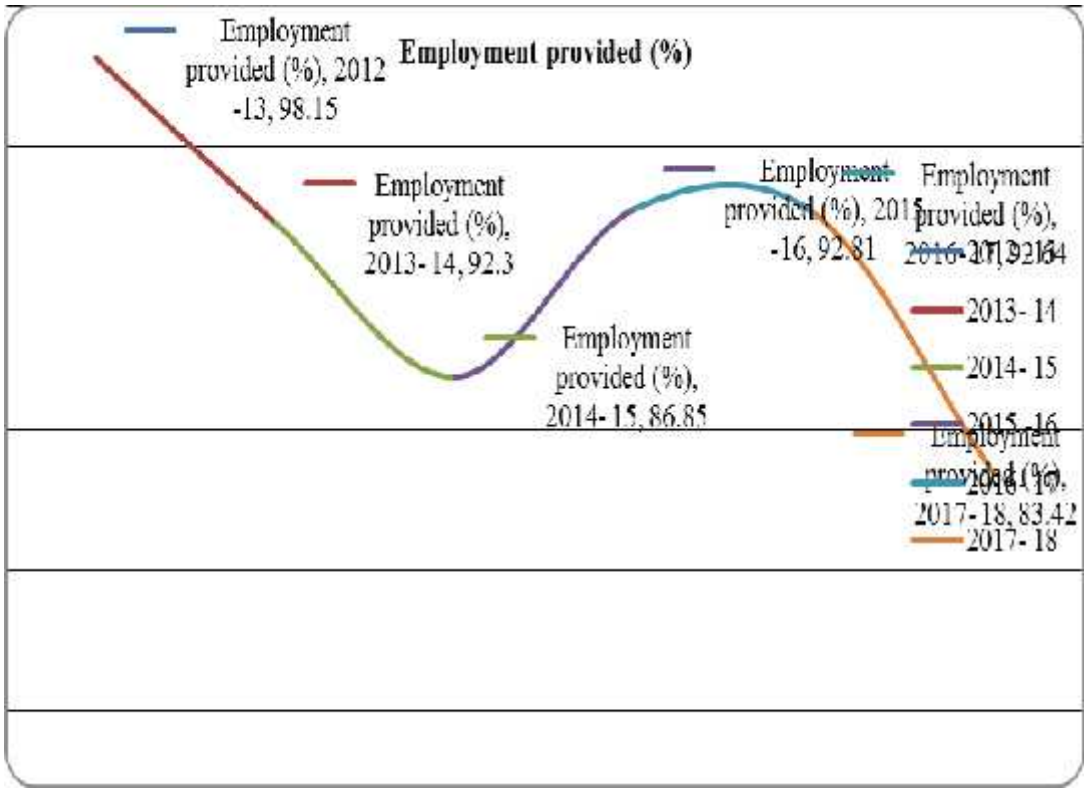
Results and Discussion

MGNREGA and Employment Generation

The basic objective of MGNREGA is to provide guaranteed wage employment of 100 days in a financial year to every household in rural area. Below table and graph shows the employment effect of MGNREGA in Jammu and Kashmir.

Items	2012 -13	2013- 14	2014- 15	2015 -16	2016- 17	2017- 18
NO. Of H.H Registered	117793	1257681	1263956	1335004	1246788	1169347
Employment demanded by HH	658644	711994	382530	703474	676567	397832
Demand against Registration (%)	55.91	56.61	30.26	52.69	54.26	34.02
Employment provided to HH	646516	657203	332265	652900	626832	331882
Employment provided (%)	98.15	92.3	86.85	92.81	92.64	83.42



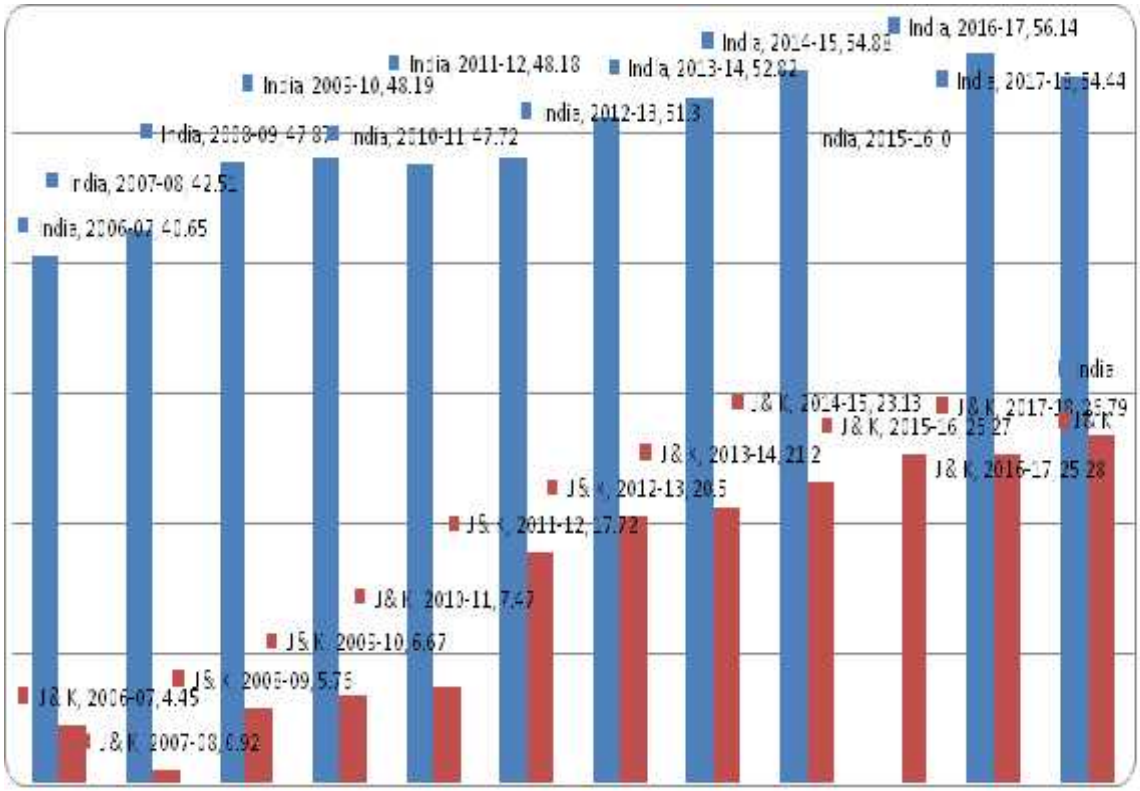


It is evident that the no. of households registered for job has increased from 1.17 lakh to 1.33 Lakh in 2015-16, but further it decreased upto1.16 Lakh in 2017-18. The actual demand for employment has also increased from 6.5lakh to 6.7 lakh in 2016-17. But in 2017 -18, the actual demand for employment has decreased drastically up to 3.9 lakh While the employment provided has decreased from 98percent to 86 percent during 2012-13 to 2014-15 and in 2015-16 to 2016-17 it remains stagnant and further it came down to 83percent in 2017-18.

MGNREGA and Women Participation

One of the major objectives of MGNREGA is to ensure women participation in development process. Accordingly this participation level is fixed at 33 percent following the guidelines of MGNREGA. . Provisions like work within a radius of five kilometers from the house, absence of supervisor and contractor, and flexibility in terms of choosing period and months of employment equal wages for men and women (Schedule II (34)); and crèches for the children of women workers (Schedule II (28)) were made in the Act, with the view of ensuring that rural women benefit from the scheme in a certain manner. Below table and graph shows the participation rate of women under the scheme in India and J& k state.

Year	India	J & K
2006-07	40.65	4.45
2007-08	42.51	0.92
2008-09	47.87	5.76
2009-10	48.19	6.67
2010-11	47.72	7.47
2011-12	48.18	17.72
2012-13	51.3	20.5
2013-14	52.82	21.2
2014-15	54.88	23.13
2015-16	54.3	25.27
2016-17	56.14	25.28
2017-18	54.44	26.79

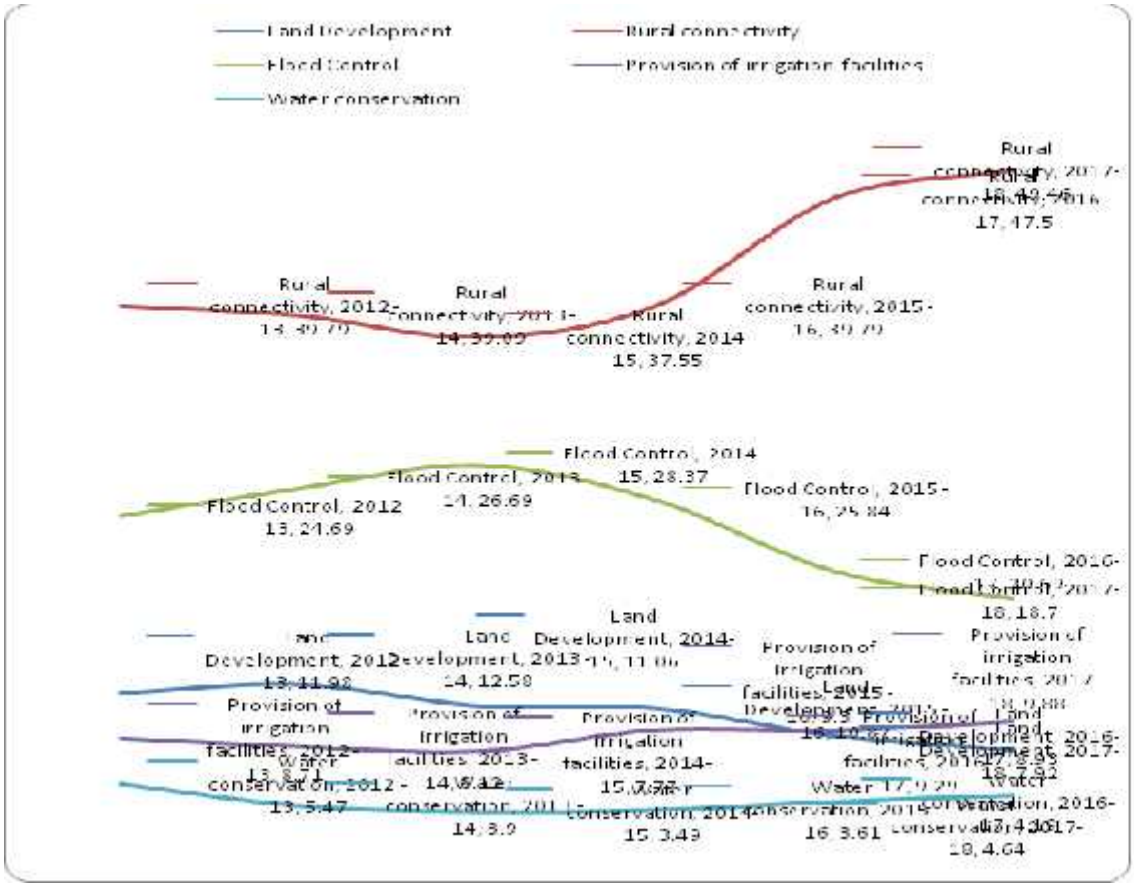


It is evident that MGNREGS has played a significant role in stimulating women's employment. At national level the share of women workers has recorded an increase from nearly 40 percent to 55 percent in 2017-18, which shows an increasing trend and is above the minimum required level of 33 percent. If we look the participation rate of women under MGNREGS in Jammu and Kashmir, it has increased 4.45 to 26.7 since its early years of implementation. But, still at present it is below the minimum required level of MGNREGS provision of 33percent. The inefficiency to implement one third provision is an important indicator of the failure of MGNREGA implementation in the state.

MGNREGA and Asset Creation:

The auxiliary objective of MGNREGA is strengthening natural resource management through works that address causes of chronic poverty like drought, deforestation and soil erosion so as to encourage sustainable development. Further, MGNREGA by encouraging work on water conservation, soil conservation, irrigation, flood protection, afforestation and plantation helps to insulate local community from adverse affect of climate change. Below the table and figure shows the estimates of expenditure (in percentage) pattern on various items of work under MGNREGA in the state of Jammu and Kashmir

Items	2012 -13	2013 -14	2014-15	2015 -16	2016-17	2017-18
Land Development	11.98	12.58	11.06	10.87	8.93	7.92
Rural connectivity	39.79	39.09	37.55	39.79	47.5	49.46
Flood Control	24.69	26.69	28.37	25.84	20.69	18.7
Provision of irrigation facilities	8.71	8.12	7.77	9.3	9.29	9.88
Water conservation	5.47	3.9	3.49	3.61	4.19	4.64



Data shown in the table and figure indicates that the expenditure (in percentage) pattern is not up to the mark except on the item of rural connectivity. A large improvement has occurred in case of rural connectivity which is followed by flood control. The activity like rural connectivity has become prominent asset creation and has increased from 39.79 percent to 49.46 percent during 2012-13 to 2017-18. But there exists a declining trend of expenditure in other works like land development and water conservation in the state of Jammu and Kashmir.

III. CONCLUSION

It is evident from the above summary that MGNREGA has opened up the scope for transformation of the rural economy from its moribund stage to a comparatively better natural resource endowed economy. MGNREGA has not only the potential to raise the female lab our participation rate by bringing employment opportunities at their door step, but it has also the potential to reduce the gender disparity by providing equal wages in the lab our market . Our findings also revealed that the scheme has been successful in providing employment to all those who have actually demanded employment in the state of Jammu and Kashmir. But the low participation of women, below the minimum required provision of MGNREGA revealed the presence of gender discrimination under the scheme in the state of Jammu and Kashmir.

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ROLE OF COMMERCIAL BANKS IN AGRICULTURAL FINANCE IN INDIA

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Abstract

India has constantly been a primarily agricultural nation. Farming accounts for less than 1/5th of the national income, and is the principal means of sustenance for the multitude. Agriculture credit is an important requirement for agricultural development. Agricultural policies have been surveyed from time to time to furnish adequate and timely accessibility of finance to this sector. Rural credit system assumes importance because for most of the Indian rural families, savings are short to finance agriculture and other economic actions. This paired with the lack of simultaneity between income, expenditure and lumpiness of agricultural capital investments. The institutional credit system is critical for agricultural growth and its role has further increased in the liberalized economic environment. In India a multi-agency approach comprising co-operative banks, regional, rural banks (RRBs) and scheduled commercial banks has been adopted to grant credit to the agricultural sector.

Keywords: Commercial banks, agriculture, finance, India, agriculture credit

I. INTRODUCTION

India has always been a primarily agrarian nation. Agriculture accounts for less than $1/5^{th}$ of the national income, and is the principal way of support for the people. The share of agriculture in employment declined from 61 per cent in1993-94 to 48.9 per cent in 2013-14 (GOI,2014). The average income from agriculture is well under the Non- agriculture average. For several years, it has been argued that farmers are under-privileged, suffer from lower average returns than are enjoyed by non-farm families. The per capita income of land owning cultivators is almost half of the non-agricultural average.

Agriculture is the most important economic sector in India. The share of agriculture in gross domestic product (GDP) diminished rapidly from 33.5 per cent in 1993-94 to 17.4 per cent of GVA during 2016-17 (CSO, 2017). It employed approximately two third of the population. Since Independence, the share of agriculture in GDP has declined in comparison to the growth of the industrial and service sectors. However, agriculture still gives the volume of goods requisite by the non-agricultural sector as well as abundant raw materials for industry.

Agricultural production in India based on millions of tiny farmers. It is their hard work and efficiency, which eventually raise agriculture output. Owing to inadequate funds, many of them are incapable to use improved seeds and manures or to establish new techniques. Some of them can't even keep wells and tanks in good condition The problem of availability of agricultural credit for small farmers has not so far been dealt with effectively. The small farmers generally obtain credit from local moneylenders, traders, commission agents, etc. As there is no institutional credit available to small farmers, they have to spin

to moneylenders, who charge overpriced rates of interest on the amount borrowed.

Role of Agricultural Finance in Indian Economy

Indian agriculture is able with fertile land and abundant availability of water resources. It had a long history of fertile plains irrigated by natural rivers. The success of India is based mainly on the development of agriculture because the majority of the people is occupied directly or indirectly in agriculture. Hence the development of agriculture would mean the development of the rural masses and development of India. Further, the increase in agricultural output depends on the taking up of new farm practices such as high yielding variety seeds, chemical fertilizers, pesticide, farm machinery and confident irrigation facilities. The adoption of these practices based on the availability of large amounts of finance. The creation of sufficient and requisite credit avenues is, therefore, essential for agricultural development. It represents mobilization of savings by financial intermediaries or the Government of the people and through such credit operations, financial savings transferred into the capital. Credit plays the role of an accelerator for agricultural development. Agricultural finance refers to covers the loans to agriculturists as well as non-agriculturists and landless workers. The purpose of agricultural credit is to provide sufficient finance for agriculture, animal husbandry, rural industry, rural trade, rural transport and all other economic activities of the countryside. There is necessity of agricultural credit in India, because the majority of farmers and non-agriculturists suffer from financial anemia at present and a booster of sufficient quantities to finance them could go faster their creation. The ideal agricultural financial aid system should target at providing and ensuring adequate finance to every person in the countryside, who is employed in, or willing to rent in any economic action. Credit is necessary both for meeting the short term necessities for working capital and for long term investments in agriculture and other income bearing activities. The magnitude of agricultural credit in a country like India, which is basically rural in nature hardly needs elaboration. Economic development of the countryside hinges upon the availability of credit to rural economy. The trouble of indebtedness in rural India is great, and falls mainly on the households of rural working people. Despite the major structural changes in credit institutions and forms of agricultural credit in post-independence period, Darling's statement (1925) that "The Indian peasant is born in debt, lives in debt and bequeaths debt" still remains true for the great majority of agricultural households in the countryside.

Statement of the Problem

The importance of agriculture credit as a critical input to agriculture is reinforced by the unique role of Indian agriculture in macroeconomic framework and its role in poverty alleviation. Recognizing the importance of the agriculture sector in India's development, the Government and RBI have played a vital role in creating a broad-based institutional framework for catering to the increasing credit requirements of the sector. In India, a multi-agency approach comprising Co-operative Banks, Scheduled Commercial Banks and Regional Rural Banks has been followed for purveying credit to the agriculture sector. The importance of agricultural credit in a country like India, which is essentially rural in nature, hardly needs elaboration. Economic development of the rural areas hinges upon the availability of credit to the rural economy. Agriculture credit and rural funding play a significant role in the growth of Indian economy. Rural credit and financial problems are caused by a combination of the imperfection of rural credit market and the specific

transaction problems, such as macro-economic instability, institutional reforms, low profitability in agriculture, high risk and uncertainty and general enforcement problems.

Literature

Cole R. Gestajson(2004), discussed in this research paper "Rural small Business Finance: Evidence from the 1998 survey of small business Finances" explained the survey of small business finance available strong information on the financing of small enterprise including the firms, organization, Financial characteristics and credit use. The survey is to compare between metro and rural small business. He found many characteristics are similar but some main factors are coming like high variation and non-normal distributions of firm size within each group limit statistical power another factor like one observation in the time period of relate to strong economic development.

Sukhpal Singh and others (2005), reviewed the Indebtedness among Farmers in Punjab, with the primary aim of evaluating the overall debt position of farmers in Punjab. The survey reported that 89 percent of the farm households were indebted and all farm size categories were equally indebted in percentage terms. The smaller farm households on a per hectare basis were more heavily indebted than other farm size categories. The institutional sources accounted for 62 percent of the total loans to farmers and the percentage of productive loans was 75 percent.

Jeromi (2005), in his article, "Economic Reforms in Kerala" analyzed the reforms in the farming sector. The survey reported that the agriculture sector faces problems like high cost of cultivation, low productivity, high land cost, undue concentration on commercial crops, reduction in the size of the farm holdings, go down in prices, competition from the low cost imports, etc. It was likewise reported that the share of agriculture in the State income declined sharply from 35.5 per cent in 1990-91 to 11.5 per cent in 2004-05.

Mujumdar (2005), evaluated the Role and Relevance of Priority Sector Lending in a Globalized Banking Scenario and reported that the investments in agriculture sector had turned down the rate of increase to the irrigated area decelerated and the flow of bank credit to priority sector also contracted. He also told that while the great corporate entities could raise money from banks at an interest rate as low as 6 or 7 percent, the small farmers were taken to pay a rate of 12 per cent. He indicated that it was necessary to study methods for promoting the financial sector to finance the agricultural activities.

Vasudavachary (2006), evaluated the agricultural situation in his study Indian Agriculture in the New Global Scenario. He pointed out that the Indian agriculture sector was neglected on one side by reducing Plan allocations by the Government and on the other by globalization, which had contributed to a declining share of agricultural exports and a decline in capital formation. It was likewise noticed that no subsidies were offered in India, only developed nations had been providing a higher layer of subsidies. He indicated that the Indian agricultural policy needs to be made up with adequate safety nets to protect the Indian farmers from the evils of globalization.

Gagan Sahu (2006), formed an investigation on Supply Analysis of Institutional Credit to Agriculture for Major States in India, which found that the increase rate of agriculture credit was higher during pre- Reform period, compared to the Reforms period in most of the States. It was likewise noted that the increase rate of agriculture credit was uneven during the sub periods as well as across the States. In that location were also substantial inter- State differences in agricultural credit as a proportion to the total bank credit and

deposits at one point of time as well as during different time points. The analysis also disclosed that there were inter State differences in the access to credit as well as the loan amount received by the farm families.

` Kamalakannan and Namasivayan (2007), carried a study on Institutional Agricultural Credit in Post Reform Period. They centered on the point that as the agriculture was the largest sector of the economic activity, it had a crucial part to play in the economic growth of the nation. They reasoned that the agricultural credit was the most crucial input in all- agricultural developments. After nationalization of the commercial bank banking sector took on an important function in offering aid to agriculture and allied activities.

Naidu and Reddy (2007), in their article, Agricultural Credit in India, took note that the institutional origins of credit were continuously increasing for a long time. They leveled out some problems like inadequate finance and outdated as well as an inappropriate institutional frame, which demanded immediate changes. They also argued for redefining the function of Government in agricultural funding. They proposed that the Government should take into account the whole credit providers to introduce the area of agriculture and compete with one and another so that they can raise the total credit flow and finally bring down prices.

Patil (2007), evaluated the Agricultural Indebtedness: Crisis and Revival. He indicated that there was no question that agriculture had suffered due to long neglect and inadequate allocation of resources. The high indebtedness of Indian farmers was a demonstration of the neglect and inadequate investment in farming. Most of the small and marginal farmers were going forward in agriculture because of the utter absence of any options. He too indicated that the banks should stick with different credit products and satisfy the full credit requirements of the farmers, subject to their repaying capacity.

Biing Wen Huang (2008), describes in his paper titled “Modeling risk in agriculture, finance: Application to the poultry industry in Taiwan.” Found that Taiwan is the second largest livestock industries who deal in broiler and color broiler country. Taiwan became a member of the WTO in 1990 at that time Taiwan faced the threat of deregulation chicken meant imports paper main focus on model the price relate to development and respective volatilities in weekly boiler and color boiler chicken prices in the country during Jam 1995 to June 2007. His research findings show there was no change in prices between broiler and color broiler and no change in growth rate also. So the estimated symmetric an asymmetric conditional volatility model was fitted well. The results show the implications for risk management and policy consideration in an agriculture production industry in Taiwan.

Types of Agriculture Credit

According to Tenure

The credit requirement based on the time-period of loans.

Short-term

It refers to the loan required for meeting the short-term requirements of the cultivators. These loans are generally for a period not exceeding and repaid after the harvest. For example, loans required for the purchase of fertilizers, HYV seed.

Medium-term

These loans are for a period up to 5 years. These are the financial requirements to construct improvements on land, buying cattle or agricultural equipment’s, digging up of channels etc.

Long-term

These loans are for a period of more than 5 years and are generally commanded to buy an extra domain or a tractor.

Commercial Banks

In the initial period, the commercial banks of our country have played a marginal part in advancing rural credit. In 1950-51, only 1 per centime of the agricultural credit was upgraded by the commercial banks. Only later on the nationalization of commercial banks in 1969, the commercial banks started to continue financial support both directly and indirectly, and also for both little and medium periods. They also shopped at several regional, rural banks for extending credit to low and marginal farmers and rural artisans just to save them from the clutches of village moneylenders.

Government Initiatives

The Government has taken many policy initiatives for strengthening of the farm credit delivery system for providing credit at lower rates of interest to support the resource requirements of the agricultural sector. The emphasis of these policies has been on providing timely and adequate credit support to farmers with particular focus on small and marginal farmers and weaker sections of society to enable them to adopt modern technology and improved agricultural practices for increasing agricultural production and productivity. The policy essentially lays emphasis on augmenting credit flow at the ground level through credit planning adoption of region specific strategies and rationalization of lending policies and procedures and bringing down the rate of interest on farm loan.

Agricultural Credit

Agricultural credit flow has increased consistently over the years and it reached Rs.877, 527 crore against the target of Rs.850, 000 crore during 2015-16. Target for the year 2016-17 has been fixed at Rs.900, 000 crore and the achievement is Rs.755, 995 crore (up to September, 2016). The target of Rs. 9, 00,000 crore is likely to be surpassed by the end of the financial year 2016-17.

Problems faced by Farmer in Agriculture Finance

Insufficiency

In spite of the expansion of the rural credit structure, the volume of rural credit in the nation is still insufficient as compared to its growing requirement arising out of the increase in prices of agricultural inputs.

Inadequate Amount of Sanction

The amount of loan sanctioned to the farmers by the agencies is also very much inadequate for running into their different views of farming operations. Regarding the quantity of loan sanctioned as inadequate and insignificant, the farmers often divert such loan for unproductive purposes and thereby dilute the very intention of such loan.

Lesser Attention of Poor Farmers

Rural credit agencies and its systems have failed to satisfy the demands of the low and marginal farmers. Hence, lesser attention has been made to the credit needs of the needy farmers whereas the comparatively well-to-do farmers are receiving more attention from the credit agencies for their better credit worthiness.

Growing Overdues

The problem of over-dues in agricultural credit continues to be an arena of business. The recovery of agricultural advances to various institutions is also not at all acceptable. In 1997-98, the recovery of agricultural advances of commercial banks, co-operative banks and regional rural banks were 63 per cent, 66 per cent and 57 per cent respectively.

Inadequate Institutional Coverage

In India, the institutional credit system continues to be short as compared to its growing demands. The evolution of co-operative credit institutions like Primary agricultural credit societies, land development banks, commercial banks and regional rural banks, has flushed it to extend the entire rural farmers of the state.

Red Tapism

Institutional agricultural-credit is subjected to red-tapism. Credit institutions are still adopting cumbersome rules and formalities for advancing loan to farmers, which ultimately force the farmers to depend more on costly non-institutional sources of credit.

II. CONCLUSION

From the above analysis, it has been discovered that the extent of agricultural credit in India is very much inadequate and the private, non-institutional sources still remained very important in providing credit to the farmers. Further, the major problem of institutional credit faced by lending institutions, especially the co-operatives, is the unsatisfactory huge level of over-dues ranging between 40 to 47 per cent. This has resulted a bad health to the institutional credit and thus these lending institutions will not be capable to encourage more credit for taking on the rising demands of our farmers. But the major percentage of these credits is being appropriated by the 30 per cent of the middle and wealthy farmers of India.

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EMPLOYMENT PATTERNS AMONG VISUALLY IMPAIRED PERSONS IN URBAN PUNJAB

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Abstract

For the visually impaired person, it is not easy to get employment. But they overcome all the hurdles to become economic independent with their confidence, capabilities, higher education, social support and strong will power. In the era of competition, they follow various patterns of employment to come into mainstream. A major finding drawn from the analysis of primary data is that a majority of the respondents was residing in urban area. This finding is totally different from the census data and past studies related to the area of residence as these studies depict that most of the visually impaired persons belong to rural area. A majority of the respondents satisfactorily received various vocational trainings to become skilled and competent. A majority of the respondents registered their names at the Special Employment Exchange for the Persons with Disabilities and took membership of various organizations. A majority of the respondents got information from their family members, teachers and friends regarding their present job. Most of the respondents were working in middle level of occupation. Finally, it can be said that visually impaired persons have the capability to do work in every field. Such persons need to be rehabilitated socially, vocationally, psychologically as well as economically.

Keywords: Visually impaired, urban Punjab, employment

I. INTRODUCTION

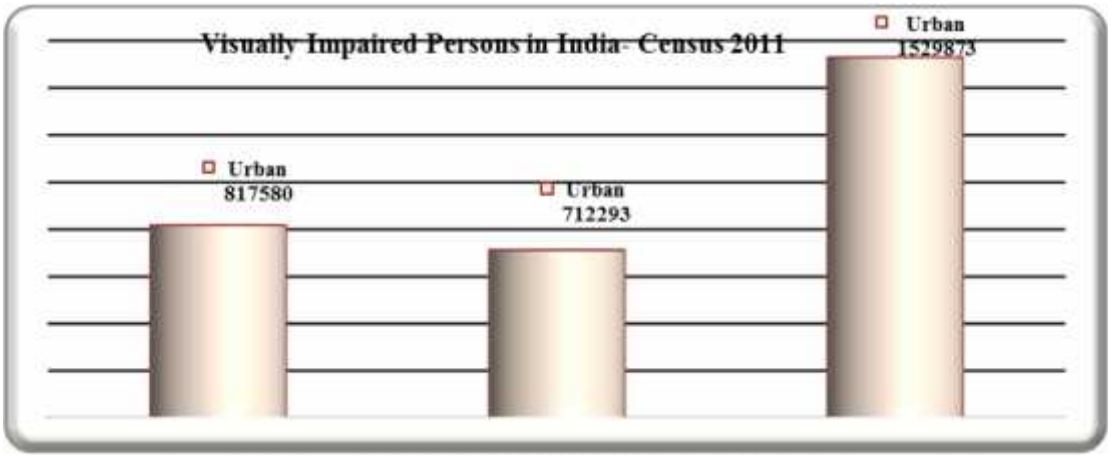
Employment is basic necessity of life for the humans. Particularly, it is urgent requirement for the visually impaired persons because it helps them to become independent. By getting employment, visually impaired persons feel contributing member to the nation. But it is very difficult for them to be a part of mainstream due to competitive era. They have to cross multiple hurdles for their economic independence. Despite the implementation of PWD Act 1995 and many more initiatives taken by the government to improve the economic status of visually impaired persons, their representation in economic activities is very low. They are marginalized group of the society and are socially excluded. The literature on them also discloses their low socio-economic status particularly in Indian setting. This paper is based on author's study conducted on employed visually impaired persons of Punjab state. In this paper an attempt has been made to understand the employment patterns among visually impaired persons particularly in urban area although the sample of the study was selected from both the rural and urban area of Punjab. Firstly, it is an important to know about the data of visually

impaired persons in India in general and in Punjab in particular. A detail is:

Data of Visually Impaired Persons in India

Approximately, 15 million visually impaired persons out of 37 million across the globe are residing in India. The data of visually impaired persons in India particulary in Punjab is:

Figure No. 1:Visually Impaired Persons in India- Census 2011



Source- Census of India, 2011

It is clear from the above figure that 50,32,463 visually impaired persons were residing in India according to census 2011. Of them, 26,38,516 were males and 23,93,947 were females. It is surprising figure that among the total visually impaired persons of India, 35,02,590 were residing in rural area of whom 18,20,936 were males and 16,81,654 were females. On the other hand, 15, 29,873 visually impaired persons were residing in urban area of whom 8,17,580 were males and 7,12,293 were females. Thus, the data show that the percentage of visually impaired was high in rural area in comparison to urban area of India.

Visually Impaired Workers and Non-workers in India

The data related to visually impaired workers and non-workers in India:

Table No. 1: Detail about the visually impaired workers and non-workers in India

Area	Sex	Workers					Non- Workers
		Total	CL	AL	HHI	Others	
Total	Persons	1891919	460738	591514	79484	760183	3141512
	Males	1346034	340895	367073	46014	592052	1292994
	Females	545885	119843	224441	33470	168131	1848518
Rural	Persons	1352621	441617	562990	51706	296308	2150937
	Males	921956	327346	347118	27883	219609	899492
	Females	430665	114271	215872	23823	76699	1251445
Urban	Persons	539298	19121	28524	27778	463875	990575
	Males	424078	13549	19955	18131	372443	393502
	Females	115220	5572	8569	9647	91432	597073

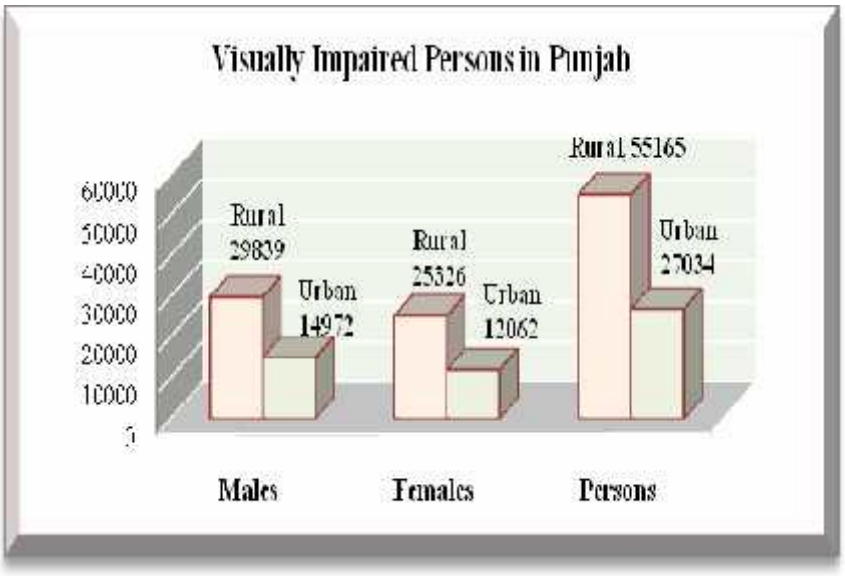
Source- Census of India, 2011

The data in the above table depict the area and sex wise population of worker and non-worker visually impaired persons in India. It is clear that more than eighteen lakh visually impaired persons were worker while more than thirty one lakh visually impaired persons were non-worker. Sex wise, male

visually impaired workers were maximum in number, i.e. above thirteen lakh. Area wise, the visually impaired workers from rural area were maximum in number, i.e. above thirteen lakh, than the visually impaired workers of urban area

The data related to visually impaired persons in Punjab according to Census 2011

Figure No. 2: Visually Impaired Persons in Punjab



Source- Census of India, 2011

The data presented in the above figure show that 82,199 visually impaired persons were residing in Punjab. Of them, 44,811 were males and 37,388 were females. Whereas, 55,165 visually impaired persons were residing in the rural area of Punjab of whom 29,839 were males and 25,326 were females. On the other hand, 27,034 visually impaired persons were residing in the urban area of Punjab of whom 14,972 were males and 12,062 were females.

Visually Impaired Workers and Non-workers in Punjab

The data of visually impaired workers and non-workers in Punjab as per Census 2011:

Table No. 2: Detail about visually impaired workers and non-workers in Punjab

Area	Sex	Workers					Non- Workers
		Total	CL	AL	HHI	Others	
Total	Persons	26511	5139	4691	1128	15553	55688
	Males	21361	4594	3757	729	12281	23450
	Females	5150	545	934	399	3272	32238
Rural	Persons	17157	4839	4368	684	7266	38008
	Males	13710	4351	3490	399	5470	16129
	Females	3447	488	878	285	1796	21879
Urban	Persons	9354	300	323	444	8287	17680
	Males	7651	243	267	330	6811	7321
	Females	1703	57	56	114	1476	10359

Source- Census of India, 2011

The above table shows that more than twenty six thousand visually impaired persons were the workers in Punjab while more than fifty five thousand visually impaired persons were non-

workers. Sex wise, a maximum number of the visually impaired persons were males, i.e. above twenty one thousand. Area wise, visually impaired workers from the rural area were in majority, i.e. above seventeen thousand, than the visually impaired workers of the urban area.

As the study was conducted in five districts Ludhiana, Patiala, Sangrur, Faridkot and Ferozpur of Malwa region of Punjab, district wise population of visually impaired persons is also shown

Table No. 3: District wise population of Visually Impaired Persons in Punjab

Area	Sex	Districts					Total
		Ludhiana	Patiala	Sangrur	Faridkot	Ferozpur	
Rural	Males	3495	727	670	2304	1888	9084
	Females	2827	554	495	1844	1561	7281
Urban	Males	2553	1935	278	1035	659	6460
	Females	2218	1675	165	916	494	5468
Total		11093	4891	1608	6099	4602	28293

Source- Census of India, 2011

The above table shows that out of total population of visually impaired persons of Punjab, a maximum number of the visually impaired persons, i.e. 11,093, were living in Ludhiana followed by Faridkot, Ferozpur, Patiala and lowest number of the visually impaired persons, i.e. 6,099 was residing in Sangrur.

Now, focus is given on primary data of the study. The sample of the study was 200 employed visually impaired persons who were working in various professions in public and private sector. In the study, 156 respondents were the resident of urban area and 44 respondents belonged to rural area. The present paper is based on 156 urban respondents of the study. An analysis of collected data is presented here:

Age

In the study, an attempt has been made in the present study to ascertain information regarding the age of the respondents. In this context, following data has been collected

Table No. 4 :Distribution of the respondents showing age

Age (in years)	Frequency	%
21-30	21	13.46
31-40	59	37.82
41-50	47	30.13
51-60	29	18.59
Total	156	100

The data presented in the above table show a wide distribution of age ranging between 21 years to 60 years. It is clear that out 156 respondents, a highest proportion, i.e. 37.82 per cent, belonged to the age group of 31 to 40 years. The remainder categories of age group are 41 to 50 years (30.13 per cent), 51 to 60 years (18.59 per cent) and 21 to 30 years (13.46 per cent) respectively.

Sex

In the study, both males and females visually impaired were included in order to analyze the impact of employment on their life. In this context, following data has been collected.

Table No. 5: Distribution of the respondents showing sex

Sex	Frequency	%
Males	122	78.21
Females	34	21.79
Total	156	100

The data presented in the table depict that a majority of the respondents, i.e. 78.21 per cent, was

male and 21.79 per cent respondents were female. It clearly shows that the visually impaired men have more employment opportunities in comparison to visually impaired women because a woman is considered to be the second sex in the society and even a visually impaired woman is at more disadvantaged. Moreover, she does not have much freedom to move out of the boundary of her house as a visually impaired man has. But after the implementation of the PWD Act, the participation of women in education and employment sector is improving.

Types of Educational Institutions for Procuring Education

The government has established many special schools and vocational training centers in India for visually impaired that provide them free education along with boarding and loading facilities. But some parents of the visually impaired children prefer ordinary schools instead of special schools for studying their children. Therefore, an attempt has been made in the study to obtain information regarding the educational institutions from which the respondents procured education. In this context, the following data has been collected.

Table No. 6: Distribution of respondents showing the types of institutions for procuring education

Types of Institutions for Procuring Education	Frequency	%
Ordinary school/college	11	7.05
Special school	30	19.23
Both	115	73.72
Total	156	100

The data presented in the above table show that a majority of the respondents, i.e. 73.72 per cent, procured education from both ordinary and special institutions. Among them, most of the respondents especially partially sighted respondents reported that their parents were not willing to send them in special school to get education after primary and middle standard. It is notable that all the special schools for visually impaired provide education to the visually impaired students up to the senior secondary level. Therefore, the respondents got enrolled in ordinary educational institutions for further education. While 19.23 per cent respondent's procured education from special schools till higher secondary. These respondents had total visual impairment and most of them could not exceed middle standard due to the poor economic condition of their family. On the other hand, 7.05 per cent respondents got their entire education from the ordinary schools and colleges only. Among them, maximum number the respondents received co-operative attitude from their teachers as well as other students during their study in ordinary schools and colleges.

Use of Braille Typewriter and Assistive Devices

Many areas of employment have opened for the visually impaired persons due to the advancement of technology for them. In the study, an attempt has been made to explore information from the respondents regarding the use of Braille typewriter and assistive devices. In this context, following data has been collected.

Table No. 7: Distribution of respondents showing the use of Braille typewriter and assistive devices

Use of Braille Typewriter and Assistive Devices	Frequency	%
Yes	98	62.82
No	58	37.18
Total	156	100

The data presented in the above table show that maximum number of the respondents, i.e. 62.82 per cent, were using Braille typewriter, screen reader software (Jaws in computer), low vision devices and screen, magnifier, white cane, talking mobile, recorder, talking calculator and talking watch in their daily activities. It is observed that special technological devices enabled them to do most of their work by own. On the other hand, 37.18 per cent respondents were not using Braille and other assistive devices because most of them were working as peon, announcer, telephone

operators cum receptionist, ward attendant, chair caner and fitter. For this reason, there was no need of a Braille typewriter or any special device for them according to their job.

Received Vocational Training

In the study, an attempt has been made in the present study to know that whether the respondents received vocational training or not. In this context, following data has been collected.

Table No. 8: Distribution of respondents showing their received vocational training

Received Vocational Training	Frequency	%
Telephone operator	33	21.15
Computer operator and programmer	03	1.92
Stenography	26	16.67
Crafts	07	4.49
Teaching courses	09	5.77
Music	25	16.02
N.A.	53	33.97
Total	156	100

Analysis shows that a majority of the respondents, i.e. 66.2 per cent, received vocational training. It is notable that most of the respondents procured training from the Vocational Rehabilitation Training Centre (VRTC), Ludhiana. On the other hand, 33.97 per cent respondents did not receive any vocational training. Among them, maximum numbers of the respondents were working in the private sector. Even, maximum number of these respondents got their present job after matriculation and senior secondary; therefore, they did not access the vocational training. It is found that some respondents got employment on the basis of their procured vocational training.

Occupational Background

In the study, an attempt has been made to ascertain information regarding the occupational background of the respondents including occupational level and status. In this context, following data has been collected.

Table No. 9: Distribution of the respondents showing occupational background

Occupational Level	Occupational Status	Frequency	Percentage	Total
High	Associate professor	02	1.28	11 (7.05%)
	Assistant professor	08	5.13	
	School principal	01	0.64	
Middle	School teacher	49	31.41	100 (64.10%)
	Clerk	04	2.56	
	Receptionist cum telephone operator	30	19.23	
	Stenographer	11	7.05	
	Computer operator	06	3.85	
Low	Peon	17	10.90	45 (28.84%)
	Ward attendant	03	1.92	
	Announcer	05	3.20	
	Chair caner	11	7.05	
	Book binder	08	5.13	
	Fitter	01	0.64	
Total		156	100	156 (100%)

The data presented in the above table show that a majority of the respondents, i.e. 64.10 per cent, was working in middle level of occupation. This category of occupational level includes school teachers (31.41 per cent), receptionist cum telephone operators (19.23 per cent), stenographers (7.05 per cent), computer operators (3.85 per cent) and clerks (2.56 per cent). It is determined that many of them had cleared UGC's National Eligibility Test. On the other hand, 28.84 per cent respondents were working in low level of occupation which includes peons (10.90 per cent), chair caners (7.05 per cent), book binders (5.13 per cent), announcers (3.20 per cent), ward attendants (1.92 per cent) and fitter (0.64 per cent). A very few respondents, i.e. 7.05 per cent, were

working in high level of occupation which includes assistant professors (5.13 per cent), associate professors (1.28 per cent) and school principal (only 1 respondent). It is analyzed that 88.46 per cent respondents were working in public sector and 11.54 per cent respondents were working in private sector on various statuses.

Registration at Special Employment Exchange for Persons with Disabilities

The Special Employment Exchange for Persons with Disabilities is an important source to get job especially for the visually impaired persons. In the study, an attempt has been made to explore information regarding the respondents' registration at Special Employment Exchange for Persons with Disabilities. In this context, following data has been collected.

Table No. 10: Distribution of the respondents showing registration at the Special Employment Exchange for Persons with Disabilities

Registration at Special Employment Exchange for PWDs	Frequency	%
Yes	131	83.97
No	25	16.03
Total	156	100

The data depict that a majority of the respondents, i.e. 83.97 per cent, got registered their name at the Special Employment Exchange for Persons with Disabilities. But, 16.03 per cent respondents did not register their name at any employment exchange but most of them were also the registered member of the National Federation of the Blind (NFB). Few were not aware of the special employment exchange. Even some of them had trust on their own capabilities rather than trusting on the working procedures of the employment exchange.

Source of Information for the Present Job

In the study, an attempt has been made to explore information regarding the sources of information which was predominantly followed by the respondents to get information regarding their present job. In this context, following data has been collected.

Table No. 11: Distribution of the respondents showing the source of information for the present job

Source of Information for the present Job	Frequency	Percentage
Special employment exchange for persons with disabilities	05	3.21
Media (electronic and print)	51	32.69
Member of organization (NFB, etc.)	17	10.90
Any other person (family member, teacher, friend)	83	53.20
Total	156	100

The data presented in the above table show that the family members, teachers and friends were the main source of information for a majority of the respondents, i.e. 53.20 per cent, for their present job. While, 32.69 per cent respondents got information about their present job through the advertisements telecasted and published by the media. It is analyzed that most of these respondents were trained to access the internet. Whereas 10.90 per cent respondents were those who got information regarding their present job from organizations like National Federation of the Blind (NFB), Bharat Netraheen Sangh(BNS), etc.. These organizations were working for the welfare and employment rights of visually impaired persons. Only, 3.21 per cent respondents got information regarding their present job from the special employment exchange for persons with disabilities. These findings highlight the fact that still media is much active in creating awareness regarding the available opportunities for the visually impaired persons. It is also analyzed that a majority of the respondents, i.e. 92.31 per cent, reported that their family always provided them moral as well as economic support in getting employment. Even

their parents had no longer felt shy in owning them but boldly taken steps to educate and rehabilitate them. Moreover, their siblings as they always escorted and taught them daily living skills.

II. CONCLUSION

Economic independence is a fundamental requirement of every individual and visually impaired person also. On its fulfillment, it leads to higher levels of self-esteem and self-worth. For the visually impaired person ,it is not easy to get employment. But they overcome all the hurdles to become economic independent with their confidence, capabilities, higher education, social support and strong will power. In the era of competition, they follow various patterns of employment to come into mainstream. A major finding drawn from the analysis of primary data is that a majority of the respondents was residing in urban area. This finding is totally different from the census data and past studies related to the area of residence as these studies depict that most of the visually impaired persons belong to rural area.

A majority of the respondents satisfactorily received various vocational trainings to become skilled and competent. Although visual impairment did not hinder the growth of respondents but the lack of awareness and negative attitude of the society, lack of vocational rehabilitation, lack of suitable jobs, unfavorable socio-cultural environment, etc. created hurdles for many respondents in their way to get employment. Therefore, a majority of the respondents registered their names at the Special Employment Exchange for the Persons with Disabilities and took membership of various organizations. A majority of the respondents got information from their family members, teachers and friends regarding their present job. Most of the respondents were working in middle level of occupation. Finally, it can be said that visually impaired persons have the capability to do work in every field. Such persons need to be rehabilitated socially, vocationally, psychologically as well as economically. Therefore, the government should took more initiatives for the rehabilitation of visually impaired persons from the medical, social, educational, vocational and economic point of view.

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MGNREGA AND SOCIAL AUDIT

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Abstract

Mahatma Gandhi National Rural Employment Guarantee Act is the India's largest employment generation and livelihood security programme. The main objective of this paper is to state the importance of the social audit under MGNREGA and to analyse the social audit work done under the scheme. The study is based on secondary data. The percentage method is used for analysis purpose. The results of the study shows that social audit tool is not used efficiently under MGNREGA scheme as the number of gram panchayats who conducted social audit are very few. Through social audit loopholes of scheme can be found out and it has ability to aware people about their rights and entitlements and it provides a platform to people to speak against any type of deception. To increase the number of social audit, there is need of full cooperation of all the stakeholders such as villagers, rural elites, sarpanch and implementing authorities which would bring positive change in scheme's performance.

Keywords: Social Audit, MGNREGA, Rural, India, Corruption.

I. INTRODUCTION

To curb corruption in public works, an initiative in the form of social audit was undertaken by Mazdoor Kisan Shakti Sangathan (MKSS) of Rajasthan in the year 1990. Social audit generally consists two components: one is RTI (Right to Information Act) 2005 that makes mandatory to provide information about government departments in stipulated time to citizen who demands it and second component is public hearing.

Social Audit under MGNREGA

National Rural Employment Guarantee Act (NREGA) was notified on September 7, 2005. There was phase-wise implementation of the Act, it was implemented in February 2, 2006 in 200 (most backward) districts of India. In IInd phase in 2007-08, the additional 130 districts were covered. Then in the IIIrd Phase of its implementation in 2008, the act was implemented in whole India except the districts having hundred percent urban population. In 2009, NREGA was re-named as MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act).The MGNREGA Act guarantees 100 days of employment in a financial year to every rural household whose adult members are willing to perform unskilled manual work. The main objectives of the MGNREGA programme is to ensure social protection and livelihood security to rural poor, empowerment of the disadvantaged and marginalised groups such as women, SCs (Scheduled Caste), STs (Scheduled Tribals), deepening the democracy at bottom-level, bringing more transparency and accountability in governance.

Social audit is considered as an innovative feature of the MGNREGA scheme. It involves continuous public vigilance of quality and quantity of works done at different stages of the scheme. It is an essential tool for monitoring and evaluating the work operational under the scheme through comparing it with annual village plan. The Act

itself defines under Sec 17 that it is mandatory for every Gram Panchayat to perform social audit once in six months. The main objective of the social audit is to fix the accountability with regard to programme implementation. Performing social audit under the scheme will led to transparency. Though, the implementing agency cannot perform the audit function itself so the independent social audit organization with the help of general public conducts it. It is the responsibility of state government to appoint social audit units (SAU).

Structure of Social Audit Unit (SAU)

Social audit is conducted by Independent directorate or society which is having one director or CEO who has served the social sector for the rights of public for at least 15 years. Any NGO can also perform the social auditing. Further, the resource persons from State, District, Block and Village are selected.

Working of Social Audit

Social Audit Unit will make annual calendar according to which one social audit is performed in every gram panchayat in every six months. Information about the social audit will be given to villagers and labourers by resource persons. Programme officer will provide information and records required by social audit unit before 15 days of social audit gram sabha meeting. It is the responsibility of DPC (District Programme Coordinator) to ensure that all requisite records have been provided to SAU by implementing agencies through programme officer. DPC will oversee the gram sabha social audit meeting. SAU will verify the different records such as Muster roll, worksite, quality and quantity of assets, verification of cash book, bank statements and vouchers related to material procurement or any other payment methods. It includes door to door verification by asking questions from the beneficiaries. Project sites are visited and comparison is done with recorded figures. Action related to previous social audit is discussed at the beginning of social audit. It is required that all issues must be in writing and after resolving the issue the complainant must be informed. The social audit report should be in local language and video recording of gram sabha meeting of social audit is done.

Importance of Social Audit under the MGNREGA

- It will encourage people participation in the scheme because gram sabha meetings are held at regular intervals to discuss the working of the scheme under social audit. The general public can provide their views to improve the working of scheme. Despite of this, the beneficiaries have direct interaction with the higher authorities they can complain them if they are facing any problem.
- Social audit act as double edge sword because on one hand it create awareness among the beneficiaries about their rights and on the other hand they assess that beneficiaries are getting their rights and entitlements at the time or not.
- Social audit helps to fix the responsibility of implementing authorities. It is required that all implementing agencies should be present at the time of social audit. They are answerable to the queries related to their work.
- It is only through social audit the discrepancies related to funding under the scheme can be find out. If any case of improper utilization of funds is found out then recovery related actions are taken and separate account is opened to recover the embezzled funds. So, here it can be said that under the scheme social audit is the important device to prevent corruption.

Review of Literature

Aakella and Kidambi (2007) analysed social audit work done under Andhra Pradesh rural employment guarantee scheme. It was found that social audit revealed the leakages and gaps prevailing under scheme such as fudged muster rolls, discrepancies in wage amount and recording of works that were not existing in real. The study recommended the need to push the administrative machinery and CSOs to participate in social audit so that money draining could be reduced.

Rajasekhar et. al (2013) in their paper assessed the working of social audit under MGNREGA scheme in Karnataka. The study was based on primary data. The data was collected from 91 beneficiaries of five gram panchayats of Chitradurga district of Karnataka. The study found different problems regarding social audit implementation such as lack of women participation, auditing of selected work, deficiency of independent auditors, lack of training regarding social audit and deficiency of labourers in agriculture. The study suggested the need to push self help groups to increase women participation in social audit.

Bansal (2014) examined the status of social audits undertaken in three Districts of Himachal Pradesh. The study used both primary and secondary data. The primary data was collected through includes observations, experiences shared by different stakeholders in training programmes. The study found many flaws in the implementation process such as incomplete job cards, incomplete set of record registers, absence of work site boards, absence of work site facilities except drinking water, under payment of wages, lack of awareness among workers regarding rights and entitlements, lack of participation of gram sabha members, lack of training to the representatives to who had undertaken social audit, insufficient information reported on MIS-NREGA.

Aiyar and Mehta (2015) in their study examined the impact of social audit of MGNREGA on state and citizens interaction and observed the effect of social audit on local corruption market. The study was conducted in eight villages of Medak District of Andhra Pradesh. The Primary data was collected through semi-structured interview method. It was found that checking of accounts of MGNREGA through social audit had strengthened the general public role under MGNREGA. The study further found that social audit had aided to curb the frauds in payment of wages and made authorities accountable before citizens.

Research Methodology

The study was based on Secondary data. The data was collected from various journals, newspapers, reports and websites. The study used percentage method for analysis purpose.

II. OBJECTIVES

1. To examine the importance of social audit under the MGNREGA scheme
2. To analyse the social audit work performed under the MGNREGA scheme

Findings of the Study

Table 1 shows that the total funds allocated to department of rural development comprises significant portion of government budget. In the year 2011 the financial outlay for rural development department stands at the Rs. 74100 crore and this funding has increased to 86000 crore in the year 2016. The funds allocated to MGNREGA in the year 2011 were Rs. 40000 crore and it has decreased to 38500 crore in the year 2016. Although the funds allocated to MGNREGA has decreased and share also shows fluctuating trend over the year despite of this the MGNREGA scheme constitutes the highest share

among all the schemes. So, from the funding it can be judged that in the country like India this scheme has important place and it is necessary to maintain transparency in funding so that the funds must be reached in the hands of ultimate beneficiary who is eligible for those funds. In addition to this, the assets constructed must have good quality which can be possible only if proper funding is there for the assets construction. To monitor all the funding and work done social audit is boon under the scheme.

Table 1: Total Financial Outlays of the Department of Rural Development and share of MGNREGA in India from the year 2011 to 2015

Year	Total funds allocated to Department of Rural Development (Rs. In Crore)	Total funds allocated to MGNREGA (Rs. In Crore)	Share of MGNREGA in Total Funds Allocation
2011	74100	40000	53.98
2012	73175	33000	45.10
2013	74429	33000	44.34
2014	80043	34000	42.48
2015	71642	34699	48.43
2016	86000	38500	44.77

Source: www.mord.nic.in

Table 2 shows that the total number of gram panchayats in India has decreased from 293960 to 262903 from the year 2011 to 2016. Further, the gram panchayats covered under social audit was only 4 which constitute very small proportion i.e. 0.002 per cent in the year 2011. The highest number of gram panchayats (24893) was covered in the year 2015 which is having 9.46 per cent share. In the year 2016, the share has declined to 7.46 per cent. The coverage area of social audit is very small and restricted to few states.

Table 2: Total No. of GPs in India and Total No. of GPs covered under Social Audit in India

Year	Total Number of Gram Panchayats	Number of Gram Panchayats covered	% age of Total Gram Panchayats covered
2011	263960	4	0.002
2012	263878	76	0.029
2013	263636	60	0.023
2014	263446	10246	3.889
2015	263151	24893	9.460
2016	262903	19631	7.467

Source: www.mgnrega.nic.in

Table 3 indicates the number of social audit started and completed in India. The percentage of completed social audit in comparison to social audit started was only 24 per cent in the year 2014 which has reached to 54 per cent in the year 2015 and which again declines to 45 per cent in the year 2016. On the whole the data shows that yet a significant tool is available under the scheme in the form of social audit but its utilization has not been done in an efficient manner.

Table 3: Number of Social Audit started and completed in India from the year 2014 to 2016

Year	No. of Social Audit Started	No. of Social Audit Completed	% age of Completed Social Audit
2014	9988	2411	24
2015	27856	14979	54
2016	16618	7408	45

Source: www.mgnrega.nic.in

III. CONCLUSION

As India is a resource deficit country there is need of proper planning and utilization of resources. The results shows that a huge portion of budget is allocated to one of the important schemes of MORD i.e. MGNREGA. Several studies show that MGNREGA turns out as white elephant as the scheme is having so many loopholes. The only tool available to find out those loopholes is social audit but the disappointing fact is that this tool is not used efficiently as the number of gram panchayats conducting social audit are very few. The major reason for this low number is lack of initiative taken by state and voluntary organizations. Further, as literate person can demand his rights and participate with confidence but among rural people there is lack of awareness and illiteracy that acts as the main impediment in their contribution. Another influential role can be played by rural elites as they are the powerful people residing in the village and they help the poor people financially and socially so the poor people always remain indebted to them and can't stand against them and hesitate to raise

their voices even if any embezzlement is done by them. In addition to this Sarpanch provide employment opportunities and help rural people directly and indirectly. The villagers never questioned his performance and find social audit useless. Further, Sarpanch himself doesn't want to be accountable for his acts and lacks contribution in social audit. The only solution comes here is to reduce the village level politics under the working of the scheme and training and awareness must be provided to the village people so that they can stand against the wrong doers. However, social audit if used with full cooperation of villagers, implementing authorities and rural elites could bring positive change in scheme's performance.

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MAKE IN INDIA PROGRAMME: OPPORTUNITIES AND CHALLENGES

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Abstract

Make in India programme is a major national initiative that aims to make India a global manufacturing hub. Launched in September 2014, the programme has identified 25 key sectors, including defense, and intends to give a boost to domestic manufacturing and attract foreign investment. The main agenda of the programme is to reduce procedural delays in manufacturing projects, develop sufficient infrastructure and make India investment and business friendly. The government is widely being perceived as business and investor friendly and is focusing on ease of doing business, securing investment and protection of Intellectual Property Rights (IPR) under the "Make in India" campaign. Crafting a holistic defense industrial base has been high on the agenda of the government for a long time. "Make in India" seems to be a promising initiative for promoting domestic manufacturing and increasing self-reliance in defense, thereby contributing to a stronger trade balance and substantial employment creation in addition to securing peace and stability in the region. The proposed study seeks to identify various opportunities and challenges of this "Make in India" programme.

Keywords: Make in India, investment, opportunities, challenges.

I. INTRODUCTION

India is a country rich in natural resources. Labor is abundant and skilled labor is easily accessible given the high rates of unemployment among the educated class of the country. With Asia developing as the outsourcing hub of the world, India is soon becoming the favored manufacturing Destination of most investors across the globe. (Ramana 2015) Make in India is an international marketing campaigning slogan coined by the Prime Minister NarendraModi on 25th September 2014, to encourage the companies around the world to invest and manufacture their products in India. He has launched this ambitious campaign with an objective to turn the country into a global manufacturing center. To achieve a manufacturing led transformation, India would need to undertake a structured and planned approach in manufacturing to gain global competitive advantage and global leadership. In order to be successful in this campaign, it was important to be open to capital and expertise from all over the globe and implementation of GST will make India one market and make stronger overall programme. Doing business in India today is much more complex than elsewhere, but the government wants to change this. Several imperative issues prompted the launch of this campaign. First and foremost is India needs to reboot its economy. After several years of gross national product growth averaging 7.7%, between 2002 and 2011, this pace slowed down to around 5% in 2013 and 2014. Secondly India needs more jobs for its young people. Recently, on an average 5 million new jobs have been created each year, but around 12 million people join the workforce each year. India's labor force is expected to grow to 600 million by 2022. Job creation will fight poverty and help switch people from agriculture, which has a low capacity to sustain their livelihood. Thirdly, India's economic development model has been

quite odd, offering privileges to skilled labour often employed by foreign companies. That is why today manufacturing in China makes up 34% of gross domestic product. The Chinese have positioned themselves as the workshop of the world, accounting for 22.4% of global manufacturing while India accounts for only 2%. India's manufacturing sector is less productive compared to its competitors and accounts for only 15% of its GDP. The government has set a target of 25% of GDP by 2022. (Shettar 2017)

In order to make this scheme a great success, we need to be at par with the advanced world as far as usage of modern technology is concerned and we need to have more clarity, maturity and passion on quality aspects of our products. India's youth population is both a power and threat. In order to bring the huge amount of unemployed youth power in to employment stream, India needs to create millions of jobs every year. The new government is attentive of this fact and that is why the Make in India campaign is so sincerely launched. Most of the western countries are rapidly ageing, whereas India will continue to remain young for next 2-3 decades. So the aging world will have to depend a lot on India. Therefore Make in India is not a short term programme it will be an ongoing process.

Logo of Make in India



The logo for the Make in India campaign is an elegant lion, which inspired by the Ashoka Chakra and designed to symbolize India's success in all spheres. The wheel denotes peaceful progress and dynamism. Lion has been the official emblem of India" and it stands for "courage, tenacity and wisdom in all Indian values. The campaign was dedicated by the Prime Minister to the eminent patriot, philosopher and political personality, Pandit Deen Dayal Upadhyaya who had been born on the same date in 1916.

II. OBJECTIVES

1. To study the overview of Make in India campaign.
2. To study the Make in India campaign main focus areas.
3. To study the growth cycle of Make in India.
4. To study the major challenges, opportunities of Make in India initiative.

Review of Literature

Ramana K V (2015) the article entitled "Make in India Illusion or Possible Reality Project?" The paper covers issues of the make in India, sectors covered, worldwide and positive responses and some critics. The study also covers the challenges that the project and movement will face. The study concluded that, this campaign attracts foreign investments and boost up the manufacturing sector of India.

Sangwan S (2015) the article entitled "Making Make in India realism: role of FDI". This study focuses on the changes in FDI rate after introduction of Make in India by Modi and growth due to increase in the FDI rate. The study found that, there is high correlation between industrial production and FDI inflows. The study also found that, the effect of FDI on economic development ranges from productivity increased to enable greater technology transfer.

Kalaivani K (2015) the article entitled "A Study on the Impact of Make in India on HRM Practices - An overview". The study helps to recognize the impact of make in India on the HRM practices followed in our country. The study also covers the synergy between the HRM practices and the job opportunities. The study concluded that, a significant positive and meaningful relationship between HRM practices and the make in India. The study also found that, HRM practices become the means whereby designing new culture requires that HRM professionals and ahead of the cultural change curve with innovative and exciting HRM practices.

Soundhariya S (2015) the article entitled "Make in India - Scheme for transforming India" The paper discusses about Make in India scheme, its opportunities, challenges, changes needed and some examples of different investors invested so far. The study found that, Make in India campaign surely makes India an investment destination and global hub for manufacturing and innovation.

Four Pillars of Make in India

Manufacturing in India is the main vision of the government and leads to national development. The initiative is built on four pillars which are as follows

New Processes

The government is introducing some reforms to create possibilities for getting FDI and promote business partnerships. This reform is also associated with parameters of World Bank's Ease of Doing Business index to improve India's ranking on it. Make in India recognizes ease of doing business as the single most important factor to promote entrepreneurship. A number of initiatives have already been undertaken to ease business environment.

New Infrastructure

The government intends to develop industrial corridors and build smart cities, create world class infrastructure with state of the art technology and high speed communication. Innovation and research activities are supported by a fast paced registration system and improved infrastructure for IPR registrations. Along with the development of infrastructure, the training for the skilled workforce for the sectors is also being implemented.

New Sectors

This campaign has identified 25 sectors to promote with the detailed information being shared through an interactive web portal. The government has allowed 100% FDI in Railway and removed restrictions in Construction. It has also increased the FDI to 100% in Defense and Pharmaceutical.

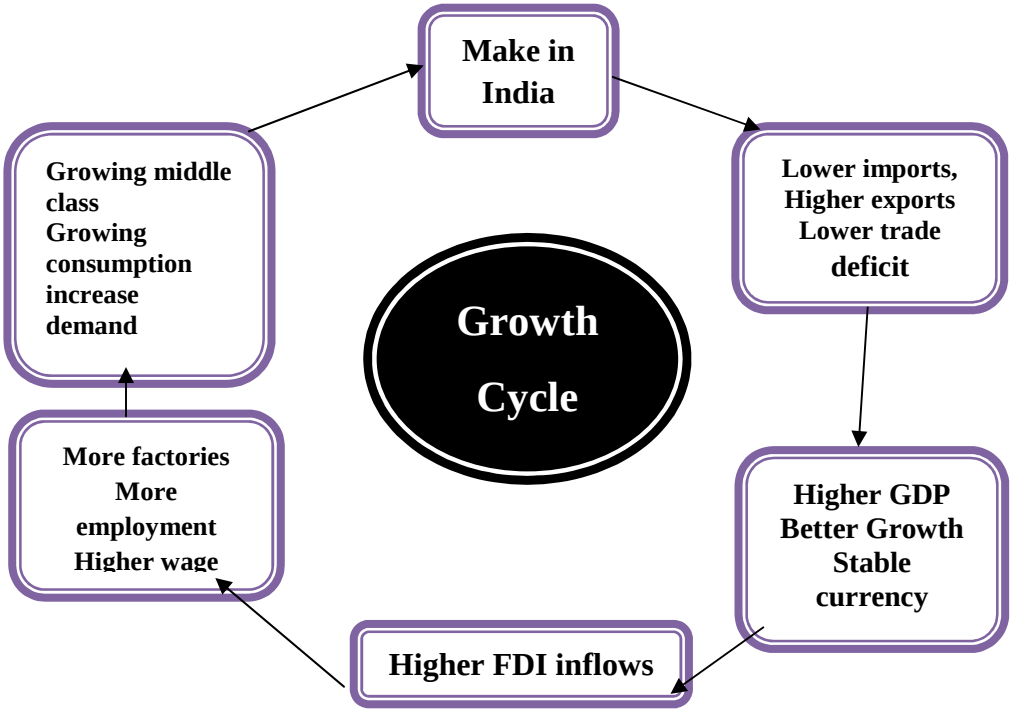
New Mindset

This initiative intends to change by bringing a paradigm shift in the way Government interacts with various industries. It will focus on acting as a partner in the economic development of the country along with development in corporate sector.

Table 2: Make in India campaign's main focus areas

Automobiles	Electronic system	Ports and shipping
Automobiles components	Food processing	Railways
Aviation	Entertainment	Roads and highways
Biotechnology	Leather	Renewable Energy
Chemicals	Media and entertainment	Space
Construction	Mining	Textiles and garments
Defense manufacturing	Oil and gas	Thermal power
Electrical machinery	Pharmaceuticals	Tourism and hospitality
Wellness	IT and business process manufacturing	

Growth cycle of Make in India



The growth cycle of Make in India programme show that with the implement of this initiative imports of the country will be lowered and on the other hand exports will be higher and it leads to lower the trade deficit of the country. It results in higher growth rate of GDP, when GDP will be better we can see the better growth in the country and it also results in stable exchange rate of currency to other currencies. A growing economy draws attention of foreign investors to invest in the country in terms of FDI. When there will be FDI inflows in the country it leads to establish more industries which in turn provide employment to the people of the country with a higher wage rate. When the wage rate increased the standard of living will also increase and it leads to growing middle class who increases their consumption and demand for the products. So ultimately with the growth cycle of Make in India programme we have seen that the all-round development in the economy in terms of import substitution, export promotion, higher GDP, FDI inflows, Employment etc.

Foreign Investment in Indian Manufacturing

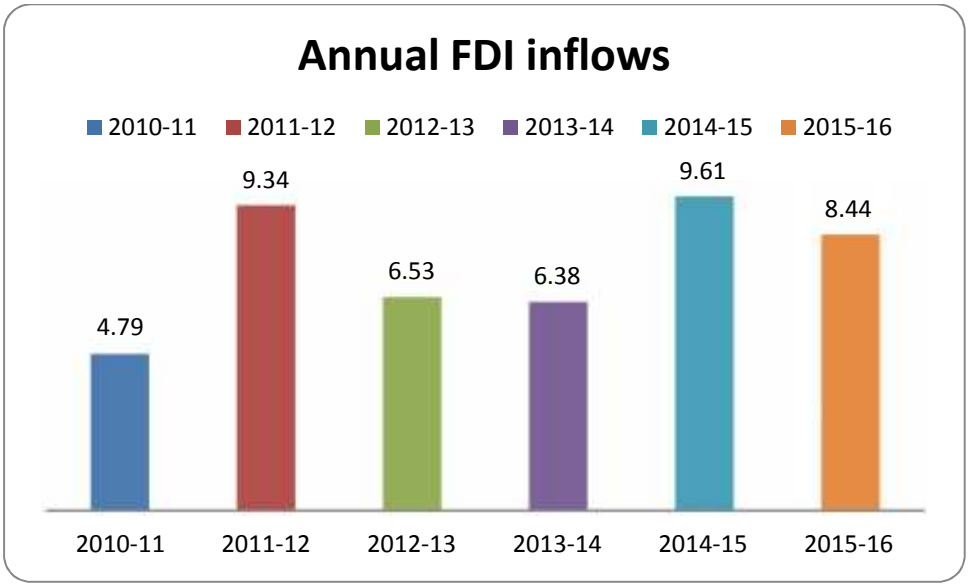
In a growing economy like India every foreign country wants to invest here and to start the industries because of abundant labour availability in the country. India is ranked fourth in the world in terms of manufacturing capability, according to the "2013 Global Manufacturing Competitiveness Index (GMCI)" by Deloitte Touché Tohmatsu and the US Council on Competitiveness. Though there are many studies on FDI but still it needs more

attention on how to attract more FDI for that it requires more studies on FDI on manufacturing sector. Over the last two decades India opens its market and slowly it becomes second financial attractive market in the world. The Prime Minister Mr. NarendraModi has launched the 'Make in India' campaign to place India on the world map as a manufacturing hub and recognize Indian economy worldwide as a favored destination for foreign direct Investment. FDI brings a huge capital, technological knowledge, employment opportunities to the host country. FDI boosts manufacturing industry by aiding setting up of various manufacturing units in different parts of India. (Samal 2016) This investment in terms of FDI leads to the development many sector of Indian economy.

Annual FDI inflows to India in manufacturing (US $ Billion)

Year	Annual FDI inflows
2010-11	4.79
2011-12	9.34
2012-13	6.53
2013-14	6.38
2014-15	9.61
2015-16	8.44

Source:Reserve bank of India Annual reports



The above table and figure reveals that, the most recent FDI data from the Reserve Bank of India, broken up by sector,since Make in India specifically concerns manufacturing. In 2010-11 FDI inflows were 4.79 billion and it has increased to 9.34 billion in 2011-12. After an encouraging jump to a record of $ 9.6 billionin 2014-2015, FDI in manufacturing actually fell to 8.4 billion in 2015-2016.

Recent Investment of Make in India

- In January 2015, the Spice Group said it would start a mobile phone manufacturing unit in Uttar Pradesh with an investment of 500 crore. A memorandum of understanding was signed between the Spice Group and the Government of Uttar Pradesh.
- In January 2015, HyunChil Hong, the President and CEO of Samsung South West Asia, met with Kalraj Mishra, Union Minister for Micro, Small and Medium Enterprises (MSME), to discuss a joint initiative under which 10 "MSME-Samsung Technical Schools" will be established in India. InFebruary, Samsung said that will manufacture the Samsung Z1 in its plant in Noida.
- In February 2015, Hitachi said it was committed to the initiative. It said that it would increase its employees in India from 10,000 to

13,000 and it would try to increase its revenues from India from ¥100 billion in 2013 to ¥210 billion. It said that an autocomponent plant will be set up in Chennai in 2016.

- In February 2015, Huawei opened a new research and development (R&D) campus in Bangalore. It had invested US$170 million to establish the research and development center
- In April 2015, Airbus said that it will manufacture its products in India and invest $ 2 Billion US dollars.
- Also in February, Marine Products Export Development Authority said that it was interested in supplying shrimp eggs to shrimp farmers in India under the initiative.
- In May, 2015 Tata JLR (Jaguar Land-Rover) announced that it will move its production of the Land Rover Defender to its Pune facility in India in 2016

Opportunities of Make in India

- Aiming to make in India as its export hub, home appliances manufacturer Bosch and Siemens announced company's first manufacturing plant in the country.
- The South East Asian region starts operations by the second half of 2014.
- Japan's largest consumer electronics exporter is now seriously evaluating to come and make in Indiaopportunity.
- The Make in India campaign seems to have come at perfect time. Many giant foreign companies havealready expressed their interest in setting up manufacturing facility in India.
- Switzerland based chocolate maker Barry Calle baut is looking at setting up a manufacturing unit in India as part of its global expansion plans to cash in on the 3,000crore domestic market. Barry Calle baunt currently has only commercial operations in the country.
- The economic impact of manufacturing in India will go beyond direct employment. It will create jobs in theservices sector and allied services.
- Improving logistics infrastructure such as port-to- inland connectivity, cargo airports etc.
- KPMG and CII recently completed a report which identified nine key action items to make in Indiaconducive for large scale manufacturing.

Major Challenges of Make in India

- Infrastructure: India needs funds to build industries, which in turn need infrastructure. This requires more finance which itself is a major challenge. India's banking systems are not in a position to lend many funds to industries, unless their balance sheet is cleared. If the government pumps more funds to bank, that leads to less investment in infrastructure.
- Robotic threat: India can start manufacturing in India, but they cannot create more jobs because robots may take over the manufacture worldwide and still stay competitive. VivekWadhawa, Stand ford University fellow who is atthe forefront of alerting the world on the robotic threat, that new kind of industrial revolution won't requiremany humans. We are headed into a jobless future, just think of Google's self-driving cars.
- Strikes and protests:Many companies like Maruti, Nokia, Ford and Hyundai have had strikes and protests in India at theirmanufacturing plants in the past two years alone. India has labour laws and organized unions that canhinder smooth expansion. The Congress affiliated Indian National Trade Union Congress controlled morethan 33 million workers. The BJP friendly Bharatiya MazdoorSangh (BMS) controlled 17 million

workers.Communist party run unions had 20 million workers.

- Adequate skill: India lagging behind in imparting skills training to workers. Dearth of vocational education facilities andlack of training facilities is the key challenges of India's industrial landscape.
- Research and development: Long term global competitiveness in industry required huge investments in research and development; butIndian companies have been slow to embrace research and development.
- Unfriendly environment: India has been very stringent in application of procedures and regulations. Creating healthy businessenvironment will be possible only when the administrative machinery is efficient. A business friendlyenvironment will only be created if India can signal easier approval of projects and set up hassle freeclearance mechanism.

III. SUGGESTIONS

- India should be ready to tackle elements that adversely affect competitiveness of manufacturing. Indiashould also be ready to give tax concessions to companies and set up unit in the country.
- India should have to invest on infrastructural development for this financial incentive should be given to the industries.
- India should be more focused towards novelty and innovations in small and medium sized industries. Thegovernment has to chalk out plans to give special scope and privileges to these sectors.
- India's Make in India campaign will be constantly compared with Chin's Make in China campaign. Indiashould constantly keep up its strength so as to outpace china's supremacy in the manufacturing sector.

IV. CONCLUSION

Manufacturing sector has emerged as one of the high growth sectors in India. The Make in India campaignhelps to place India on the world map as a manufacturing hub and give global appreciation to the Indianeconomy. India has improved it's rankingby three places tosixth position among the world's 10 largest manufacturing countries. The idea of making in India will heighten manufacturing the electronicmanufacturing market in the countryand will also focus on electronic manufacturing and plans to set upelectronic clusters across various towns and cities. The larger investment in manufacturing will bring morecapacity creation in the country. The relief given to MSME's and starts upsin terms of tax reliefs will boost sustainableemployment and the excellence of startups in the design led manufacturing sector. This mission of Make in India is onesuch long term initiative which will realize the dream of transforming India into manufacturing hub. Make inIndia campaign also focuses on producing products with zero defects and zero effects on environment. ComeMake in India, Come Manufacture in India, Sell in any country of the world but manufacture here. We have gotskill, talent, discipline and determination to do something.There is need of reforms in industrial strategies to make India a manufacturing hub. Favorable industrial framework need to be established that should attract more and more domestic as well as foreign industrialists towards Indian Territory. Favorable investment climate, assistance of financial services, relaxes and industry favorable government policies are the essential ingredients of Make in India.

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GENDER DISPARITIES IN LABOUR MARKET: DUNCAN DISSIMILARITY APPROACH

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Abstract

"Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured" – Dr. APJ. AbdulKalam.

Gender Discrimination in society leading women to be placed in limited and low paying occupations that require, for example, caring, household-related skills and absence of a supervisory role and men to subjugate high value adding occupations requiring supervision, physical strength and mental abilities (e.g., supervisors, construction workers, entrepreneurs, scientists and engineers etc.). Occupations have been segregated on the basis femininity or masculinity purported to be tagged with each occupation. Segregation in workplace is usually to be found in practices based on entrenched sex stereotypes, cultural and social norms, beliefs and prejudices. Various constraints like differentials in opportunities, powers, patriarchy, skills, asset holdings, quality of human capital endowments etc. that has clenched the females in a vicious circle. The females are however subjected to both social exclusion and economic discrimination over the centuries. The paper will be emphasizing to study the impact of sex stereotyping discrimination on employment structure in India. Additionally, the study will endeavor to analyses the current scenario of female poverty in India. The analysis of present study shall be based on nationally represented secondary and unit level data from Employment and Unemployment Survey, conducted by National Sample Survey Office (NSSO). The occupational classification will be based on census data, National Industrial Classification (NIC) and the National Classification of Occupations (NCO). To figure out the magnitude of segregation in Indian labour market by gender Duncan and Duncan dissimilarity index (ID) will be applied. The dissimilarity index (ID) denotes the share of the employed population that would need to change the occupation in order to restore equality in the distribution of men and women among various occupations.

Key words: Gender discrimination, labour market,

I. INTRODUCTION

Sex stereotyping and gender discrimination in the workplaces is based on the ability, attributes, physical strength, powerand tendencies of gender and thus depends on the human characteristics. In general, sex stereotyping has resulted in the exclusion of women in patriarchal societies and therefore segregated the occupations that divide's the labour market into 'feminine' (Female) and 'masculine' (Male). Segregation of the labour market from a gender perspective has been frequently presented as one of the prevailing characteristics of global labour markets that is usually found in practices based on entrenched stereotypes and prejudices concerning the roles of various groups in society, including indirect discrimination in education systems, an expression of inequality, as it implies differentials in asset and land holdings, power, skills, income

and opportunities. The patriarchal patterns and social hierarchies' exhibit the male dominance that is reinforced by their physical force and consequently expressed in the gender division of labour with different values, places and positions of male and female's labour **(Huws, 2012).**

Romer (1984)justified that productivity equal, it may be felt that some laborers' deserve more than others. This belief might take form of social code that specifies different just wages for different laborers. Employers often make lower wage offers to females based on higher productivity variance, even though average productivity may be identical to male employee productivity **(Dickinson and Oaxaca, 2006; Heinze and Wolf, 2010).** According to **Arrow's (1973)** discrimination model, gender earnings differentials may be attributed to direct discrimination by employers, employees, and customers against women. Employers with a "taste for discrimination" against women will hire fewer than the profit-maximizing number of women. Furthermore, the model predicts that men are paid above and women below their marginal product. According to Global Gender Gap Report (2015) countries such as Yemen, India, Pakistan, and Mauritania have large education as well as economic gender gaps.

Various feminist and empirical studies analyzed the determinants of male-female pay differentials. The standard wage decomposition technique of **Oaxaca and Blinder (1973)** has been widely used to decompose the average difference in wages between two demographic groups to examine discrimination in the labour market. **Gunderson (1989)** identifies various sources of male-female pay differentials; i.e. differences in human capital endowments such as education and experience, differences in pay within the same occupation caused by pure discrimination and dual labour markets, differences in pay for work of "equal value" caused by relationship between pay level in an occupation and the degree to which it is feminized.

Goldin (1994) examined the U-shaped female labour force function in economic development and economic history. The labour force participation rate of married women first declines and then rises as countries develop. The initial decline is due to the movement of production from the household, family farm, and small business to the wider market, and to a strong income effect. When women are poorly educated their only wage labour outside the home and family is in manual work. But when women are educated, particularly at secondary level, they enter white-collar work, against which no social stigma exists. The reasons for the downward portion of the U are probably found in a combination of an initially strong income effect and a weak substitution effect, and a change in the locus of production from the home to the factory. As the substitution effect begins to swamp the income effect, the upward portion of the U is traced out, and women's labour force participation enters the modern era.

Review of Literature

Various studies related to the gender stereotypes and job segregation, are reviewed to have a deep insight of the gender issues in the labour market. The "job competition model" states that the remuneration of an individual is linked to the job to the relative position in hierarchy (Thurow 1975, 1979). An individual with a high level of human capital will have higher position job with high wages. Employers select the skilled and productive workers, who require the lowest training cost therefore females are less preferred by the employers.

An attempt to investigate gender and ethnic wage structure and wage differentials among

professional workers in the Israeli labour market, taking into account differences in entrance probabilities was made by (**Neuman and Oaxaca, 2003)**. Professional workers include scientific and academic workers; other professionals, technical and related workers; and administrators and managers.**Anupama (2007)**analyzed gender segregation and quality of employment in the unorganized manufacturing sector of India. Karmal and Maclachlan Index (KM Index) showed that very small proportion of labour force is needed to be shifted to reach zero gender segregation.

"Mix effect" depicts the change in the segregation index that would have occurred if the sex composition within each occupation had remained constant so that the only source of changes in the indexes would be due to changes in the size of occupational categories. Similarly, the "composition effect" was regarded as the change in the index that would have occurred if the size of each occupation had remained fixed at its initial level(**Blau and Hendrick, 1979).** Dynamics in income distribution are analyzed through human capital and productivity growth in a class of economies with economy-wide linkages such as complementary skills, knowledge spillovers etc. In India, the main constraints to these disadvantaged groups are segregation in economic activities, gaps in asset ownership and earning differentials in both public and private spheres.

Data Source and Methodology

The present study contemplates to delve out the structure and scenario of occupational segregation in Indian labour market. The analysis is based on nationally represented unit level secondary data of 68th round (2011-12) from Employment and Unemployment Survey, conducted by National Sample Survey (NSS). The occupational classification is based on National Industrial Classification (2008) and National Occupational Classifications. This study will figure out the magnitude of discrimination in Indian labour market both by gender and caste.

In the present study the popular Duncan's index of dissimilarity (ID) is applied. The equation for Duncan and Duncan simple dissimilarity index (ID) is

$$ID = \frac{1}{2} \sum_{j=1}^{n} |(f_j/f - m_j/m)| \times 100$$

Where, mj and fj is the share of male and female in thejthoccupation (jranges from 1 to n, where n is total number of occupations).

f= Total number of females in labour force
m= Total number of males in labour force

The ID index lies between 0 and 100 in percentage terms where the extreme values point to complete equality and inequality respectively. An underlying assumption in the index is that segregation leads to a different distribution of women and men across occupations. This measure denotes the share of the employed population that would need to change the occupation in order to restore equality in the distribution of men and women among various occupations.

II. OBJECTIVES

The phenomenon of occupational segregation has a prominent role in the identification and explanation of inequality in the labour market. The general root causes of occupational segregation are social, economic, cultural and historic. They determine both the extent and patterns of occupational segregation around the world.

The distinctive objectives of this study are as follows

1. To examine the extent of occupational gender segregation.

2. To identify the pattern of employment discrimination based on individual/personal characteristics.
3. To assess the inter-relationship between nature of employment and occupational segregation.
4. To study the impact of location/residence on employment discrimination.

Occupational Distribution and Dissimilarity Index of Segregation

According to the definitions of NSSO, self-employed persons operate their own farm or non-farm enterprise and thus are engaged independently in a profession or trade on own-account. Own account workers are those self-employed persons who operated their enterprises on their own account or with one or few partners and who, during the reference period, by and large, run their enterprise without hiring any labour. They could, however, have had unpaid helpers to assist them in the activity of the enterprise. On the other hand, employers are those self-employed persons who worked on their own account or with one or a few partners and, who run their enterprise by hiring labour. Unpaid family workers are mostly family workers who are engaged in their household enterprises, working full or part-time and did not receive any regular salary or wages in return. The persons who worked in other's farm or non-farm enterprises and in return receive salary are regular salaried/ wage employee. A person who is casually engaged in other's farm or non-farm enterprises and receive wages according to the terms of the daily or periodic work contract, is a casual wage labour.

Table 1: Duncan Index of Occupational Gender Segregation in India, 2011-12 (In per cent)

S.NO	ACTIVITY STATUS	ID (Duncan Index)
1	Worked in household enterprise (self-employed): own account workers	26.82
2	Employer	22.75
3	Worked as helper in household enterprise (unpaid family worker)	11.86
4	Worked as regular salaried/wage employee	43.99
5	Worked as casual wage labour	14.64
6	In other types of work	28.57
7	ALL INDIA	24.27

Source:Calculated from unit level data, 68th Round, (NSSO 2011-12)

The index of dissimilarity (ID) for occupational segregation computed for the year 2011-12 is given in Table 1. The index clearly depicts that segregation by gender is highest for regular salaried/wage employee (43.99 per cent), followed by labour in the other types of work (28.57 per cent) and own account workers (26.82 per cent) respectively. Unpaid family workers (11.86 per cent) and casual wage labour (14.64 per cent) are the least segregated jobs. The index of dissimilarity for India is 24.27 which depicts that 24.27 per cent of workers would have to change the occupations to make the occupational distribution equal in the Indian labour market.

Table 2: State-Wise Duncan Index of Occupational Gender Segregation, 2011-12(In per cent)

Region/States	Dissimilarity Index (ID)
Northern Region	
Punjab	50.66
Uttar Pradesh	32.82
Southern Region	
Karnataka	27.28
Tamil Nadu	24.24
Central Region	
Madhya Pradesh	21.71
Chhattisgarh	17.49
Western Region	
Rajasthan	34.72
Gujarat	34.54
Eastern Region	
West Bengal	36.56
Assam	24.10

Source:Calculated from unit level data, 68th Round, (NSSO 2011-12)

Table 2 exhibits the male-female occupational segregation state-wise. The ID index lies between 0 (complete integration) and 100 (complete segregation) in percentage terms where the extreme values point to complete equality and inequality respectively. If the value equals 0% it means the occupations are distributed evenly between male and female. If the value is 100% it means the occupations are completely segregated. In terms of occupational gender segregation, the Duncan index of dissimilarity (ID) is above 50 per cent in Punjab, it means 50.66 per cent of workers would have to change occupations to make the distribution equal or to reduce the occupational segregation to zero. The index does not indicate the direction of segregation, it only explicit the degree of segregation. Therefore, it is noteworthy that Punjab has very high degree of occupational gender segregation. The index value for the southern states, Karnataka and Tamil Nadu ranges between 20 to 30 per cent. The segregation index for the central states Madhya Pradesh (21.71 per cent) and Chhattisgarh (17.49 per cent) is low. On contrary, the value of index for the western states, Rajasthan and Gujarat is 34.72 and 34.54 per cent respectively.

Sectoral Distribution of Workforce

Transformation of an economy from a dominance of subsistence-oriented economic activities, agriculture and informal mode to the capitalist, industrial and formal sector is likely to lead a change in labour categories and employment structure. There is decline in agriculture's share of Gross Domestic Product (GDP), and to a lesser extent in employment. The services sector has increased its share in GDP sharply but its share in employment has only marginal impact over the years. India seems to have shifted from agricultural sector to the service sector without intermediate industrial phase.

Table 3 displays the sectoral distribution and the gender composition of employment in each sector. In agriculture, forestry and fishing 28.24 percent are female workers, whereas 71.76 are male workers. In comparison, the occupational distribution for males is mainly skewed towards the high earning occupations; manufacturing (76.56 per cent), professional, scientific and technical activities (88.35 per cent), construction (89.75 per cent) and transportation (98.71 per cent) respectively; whereas the corresponding figures for females are 23.44, 11.65, 10.25, 1.29 per cent respectively. Therefore in all the above given high status occupations it can be observed that the share of male workers is greater than that of their female counterparts. If we look at the sectoral share, 59.89 per cent females and 43.29 per cent males are engaged in agriculture, forestry and fishing; 0.64 and 0.37 per cent males and females are mainly confined in mining and quarrying. The percentage share of female workers in occupations of education (5.88 per cent) and human health and social work activities (0.74 per cent) is larger than that for males is 2.31 and 0.74 per cent respectively.

The major factors that contribute to the workplace diversity can be locational or spatial characteristics (urban/rural) and differences in personal traits mainly in terms of human capital. Historically, women are considered physically weak in comparison to their male counterparts and thus are preferred mainly for raising the children and to over-perform the domestic responsibilities. Consequently, the pressure of domestic responsibilities and patriarchy system has always segregated the females to get quality education and there exists the educational imbalances among males and females. Even the literate women lack the skills as compared to their male counterparts due to educational attainmentdifferences. Males

have always dominated the powerful and technical fields of academia like science and technology, mathematics, engineering and therefore there prevails significant educational attainment gap. Furthermore, these factors put together the constraints in hiring females, earning higher wages and to adopt occupations according to their choice.

Table 3: Distribution of Workers by Occupation and Gender in India, 2011-12
(In per cent)

SECTORS	Sectoral Share		Gender Distribution of Employment	
	Male	Female	Male	Female
Agriculture, forestry and fishing	43.29	59.89	71.76	28.24
Mining and quarrying	0.64	0.37	85.91	14.09
Manufacturing	12.36	13.30	76.56	23.44
Electricity, gas, steam and air conditioning supply	0.34	0.11	91.34	8.66
Water supply, sewerage, waste management and remediation activities	0.28	0.20	82.92	17.08
Construction	12.50	5.02	89.75	10.25
Wholesale and retail trade, repair of motor vehicles and motorcycles	11.38	4.57	89.75	10.25
Transportation and storage	5.58	0.26	98.71	1.29
Accommodation and food service activities	1.92	1.10	85.93	14.07
Information and communication	0.90	0.58	84.63	15.37
Financial and insurance activities	1.05	0.66	84.79	15.21
Real estate activities	0.26	0.03	96.76	3.24
Professional, scientific and technical activities	0.67	0.31	88.35	11.65
Administrative and support service activities	0.82	0.29	90.95	9.05
Public administration	2.05	0.99	87.98	12.02
Education	2.31	5.88	57.97	42.03
Human health and social work activities	0.74	1.79	59.16	40.84
Arts, entertainment and recreation	0.27	0.06	93.59	6.41
Other service activities	2.26	2.11	79.03	20.97
Activities of household	0.38	2.48	34.81	65.19

Source:Calculated from unit level data, 68th Round , (NSSO 2011-12)

The location or spatial characteristic here is the urban and rural nature of the region that is influential in determining the labour force participation. In general the rural region has various constraints to labour force participation, hence affects the women differently in occupational choices. The rural/urban differentiation in employment structure and its consequences in terms of occupational segregation is depicted in Table 4. The fundamental differences are observed in the sectorial composition of rural and urban areas. The urban workers have a much smaller fraction of workforce in agriculture, forestry and fishing, as only 2.70 per cent urban males and 0.91 per cent females are engaged in these occupations, and for rural males the comparable figure is 69.06 per cent and for rural female is 27.33 per cent. The proportional share of urban workers is much higher in sectors such as electricity supply, wholesale and retail trade, information and technology, finance, real estate, professional, scientific and technical activities, public administration etc. The figures for these corresponding occupations are 53.92, 50.94, 73.34, 60.96, 71.86, 67.80 and 57.05 per cent respectively for urban males and 7.73, 5.09, 13.88, 12.53, 3.05, 10.23, 8.26 per cent respectively for urban females. In comparison the workers have a less share in these occupations; that are only 37.42, 38.81, 11.29, 23.83, 24.89, 20.55, 30.93 percent respectively for rural males and 0.93, 5.15, 1.49, 2.68, 0.19, 30.93 percent respectively for rural

females. In comparison the rural workers have much larger fraction of workforce engaged in sectors such as agriculture, fishing, forestry, mining and quarrying and construction. Therefore, the degree of residential segregation is indicating the degree of occupational segregation between the groups.

Table 4: Locational and Human Capital Characteristics of Male and Female Workers, 2011-12 (In per cent)

Occupation	RURAL				URBAN			
	Male	Female	Males with technical training	Females with technical training	Male	Female	Males with technical training	Females with technical training
Agriculture, forestry and fishing	69.06	27.33	0.31	0.01	2.70	0.91	0.05	0.00
Mining and quarrying	52.02	11.25	0.43	0.00	33.89	2.84	2.91	0.00
Manufacturing	35.76	13.10	1.46	0.02	40.80	10.34	3.44	0.24
Electricity, gas, steam and air conditioning supply	37.42	0.93	6.96	0.00	53.92	7.73	14.85	1.52
Water supply, sewerage, waste management and remediation activities	23.44	4.94	3.26	0.00	59.48	12.14	1.42	0.09
Construction	67.21	8.30	0.62	0.02	22.53	1.96	1.02	0.06
Wholesale and retail trade, repair of motor vehicles and motorcycles	38.81	5.15	0.71	0.06	50.94	5.09	1.50	0.20
Transportation and storage	51.14	0.41	0.61	0.00	47.57	0.88	1.71	0.05
accommodation and food service activities	32.77	6.33	0.28	0.06	53.16	7.75	1.18	0.23
Information and communication	11.29	1.49	2.01	0.21	73.34	13.88	32.59	7.50
Financial and insurance activities	23.83	2.68	1.32	0.59	60.96	12.53	7.21	1.98
Real estate activities	24.89	0.19	0.47	0.00	71.86	3.05	4.79	2.23
Professional, scientific and technical activities	20.55	1.42	2.27	0.06	67.80	10.23	15.59	2.36
Administrative and support service activities	23.59	1.11	0.42	0.07	67.36	7.94	4.39	0.86
Public administration	30.93	3.76	2.06	0.10	57.05	8.26	5.11	0.40
Education	31.94	19.28	3.00	1.96	26.03	22.74	4.27	3.69
Human health and social work activities	21.63	14.97	5.86	2.24	37.53	25.87	15.47	9.53
Arts, entertainment and recreation	37.88	1.56	1.66	0.00	55.71	4.85	2.04	0.00
Other service activities	44.94	7.93	1.11	0.32	34.08	13.04	1.57	0.35
Activities of household as employers	12.09	13.66	0.03	0.00	22.72	51.53	0.34	0.00

Source:Calculated from unit level data, 68th Round, (NSSO 2011-12)

The figures are indicating that female workers have lower level of technical training in all the sectors as compared to their male counterparts and also the rural workers have lower level of technical education when compared to urban workers. The percentage share of females is lesser

than males for non-agricultural sector that are professional and technical occupations. The females are tending to underrepresented in formal sector and overrepresented in informal sector. If we look at administrative activities, only 0.07 per cent rural females, 0.86 per cent of urban females, 0.42 per cent of rural males and 4.39 per cent of urban males are technically trained. Furthermore in the sectors of information and communication 2.01 per cent of rural males, 0.21 per cent of rural females, 32.59 per cent of urban males and 7.50 urban females have technical training. Similarly, the proportional share for financial and insurance activities 1.32 per cent (rural males), 0.59 per cent (rural females), 7.21 per cent (urban males) and 1.98 per cent (urban females) are technically educated. Likewise, the percentage share for real estate activities 0.47 per cent (rural males), 4.79 per cent (urban males), 2.23 per cent (urban females) are technical educated, but rural female has no technical training in this sector.

In professional, scientific and technical activities technically educated rural males, females and urban males, females are 2.27, 0.06, 15.59 and 2.36 per cent respectively. On the other hand, 6.96 per cent (rural males), 7.73 per cent (urban males) and 1.52 per cent (urban females) are technically educated in the sector of electricity, gas, steam and air conditioning supply. Likewise, among all other sectors of human health and social work activities, entertainment and recreation females have lower level of technical training. A relative gap is also seen in the education attainment between the rural and urban workers. In all the skilled works, females are under-represented and over-represented in lower level jobs, thus the bimodality in wages is associated with occupational segregation and women's position is inferior in labour market and within family (Allen et al, 1991).

III. CONCLUSION

The study has discussed the magnitude of gender stereotypes and occupational segregation perpetuating the dualistic labour market. Therefore, to minimize the occupational gender segregation and to alleviate the labour market discrimination few policies are being suggested as

- As females have limited choices in occupations, therefore these barriers should be removed and broader opportunities should be provided for the females so that women can enter to many other occupations as well without any constraint. This will increase their ability and efficiency to work and compete in the stiff labour market.
- To ensure job security and equal wages for females in order to induce them to labour market and make them self-dependence.
- To promote and facilitate the gender sensitive employment and development opportunities so that they can work in security and with dignity so they can properly utilize their labour power.
- Longer term loans can assist women in expanding their business and establish themselves in the high value adding occupations; therefore access to finance for women should be provided including microfinance.

Females in the masculine dominated families are illumined as weaker section of the society; hence they are mainly preferred to perform the domestic duties considered as the least value adding occupation by the social and economic indicators.This study therefore provides a deep insight that, Indian labour-surplus economy is characterized with the persistence of dual labour market, as one labour market for the poor and another for the better-off. Indian labour market also tends to segregate female labour market and the male labour market. The females are mainly

preferred for lower paid works that has limited upward mobility.

Thus discrimination in labour markets arises due to unequal treatment of the workers possessing same productivity in hiring or in wage payment. Technological change, training, and recruitment all affect labour costs and the composition of employment, thus play a large role in the process of labour force adjustment to structural change. Differential access to education and training facilities effectively reduces the opportunity for these disadvantaged groups to gain access to social services, limits their participation in the labour market and lock people into long-term poverty traps.

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RURAL-URBAN DIFFERENCES OF UTILISATION OF MATERIAL HEALTH CARE SERVICES IN ASSAM A STUDY IN A SELECTED THREE DISTRICTS OF ASSAM

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Abstract

There are higher maternal mortality, higher infant mortality and low utilisation of maternal and child healthcare services in rural areas as compare to the urban areas. Rural areas are lagging far behind as compare to urban areas with respect to different maternal and child health indicators. In spite of recent advancement in health care system, there are still rural urban differences in the utilisation of maternal health care services in the world. Better maternal healthcare ensures the health of expectant mothers, and prevents various complications during pregnancy.

Majority of population (86%) in Assam live in rural remote area. Rural areas are far lagging behind as compared to the urban area in respect of maternal and child care services. Many pregnant women in rural area suffer from malnutrition and insufficient Ante natal care services. The pregnant women in most of the tea garden area in upper Assam division are suffering from inadequate health care services. Assam with 300maternal deaths for every 100,000 live births was among the states with highest MMR in the country (SRS 2011-13). Studies have shown that the utilization of maternal health care services is affected by many factors such as age, women's education ,wealth, family income, place of residence, parity birth order, media exposure, distance of health facility, standard of living etc. Among all the factors, the place of residence has an important role in accessing the maternal health care services. The place of residence itself affects all the above mentioned factors which ultimately affect the utilization of maternal health services. This paper aims to examine the urban –rural differences in maternal health care services in Assam.

Key word: Women, Maternal health, Rural-urban

I. INTRODUCTION

Majority of world population live in rural areas. There are higher maternal mortality, higher infant mortality and low utilisation of maternal and child healthcare services in rural areas as compare to the urban areas. Rural areas are lagging far behind as compare to urban areas with respect to different maternal and child health indicators. In spite of recent advancement in health care system, there are still rural urban differences in the utilisation of maternal health care services in the world. Better maternal healthcare ensures the health of expectant mothers, and prevents various complications during pregnancy.

A number of studies have been carried out many developing countries which reflect the differences in utilisation of maternal health care services between urban and rural

residents. A study in Nigeria by Dairo and owoyokm in 2010 revealed that urban women in Nigeria use antenatal care services more than rural areas. In Nigeria, about seven in ten births by urban women are attended by skilled providers as compared to three in ten births for women in the rural areas (Nigeria, DHS-2008). Another study in Vietnam shows that the mean numbers of ANC visit were 4.4 and 7.7 in the rural and urban areas (MoH,Honoi Vietnam). Tran Khanhtoan,(2012) in his study in Vietnam found that overall ANC adequacy was low in some groups particularly in rural area (15.2%). Again according to him the main reasons for not having adequate ANC were - living in a rural area, low level of education, low economic statuses and exclusive use of private ANC provider. Rahman et al. (2008) in his study on the rural urban differential of utilization of antenatal health care services in Bangladesh found that urban women received more antenatal care than rural women. Most urban and rural mothers in Bangladesh begin attending ANC before the six month of pregnancy.

In India according to 2011 census 833.1 million people lived in the rural area which constitutes 68.84% of country's total population while 181.4 million live in urban area constituting 31.16 % of the total population. Health care services are not sufficiently available in most of the rural areas. Hence the maternal mortality, infant and child mortality is high in rural areas as compared to the urban areas. Maternal mortality rate (MMR) in rural areas is 2.2 point higher than urban area in India (Annual health survey report 2010-11). In India it is found from various studies that there are large rural urban differences in the utilisation of various health care services. The effect of British colonialism still linger in India causing inequality in the distribution of biomedical maternal-child health services in both rural and urban areas (van Hollen, 2003,56). This rural - urban inequality occurs due to insufficient infrastructure, lack of knowledge and many other socio economic under development. A Study has shown that in India many pregnant women in rural areas consume food that is deficient in protein, caloric content and other vital nutrients causing child and maternal mortality (Nag, 1994,). Nag finds the three main reasons for low nutritional status of pregnant women in India to be poverty, discrimination against female in terms of household food distribution and insufficient antenatal care (1994).

Bloom & Gupta (2001) in their study on maternal health care utilisation in a North Indian city found distance to the health services and rural location to be associated with the use of maternal health care services. Using NFHS-I and NFHS-II data, D.A.Nagdeva in his study "urban-rural differential in maternal & child health care" found that a positive net change in health care input occurred during 1992-98 but the urban rural differential still exists. Another study in Madhya Pradesh India found that there is a wide gap between rural and urban areas in utilization of maternal health services. Education is the most important factor that affects the utilization of maternal health care services in all the region of Madhya Pradesh. (T.R. Jat, 2011).

Majority of population (86%) in Assam also live in rural remote area. Rural areas are far lagging behind as compared to the urban area in respect of maternal and child care services. Many pregnant women in rural area suffer from malnutrition and insufficient Ante natal care services. The pregnant women in most of the tea garden area in upper Assam division are suffering from inadequate health care services. Assam with 300maternal deaths for every 100,000 live births was among the states with highest MMR in the

country (SRS 2011-13). Studies have shown that the utilization of maternal health care services is affected by many factors such as age, women's education ,wealth, family income, place of residence, parity birth order, media exposure, distance of health facility, standard of living etc. Among all the factors, the place of residence has an important role in accessing the maternal health care services. The place of residence itself affects all the above mentioned factors which ultimately affect the utilization of maternal health services.

II. OBJECTIVES

The following are the main objectives of the paper:

1. To make a comparative study of rural urban differences in utilization of maternal health care services in Assam and India.
2. Rural urban differences in utilization of maternal health care services among North-Eastern states.
3. Rural – urban differences in utilization of maternal health care services in selected three districts of Assam.

Study Areas

Our study area is Assam which is the biggest state of the north eastern region. The state of Assam derives its name from the word Asom which means unequal. It is popularly known as the land of the red river and blue hills and gateway of North East. The state is spread over an area of approximately 78,523 kilometres. The mighty Brahmaputra flows through the heart of the state. Geographically the state extending from $22^0 19^/$ and $28^0 16^/$ North latitude and $89^0 42^/$ and $90^0 30^/$ east longitude between the foot hills of the Eastern Himalaya and Patkai and Naga hill ranges. The state is bounded in the north by Bhutan and in the East by Arunachal Pradesh. In the south it is bounded by Nagaland, Mizoram, and Manipur. Meghalaya lies to the southwest and west Bengal and Bangladesh to the west. The state has 27 administrative districts.

Our study is done in the three districts of Assam viz, Jorhat, Nagaon and Dhubri. The location of these three districts is shown in the following map of Assam.



Earlier Jorhat was a subdivision of undivided Sibs agar district. In 1983 Jorhat was carved out of Sibs agar district and became a separate district of Assam. It is located at $26^0 45$ North latitude and $94^0 13$ East longitudes. It occupies an area of 2851 square kilometres. The district is bounded by Lakhimpur district in North, Nagaland state in the south, Sibs agar on the east

and Galahad on the West. It is located in the central part of Brahmaputra valley.

According to 2011 census Jorhat district has a population of 10, 91,256 of which male and female population are 556805 and 535451respectively. The district has a population density of 383; literacy rate is 72.50% and sex ratio is 962. The district has 7.61% SC and 12.09% ST population. The district has 79.81 % of rural population.

Nagaon district is located $26^0$21 North latitude and $92^0$41 East longitude. The district is bounded by Sonitpur district and Brahmaputra River in North, KarbiAnglong and Dimahasao district in the south. Karbiaanglong and Golaghat districts lies to the east and Marigaon district to the west. It occupies the area of 3973 square kilometres. According to the 2011 census Nagaon district has a population of 2823768 of which male and female population are 1439112 and 1384645 respectively. The Nagaon district has population density of 711 is and literacy rate is 86.34%. Around 58% to 60 % of the total population of this district is Muslim. The district has 86.91% of rural population and Sex ratio is 967.

Dhubri district is situated in the western most corner of the state between $26^0$02′Northlatitude and $89^0$58′ East longitude. It occupies the area of 2176 square kilometres. The district is bounded by Kokrajhar on the North, Goalpara on the East. Goalpara and Meghalaya state lies on the south and Bangladesh and West Bengal on the west. According to 2011 census, the total population of the district is 1,949,258 of which male and female population are 997848 and 951410 respectively. The district has population density of 896 and literacy rate is 82.28% according to 2011 census. Dhubri district has 89.55% of rural population. And the sex ratio of the district is 953.

Methodology

The study is based on primary as well as secondary data. The secondary data required for the study is collected from published or unpublished official sources like census reports (Govt. of India), Dept. of Statistics, Govt. of Assam, Directorate of NRHM, Health and Family Welfare (FW) Department of Assam, Statistical Hand Book of Assam, Report of Registrar General India, SRS Bulletin, Annual Health Survey Report, Block Development offices, NFHS, DLHS, WHO, UNFPA, UNAID other sources of information are journals, magazines, newspapers, seminar papers, research papers and websites.

Primary data were collected from three districts of Assam. The selections of districts were based on percentage of the level of utilization of maternal healthcare services [ANC+ Institutional delivery+ post natal services]inAssam. These three districts are – 1) Jorhat, 2Nagoan 3) Dhubri. Jorhat has a relatively better utilization of maternal health care services, whereas Nagaon and Dhubri have a moderate and low utilization of such services. At the same time these three districts represent the upper Assam, middle Assam and lower Assam. In such a way these three districts will indicate the overall picture of the state. The ultimate sampling unit is eligible woman from the individual household level. The total sample size is 384 (follow from Krenge Morgain sample size determination table). 16.5 %(65) data collected from Dhubri, 56.3 % (215) collected from Jorhat and 27.3% (104) data collected from Nagaon. The primary data were collected from currently married women (aged 15-49) who have given birth to at least one child in the last three years of preceding the survey.

Descriptive analysis was done by using table, frequency distribution and cross tabulation, and the

statistical significance of the variables was determined by the chi square test of association.

5 Rural Urban Differences in Utilization of Maternal Health Care Services in Assam and India

Rural urban difference in utilization of maternal health care services is found in different states in India. Using the NFHS-3 and NFHS-4 data, it is clear that all the states have rural- urban differences in utilization of ANC visit, institutional deliveries and PNC visit.

Trends in maternal care indicators: Table 1, 2 and 3 shows the comparison of rural urban trend in maternal health indicators in India and Assam:

Table 1

INDIA															
	% who received antenatal care			**% who had at least three ANC visit**			**% who received ANC within the 1st trimester of pregnancy**			**% of birth delivered in health facility**			**% of deliveries assisted by health personnel**		
	R	U	R/U	R	U	R/U	R	U	R/U	R	U	R/U	R	U	R/U
NFHS 1	59.2	83.0	0.71	37.3	66.6	0.56	20.2	40.9	0.49	16.5	58.4	0.28	25.9	66.4	0.39
NFHS 2	59.9	86.5	0.69	36.9	70.0	0.52	26.7	55.8	0.47	24.7	65.1	0.37	33.5	73.3	0.45
NFHS 3	72.2	90.7	0.79	42.8	73.8	0.57	36.1	63.0	0.57	31.1	69.4	0.44	39.9	75.3	0.52
NFHS 4	NA	NA	NA	44.8*	66.4*	0.67	54.2	69.1	0.78	75.1	88.7	0.84	78.0	90.0	0.86
ASSAM															
NFHS 1	49.4	84.0	0.58	21.8	55.3	0.39	16.6	45.3	0.36	7.7	51.8	0.15	14.1	58.0	0.24
NFHS 2	58.9	88.6	0.66	28.4	70.6	0.40	29.5	64.2	0.46	14.9	59.9	0.25	18.7	63.7	0.29
NFHS 3	68.7	87.4	0.78	32.3	68.9	0.46	34.4	65.9	0.52	18.6	59.0	0.31	27.5	62.4	0.44
NFHS 4	NA	NA	NA	44.0*	60.4*	0.73	53.5	68.5	0.78	68.2	92.9	0.73	72.1	94.1	0.76

Source: NFHS-1, NFHS-2, NFHS -3, NFHS -4 (at least four ANC)*

Table 1 shows the rural –urban differences in the utilisation of maternal health care services both in India and Assam. It is clear from the table that there exist a vast rural –urban gap in utilisation of various maternal health care services both in India and Assam. Regarding the percentage of women who had at least 3 ANC visits, the urban –rural difference has decline over the survey period (NFHS1-NFHS -3) but this difference is high in Assam than all India average. In case of percentage of women who received ANC in 1st trimester of their pregnancy there are no such differences in rural-urban ratio in India and Assam. In India rural-urban ratio for receiving ANC during 1st trimester decrease from 0.49 to 0.78 but in Assam it declined from 0.36 to 0.78 over the period (1992-93—2015-16). Regarding percentage of births delivered in health facility, the ratio of rural-urban gap decreased from 0.28 to 0.84in India and in Assam from 0.15 to 0.73 during the same period. In case of percentage of delivery assisted by health professionals the ratio of rural-urban gap in India reduced from 0.39 to 0.86 and in Assam it is decreased from 0.24 to 0.76. It is clear from the table that during the period 1992-93—2005-06 the ratio of rural-urban gap for utilisation of maternal health care services declined both in India and Assam but at a very slow rate. But during the period NFHS-3-NFHS 4 (2005-06 to 2015-16) the gap reduce at a steady rate.

Table 2: Maternal health care indicators in India (during NFHS-3 to NFHS-4)

INDICATORS	INDIA			INDIA		
	NFHS -3			NFHS 4		
	R	U	R/U	R	U	R/U
1 Mothers who had ANC in 1st trimester.	36.1	63.0	0.57	54.2	69.1	0.78
2 Mothers who had at least 4 ANC visit.	28.0	62.0	0.45	44.8	66.4	0.67
3 Mothers whose last birth protected against neonatal tetanus	72.6	86.4	0.84	88.6	89.9	0.98
4 Mothers who consumed 100 or more IFA	18.8	34.8	0.54	25.9	40.8	0.63
5 Mother who received full ANC	11.3	21.5	0.52	16.7	31.1	0.53
6 Mother who received PNC from doctor/Nurse/ANM/ other health personnel within 2 days of delivery.	33.9	65.7	0.52	58.5	71.7	0.81
7 Mother who received financial assistance under JSY.	NA	NA	NA	43.8	21.4	2.04
8 Institutional Deliveries.	28.9	67.5	0.42	75.1	88.7	0.84
9 Institutional births under public facility.	NA	NA	NA	78.0	90.0	0.86
10 Births assisted by doctor/ Nurse/ ANM/ other health personnel	37.5	73.5	0.51	78.0	90.0	0.86
11 Home delivery conducted by skilled health personnel(out of total deliveries	NA	NA	NA	4.9	3.0	1.63
12 Birth delivered by caesarean section	5.6	16.8	0.33	12.9	28.3	0.45
13 Birth in a private health facility delivered by caesarean section	NA	NA	NA	37.8	44.8	0.84
14 Birth in a public health facility delivered by Caesarean section	NA	NA	NA	9.3	19.9	0.46

Source: NFHS-3, NFHS-4.

Table 3: Maternal health care indicators in Assam (during NFHS-3 to NFHS-4)

INDICATORS	ASSAM			ASSAM		
	NFHS -3			NFHS 4		
	R	U	R/U	R	U	R/U
1 Mothers who had ANC in 1st trimester.	34.9	69.3	0.50	53.5	68.5	0.78
2 Mothers who had at least 4 ANC visit.	32.3	68.9	0.47	44.8	60.4	0.74
3 Mothers whose last birth protected against neonatal tetanus	63.4	78.7	0.81	89.6	92.1	0.97
4 Mothers who consumed 100 or more IFA	13.7	31.1	0.44	30.5	44.0	0.69
5 Mother who received full ANC	8.6	18.7	0.46	16.6	30.4	0.54
6 Mother who received PNC from doctor/Nurse/ANM/ other health personnel within 2 days of delivery.	10.9	37.1	0.29	51.9	71.5	0.72
7 Mother who received financial assistance under JSY.	NA	NA	NA	69.9	42.4	1.64
8 Institutional Deliveries.	17.9	58.0	0.30	68.2	92.9	0.73
9 Institutional births under public facility.	10.7	30.6	0.35	72.1	94.1	0.76
10 Births assisted by doctor/ Nurse/ ANM/ other health personnel	21.2	53.6	0.39	59.8	61.7	0.96
11 Home delivery conducted by skilled health personnel(out of total deliveries	NA	NA	NA	4.1	1.8	2.27
12 Birth delivered by caesarean section	NA	NA	NA	10.8	36.9	0.29
13 Birth in a private health facility delivered by caesarean section	NA	NA	NA	48.3	65.6	0.73
14 Birth in a public health facility delivered by Caesarean section	NA	NA	NA	11.4	26.6	0.42

Source: NFHS-3, NFHS-4.

Table 2 and 3 shows the reduction of rural urban differences in various maternal health care indicators in case of India and Assam during NFHS-3 to NFHs-4. During NFHS-3, the rural – urban gap for receiving full ANC, institutional delivery and receiving PNC within 2 days of deliveries were highest in Assam than all India average. On the other hand, during NFHS-4 the rural –urban gap for receiving full ANC was slightly low in Assam than all India average while it is remain high in case of institutional deliveries and receiving PNC than all India average.

6 Rural –Urban Differential in Utilisation of Maternal Health Care Services in North Eastern States:

The rural urban differences exist in utilization of maternal health care services in north eastern states also. Taking the data from NFHS-4, the rural-urban differences in utilisation of maternal health

care services among North-Eastern states are shown in following table.

Table 4: Maternal health care indicators among the North EasternStates:

States	Mothers who had at least 3 ANC		Mothers who had consumed 100 IFA tablets during pregnancy		Institutional Delivery		Mother who received PNC care from Doctor /nurse/ ANM/ other health personal within 2 days of delivery	
	NFHS-3	NFHS-4	NFHS-3	NFHS-4	NFHS-3	NFHS-4	NFHS-3	NFHS-4
Arunachal Pr.								
Rural	28.3	23.6	6.6	7.5	18.8	44.2	15.2	26.2
Urban	56.6	37.4	24.3	11.1	61.4	81.5	43.4	37.8
R/U	0.5	0.63	0.27	0.67	0.31	0.54	0.35	0.6
Assam								
Rural	32.3	44.8	13.7	30.5	18.3	68.2	10.9	51.9
Urban	68.9	60.4	31.1	44.0	59.0	92.9	37.1	71.5
R/U	0.46	0.74	0.44	0.69	0.31	0.73	0.29	0.72
Meghalaya								
Rural	47.8	46.3	13.3	33.3	20.4	45.7	20.7	42.6
Urban	81.0	71.3	32.7	53.8	75.0	88.1	68.5	76.5
R/U	0.59	0.65	0.41	0.62	0.27	0.51	0.31	0.55
Manipur								
Rural	64.0	62.0	10.8	32.7	40.9	60.5	40.9	57.4
Urban	85.9	81.7	21.8	51.0	71.2	86.3	70.1	77.7
R/U	0.75	0.76	0.50	0.64	0.57	0.70	0.58	0.74
Mizoram								
Rural	41.3	42.5	16.4	47.2	39.1	61.0	32.0	49.8
Urban	75,1	77.5	34.0	59.3	89.6	97.2	72.1	77.0
R/U	0.55	0.55	0.48	0.80	0.44	0.62	0.44	0.64
Nagaland								
Rural	23.9	9.2	1.8	3.0	6.6	24.0	5.7	16.3
Urban	57.9	28.7	9.0	7.7	32.0	56.3	30.5	36.3
R/U	0.52	0.32	0.2	0.38	0.21	0.42	0.19	0.44
Sikkim								
Rural	65.0	74.2	36.2	54.9	43.1	94.4	42.9	71.0
Urban	96.1	75.6	58.8	48.7	87.6	95.3	82.4	79.3
R/U	0.68	0.98	0.62	1.12	0.49	1	0.52	0.90
Tripura								
Rural	56.5	59.9	16.3	12.4	44.8	75.7	26.1	58.4
Urban	72.5	77.0	33.3	16.3	75.7	92.6	30.4	72.6
R/U	0.78	0.78	0.48	0.76	0.59	0.81	0.86	0.80

The above table 4 explain the rural – urban differences in utilisation of maternal health care services among the North Eastern states during NFHS-3 to NFHS-4(2005-06 -2015-16). It is clear from the above table that all the eight states of North East experiences rural – urban gap in case of utilisation of maternal health care service. It is seen from the table that the rural -urban differences in mothers who had at least 3 ANC visits for their last birth was highest in Assam followed Arunachal Pradesh and Nagaland and lowest in Tripura followed by Manipur and Sikkim during NFHS-3 while during NFHS-4 the rural urban gap in case of at least 3 ANC visits is found highest in Nagaland followed by Mizoram and lowest in Sikkim followed by Manipur. During the ten years period (2005-2015) the rural- urban gap for receiving at least 3 ANC had reduced in Assam by 60.8% (i.e. r/u change from .46 to .74).

Again in case of institutional delivery, the rural -Urban gap was highest in Nagaland (R/U=.21), followed by Meghalaya and lowest in Tripura followed by Manipur during NFHS-3. On the other hand, the rural –urban gap for institutional delivery during NFSH-4 found highest in Nagaland (R/U=.42) followed by Meghalaya (R/U=.51) and lowest in Tripura (R/U=.81) followed by Assam (R/U=.73). Interestingly, there is no rural urban difference found in Sikkim in case of institutional deliveries during NFhS-4. Surprisingly, in case of Assam the rural –urban gap for institutional delivery reduced by 135 %(i.e. change R/U from.31 to .73) during NFHS-3 to NFHS-4, which is the highest fall of rural urban gap among the North Eastern States.

On the other hand the receiving PNC service from doctor/ nurse/other health personnel within two days after delivery, the Rural-Urban gap is highest in Nagaland followed by Assam and Meghalaya and lowest in Tripura followed by Manipur during NFHS-4. It is evident from the table that all the eight states of the north eastern region have experiences a reduction of rural –urban gap in utilisation of maternal health care services during NFHS-4.

7 Rural –Urban differences in utilisation of maternal health services in the selected three districts of Assam:

7.1 Rural – urban differences in the number of ANC check up in the selected three districts of Assam:

Table 5 Rural –urban differences in utilisation of ANC Service in three selected districts:

Receiving at least 3 ANC					
District		**Rural**	**Urban**	**R/U**	**Total**
Jorhat	Yes	159 (94.6%)	47 (100%)	0.946	206 (95.8%)
	No	9 (5.4%)	0(0%)	----	9 (4.2%)
	Total	168(100%)	47(100%)		215(100%)
	Chi = 2.628 , d.f = 1 sig(p)= .103				
Nagaon					
	Yes	65(76.5%)	18(94.7%)	.807	83(79.8%)
	No	20(23.5%)	1 (5.3%)		21(20.2%)
	Total	85(100%)	19(100%0		104(100%)
	Chi =3.215, d.f= 1 sig(p)= .061*				
Dhubri					
	Yes	36(70.6%)	14(100%)	.706	50(76.9%)
	No	15((29.4%)	0(0%)		15(23.1%)
	Total	51(100%)	14(100%)		65(100%)
	Chi= 5.353, d.f=1, sig(p)=.015**				

Source: Field survey of present study, 2015-16;

Note: R indicates rural area and U indicates urban area;***significant at 1% level,**significant at 5% level,*significant at 10%level; d.f: Degree of Freedom.

The rural –urban distribution of receiving at least 3 ANC in the three selected districts is shown in above table 5.There exists a rural –urban gap in receiving at least 3 ANC in all the three districts. Jorhat has the lowest rural –urban gap in receiving at least 3 or more ANC and Dhubri experienced highest rural –urban difference in receiving at least 3 ANC. It is clear from the table that in Jorhat district there is no significance association between place of residence (rural – urban differences) and receiving at least 3 ANC.

7.2Rural – Urban Differences in Place of Delivery in Three Districts of Assam:

Table:6 Rural – urban differences in place of delivery in three districts of Assam

Place of delivery					
District		**Rural**	**Urban**	**R/U**	**Total**
Jorhat	Home	16(9.5%)	1(2.1%)	4.52	17(7.9%)
	Institutional	152(90.5%)	46(97.9%)	.924	198(92.1%)
	Total	168(100%)	47(100%)		215(100%)
	Chi = 2.759, d.f= 1 sig (p)=.078*				
Nagaon					
	Home	42(49.4%)	2(10.5%)	4.704	44(42.3%)
	Institution	43 (50.6%)	17(89.5%)	.565	60 (57.7%)
	Total	86(100%)	19(100%)		104(100%)
	Chi= 9.260, d.f=1 , sig= .001***				
Dhubri					
	Home	34(66.7%)	3(21.4%)	3.11	37(56.9%)
	Institution	17(33.3%)	11(78.6%)	.423	28(43.1%)
	Total	51(100%)	14(100%)		65(100%)
	Chi= 9.168, d.f=1, sig (p)= .003**				

Source: Field survey of present study, 2015-16;

Note: R indicates rural area and U indicates urban area;***significant at 1% level, **significant at 5% level,*significant at 10%level; d.f: Degree of Freedom.

In our study, it is found that there is a rural urban difference as regards place of birth also. It is clear from the table 6 that the rural urban differences in case of institutional delivery are highest in Nagaon district and lowest in Jorhat district. The rural –urban differences in case of institutional delivery is found significant in all three districts of Assam.

7.3 Rural –Urban differences in utilisation of PNC service in three districts:

Table: 7 : Rural –Urban differences in utilisation of PNC service in three districts:

Receiving 1st PNC					
District		**Rural**	**Urban**	**R/U**	**Total**
Jorhat	1hr-24hrs	155(92.3%)	47(100%)	.923	202(94.0%
	More than 24 hrs.	13(7.7%)	0(0%)		13(6.0%)
	Total	168(100%)	47(100%)		215(100%)
	Chi- 3.871, d.f = 1 , sig (p)=.036**				
Nagaon					
	1hr-24hrs	53 (62.4%)	15(78.9%)	.790	68(65.4%)
	More than 24 hrs.	32(37.6%)	4(21.1%)	1.782	36(34.6%)
	Total	85(100%)	19(100%)		104(100%)
	Chi- 1.889, d.f=1, sig(p)=.133				
Dhubri					
	1hr-24hrs	35(68.6%)	13(92.9%)	.738	48(73.8%)
	More than 24 hrs.	16(31.4%)	1 (7.1%)	4.42	17(26.2%)
	Total	51(100%)	14(100%)		65(100%)
	Chi – 3.339, d.f= 1 , sig(p)= .062 *				

Source: Field survey of present study: 2015-16;

Note: R indicates rural area and U indicates urban area;***significant at 1% level, **significant at 5% level, *significant at 10%level; d.f: Degree of Freedom.

The table 7 shows the rural urban differences in receiving 1st PNC in three districts of Assam. The rural- urban differences in receiving 1st PNC within 24 hours is lowest in Jorhat and

highest in Dhubri district. Jorhat and Dhubridistricts have close association between utilization of PNC services in 1st 24 hours and place of residence. On the other hand, no significant association is found between place of residence and utilization of PNC services in Nagaon district.

III. CONCLUSIONS

There exists a rural – urban disparity in utilization of maternal health services in all over the country. The rural –urban differences in Assam for receiving at least three ANC, %of birth delivered in healthy facility and % women who receive ANC in 1st trimester is higher than all India average. But this rural-urban gap has decline gradually over the time. All the eight states of North East also experiences rural – urban gap in case of utilization of maternal health care service. The rural -urban differences in mothers who had at least 3 ANC visits for their last birth was highest in Assam followed Arunachal Pradesh. The rural – urban gap for institutional delivery during NFSH-4 found highest in Nagaland (R/U=.42) followed by Meghalaya (R/U=.51) and lowest in Tripura (R/U=.81) followed by Assam (R/U=.73). Among the eight states of North East the rural urban differences are found low in Sikkim and Tripura according to NFHS-4 report. From our survey it clear that among three districts rural urban differences in case of utilization of maternal health care services is found highest in Dhubri and lowest in Jorhat. The rural urban gap in the three districts has decreased considerably with the introduction of NRHM (now NHM) programme. However, there is still much ground to be covered with respect to institutional deliveries in districts like Dhubri and Nagaon.

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RAPID AND UNPLANNED URBANIZATION IN INDIA: ISSUES AND CHALLENGES

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Abstract

Urbanization, which is usually considered an index of transformation from traditional rural economies to modern industrial one, is a long term process. Today, world economy experienced an unprecedented transition from predominantly rural to urban living. Though, India's experiencing level of urbanization is low among the countries but Indian urbanization is often termed as over urbanization. Urbanization in India is a product of demographic explosion and poverty induced rural-urban migration. Globalisation, liberalization, privatization are addressing negative process for urbanization in India. Urbanization in India is lopsided induces growth of class I cities which occurs without industrialization and strong economic base and is a product of demographic explosion and poverty induced rural - urban migration. Rapid and unplanned urbanization in India leads to massive growth of slum followed by misery, poverty, unemployment, exploitation, inequalities, degradation in the quality of urban life. In fact, it occurs not due to urban pull but due to rural push. Poor quality of rural-urban migration leads to poor quality of urbanization and distress migration initiates urban decay. Urbanization is occurring not due to urban pull but due to rural push. But, on the other hand, the growth of the rural nonfarm sector implies that there have been only a few jobs in the urban economy. Policy relates to proper urban planning where city planning will consist of operational, developmental and restorative planning. Skilled management and redirection of investment are recommended to develop strong economic and social base for small and medium city neglected so far so that migration flows are redirected to small and medium cities. Given its potential to either drive or disrupt progress on economic development and security, policy makers and business leaders need to understand and engage in this urbanization phenomenon. City leaders from government, civil society and the private sector are ideally positioned to plan rapid urbanization and must act to sustain metropolitan growth.

Key words: Urbanisation, growth, unplanned, India

I. INTRODUCTION

Urbanization, which is usually considered an index of transformation from traditional rural economies to modern industrial one, is a long term process. Today, world economy experienced an unprecedented transition from predominantly rural to urban living. In 1980, 1.731 billion people worldwide, i.e. 39 per cent of the world population were living in cities. In 2015, the number had increased to 3.968 billion (54 per cent). According to projections, the urban share of the world population will grow to 6.419 billion (66 per cent) by 2050 (The World Urban Population: Infographics, 2016). This rapid rise will mainly take place in developing countries; Africa and Asia

– both still comparatively less urbanized than other regions – will be the fastest urbanizing regions with the urban population projected to reach 56 per cent in Africa and 64 per cent in Asia by 2050 (currently at 40 per cent and 48 per cent, respectively). These developments imply an unprecedented shift of the urban world away from the north-west to the south and east. This rapidly increasing urbanization causes significant changes in our living standards, lifestyles, social behaviour and health. Although urbanization enhances many opportunities, better health care, the health and other risks associated with it cannot be denied. The urban movement occurring now and through 2050 is radically different from previous urbanization eras. Rapid change of these complex systems generates challenges for urban leaders and managers as well as for infrastructure that is quickly becoming obsolete. In addition, cities are increasingly competing with each other on a global basis for investment and business. Sub-Saharan Africa and Asia in particular are experiencing an incredible pace of urbanization, generating significant pressure on delivery of services, overwhelming transport and housing systems, increasing issues around urban pollution, health and natural disasters and ever expanding informal settlements driven by rural migrants and the expanding number of urban poor. Inhabitants of informal settlements have limited exposure to the benefits of rule of law, basic infrastructure, and other public goods. This type of environment can incubate threats ranging from endemic disease, to enhanced risk of exposure to risks of natural disasters, to gang violence and radicalization. Given the increasing global competition between cities for investment, addressing these urban issues is more critical than ever to generate sustainable, competitive cities.

Though, India’s experiencing level of urbanization is low among the countries but it's urbanization is often termed as over urbanization. The urban population share has increased from 24 per cent during 1981 to 31 per cent during 2011. It is believed that more than half of all India’s population growth by 2026 is likely to end up living in the urban sector. This has important ramifications for transformation. Over the years there has been continuous concentration of population in class I towns. On the contrary the concentration of population in medium and small towns either fluctuated or declined. The graduation of number of urban centers from lower population size categories to class I cities has resulted top heavy structure of urban population in India. The big cities attained inordinately large population size leading to virtual collapse in the urban services and followed by basic problems in the field of housing, slum, water, infrastructure, quality of life etc.

The urban population rates in India rose due to the growth of urbanization and increasing migration from rural areas. The population explosion in the early phase of development is perhaps a natural phenomenon, as happened in the Europe during 1840-1911, however, its impact on structural transformation is resolved partly from export of populations to its colonies and partly absorbed the labour force into the industry favoured by lower capital-labour ratio. India, a late entrant into industrial development, lacks both these alternative, making the transformation a frustratingly slow process. The Indian economy is expanding at a fast pace, boosting living standards and reducing poverty nationwide. Further reforms are now necessary to maintain strong growth and ensure that all Indians benefit from it, according to a new report from the OECD. Owing to temporary impact of the Goods and Services Tax (GST) and demonetisation, the OECD said India's growth for

2017-18 is expected to be at a slower pace than China. In India, the transitory effects of demonetisation and of the implementation of the Goods and Services Tax (GST) have led to a downward revision in 2017 growth projections, while business investment has remained weak. In the longer run, the GST is expected to boost investment, productivity and growth

The latest OECD Economic Survey of India finds that the acceleration of structural reforms and the move toward a rule-based macroeconomic policy framework are sustaining the country's longstanding rapid economic expansion. India's recent growth rates of more than 7 per cent annually make it the strongest among G20 countries. It identifies priority areas for future action, including continuing plans to maintain macroeconomic stability and further reduce poverty, additional comprehensive tax reforms and new efforts to boost productivity and reduce disparities between India's various regions. There is requirement of creating the quality jobs needed to ensure strong and inclusive growth for future generations, with all segments of society benefitting from it. The implementation of the landmark GST (Goods and Services Tax) reform will contribute to making India a more integrated market. By reducing tax cascading, it will boost competitiveness, investment and job creation. The GST reform - designed to be initially revenue-neutral - should be complemented by a reform of income and property taxes, the Survey said. The OECD points out that achieving strong and balanced regional development will also be key to promoting inclusive growth. Inequality in income and in access to core public services between states and between rural and urban areas is currently large across India, while rural poverty is pervasive. Continuing efforts to improve universal access to core public services is essential. Recent changes in India's federalism model have given states more freedom and incentives to modernize regulations and tailor public policies to local circumstances. Ranking states on the ease of doing business is opening a new era of structural reforms at the state level and will help unleash India's growth potential. Further benchmarking among states and strengthening the sharing of best practices, particularly on labour regulations and land laws, could add to the reform momentum. If managed well, urbanization can bring important benefits for development. Cities are an efficient way of organizing people's lives: they enable economies of scale and network effects, and reduce the need for transportation, thereby making economic activity more environmentally friendly. The proximity and diversity of people can spark innovation and create employment as exchanging ideas breeds new ideas. The diversity of cities can also inculcate social tolerance and provide opportunities for civic engagement. Already today, the linkages between cities form the backbone of global trade, and cities overall generate a large majority of the world's GDP.

OBJECTIVE

This paper endeavors to illuminate on the process of urbanization in India. It will try to trace urban problems and related policy issues.

Review of Literature

Urbanization is an index of transformation from traditional rural economies to modern industrial one. It is progressive concentration of population in urban unit (Davis, 1965). Quantification of urbanization is very difficult. It is a long term process. Kingsley Davis has explained urbanization as process of switch from spread out pattern of human settlements to one of concentration in urban centers (Davis, 1962). It is a finite process through which a nation passes from agrarian to industrial society (Davis and Golden,

1954). There are three stages in the process of urbanization. The initial stage has been characterized by rural traditional society with predominance in agriculture and dispersed pattern of settlements. Next stage characterized with basic restructuring of the economy and investments in social overhead capitals including transportation, communication take place. Proportion of urban population gradually increases and dependence on primary sector gradually dwindles. Last stage is known as terminal stage where urban population exceeds 70 per cent or more (Davis, 1965). Rate of growth of urban population and total population becomes same at this terminal stage. The onset of modern and universal process of urbanization is relatively a recent phenomenon and is closely related with industrial revolution and associated economic development. As industrial revolution started in Western Europe, United Kingdom was the initiator of Industrial Revolution. Historical evidence suggests that urbanization process is inevitable and universal. Currently developed countries are characterized by high level of urbanization and some of them are in final stage of urbanization process and experiencing slowing down of urbanization due to host of factors (Brockerhoff, 1999; Brockerhoff and Brennam 1998)). A majority of the developing countries, on the other hand started experiencing urbanization only since the middle of 20th century. The pattern of urbanization in India is characterized by continuous concentration of population and activities in large cities. According to Kingsley Davis in over-urbanization urban misery and rural poverty exist side by side with the result that city can hardly be called dynamic (Kingsley Davis and Golden, 1954). In this situation inefficient, unproductive informal sector becomes increasingly apparent. On the other side, Breese (1969) considered Indian urbanization as pseudo urbanization where in people arrives in cities not due to urban pull but due to rural push. According to Premi (1991) rural out migration is directed towards class I cities. The big cities attained inordinately large population size leading to virtual collapse in the urban services and quality of life. Large cities are structurally weak and formal instead of being functional entities because of inadequate economic base. Under globalisation survival and existence of the poor are affected adversely. Liberalisation permits cheap import of goods which ultimately negatively affects rural economy, handicrafts, household industry on which rural poor survives (Kundu and Gupta, 2000). Despande et al (1998) considered the benefits of liberalization generally accrue to only those who acquire new skills. Privatisation causes retrenchment of workers. All these negative syndrome forces poverty induced migration (Mukherjee, 1993) of rural poor to urban informal sectors (Kundu, Lalitha and Arora (2001).

Hence, urbanization in India is lopsided induces growth of class I cities which occurs without industrialization and strong economic base and is a product of demographic explosion and poverty induced rural - urban migration. Rapid urbanization in India leads to massive growth of slum followed by misery, poverty, unemployment, exploitation, inequalities, degradation in the quality of urban life. In fact, it occurs not due to urban pull but due to rural push. Poor quality of rural-urban migration leads to poor quality of urbanization and distress migration initiates urban decay.

Causes of Urbanization

Through industrial revolution, more people have been attracted to move from rural to urban areas on the account of improved employment opportunities. Commerce and trade also play a major role in urbanization. The distribution of goods and services and commercial

transactions in the modern era has developed modern marketing institutions and exchange methods that have tremendously given rise to the growth of towns and cities. Besides, there are numerous social benefits attributed to life in the cities and towns, which are unavailable in the rural areas. The majority of people frequently migrate into urban areas to access well-paying jobs as urban areas have countless employment opportunities in all developmental sectors such as public health, education, transport, sports and recreation, industries, and business enterprises. Services and industries generate and increase higher value-added jobs, and this leads to more employment opportunities .In urban areas, people also embrace changes in the modes of living namely residential habits, attitudes, dressing, food, and beliefs. As a result, people migrate to cities and the cities grow by absorbing the growing number of people day after day. As localities become more fruitful and prosperous due to the discovery of minerals, resource exploitation, or agricultural activities, cities start emerging as the rural areas transform to urbanism. This brings about the need to develop better infrastructure, better education institutions, better health facilities, better transportation networks, establishment of banking institutions, better governance, and better housing. As this takes place, rural communities start to adopt the urban culture and ultimately become urban centers that continue to grow as more people move to such locations in search of a better life.

Issues of Rapid and Unplanned Urbanization

It is estimated that by 2050 more than two thirds of the world's population will live in cities, up from about 54 per cent today. While the many benefits of organized and efficient cities are well understood, we need to recognize that this rapid, often unplanned urbanization brings risks of profound social instability, risks to critical infrastructure, potential water crises and the potential for devastating spread of disease. These risks can only be further exacerbated as this unprecedented transition from rural to urban areas continues. How effectively these risks can be addressed will increasingly be determined by how well cities are governed. The increased concentration of people, physical assets, infrastructure and economic activities mean that the risks materializing at the city level will have far greater potential to disrupt society than ever before. Urbanization is by no means bad *per se*. It brings important benefits for economic, cultural and societal development. Well managed cities are both efficient and effective, enabling economies of scale and network effects while reducing the impact on climate of transportation. As such, an urban model can make economic activity more environmentally-friendly. Further, the proximity and diversity of people can spark innovation and create employment as exchanging ideas breeds new ideas. But these utopian concepts are threatened by some of the factors driving rapid urbanization. For example, one of the main factors is rural-urban migration, driven by the prospect of greater employment opportunities and the hope of a better life in cities. But rapidly increasing population density can create severe problems, especially if planning efforts are not sufficient to cope with the influx of new inhabitants. The result may, in extreme cases, be widespread poverty. Estimates suggest that 40 per cent of the world's urban expansion is taking place in slums, exacerbating socio-economic disparities and creating unsanitary conditions that facilitate the spread of disease. India's urbanization has many issues such as housing, slums, transport, water supply and sanitation, water pollution and air pollution, inadequate provision for social infrastructure.

Poverty

According to Kundu (1997) large cities such as Calcutta, Bombay, Delhi, Madras etc have reached saturation level of employment generating capacity. Now, these cities have been suffering from urban poverty, unemployment, housing shortage, crisis in urban infra-structural services. These large cities cannot absorb the landless illiterate and unskilled agricultural labourers. These cities mostly used capital intensive technologies and thus cannot generate employment for these distress rural poor. So there is transfer of rural poverty to urban poverty.

Involuted Urbanization

According to Mukherji (1995) Indian urbanization is involuted not evoluted. Poverty induced migration occurs due to rural push. The current urbanization is without urban functional characteristics. These mega cities are subject to extreme filthy slum and very cruel mega city denying shelter, drinking water, electricity, sanitation to the extreme poor and rural migrants (Kundu et al 1999).

Social And Economic Inequalities

Urbanization is degenerating social and economic inequalities which warrants social conflicts, crimes and anti-social activities (Kundu,, Bagchi and Kundu, 1999). Lopsided and uncontrolled urbanization led to environmental degradation and degradation in the quality of urban life. Illiterate, low- skill or no-skill migrants from rural areas are absorbed in poor low grade urban informal sector at a very low wage rate and urban informal sector becomes in-efficient and unproductive.

Health

Health challenges particularly evident in cities relate to water, environment, violence and injury, non communicable diseases (cardiovascular diseases, cancers, diabetes and chronic respiratory diseases), unhealthy diets and physical inactivity, harmful use of alcohol as well as the risks associated with disease outbreaks. City living and its increased pressures of mass marketing, availability of unhealthy food choices and accessibility to automation and transport all have an effect on lifestyle that directly affect health. When urbanization is rapid and unplanned, a combination of high population density, poverty and lack of infrastructure can have the opposite effect, fostering conditions for communicable diseases to flourish. It is striking that, today, almost 700 million urban dwellers lack adequate sanitation.

Problem of Jobs

The access to skills, capital, technology and public infrastructure available in cities leads to the higher productivity of urban jobs compared to rural ones. In India, for example, an average urban job has approximately 1.9 times the productivity of an average rural job in the manufacturing or industrial sector, and the corresponding multiple is about 1.7 times in the services sector. Such a wide productivity differential is structural in nature and is expected to continue. Much of India's future economic growth, as in the case of China, is predicated upon a fast-rising share of the industrial and services sectors, increase in non-farm jobs, and rising urban populations. In 2011, India was 31 per cent urbanized, and we estimate it will be about 38 per cent urbanized by 2025 with some 538 million people dwelling in cities by that time. The problem of joblessness is highest in urban areas and it is even higher among the educated people. It is estimated that more than half of unemployed youths around the globe live in metropolitan cities. And, as much as income in urban areas is high, the costs of living make the incomes to seem horribly low. The increasing relocation of people from rural

or developing areas to urban areas is the leading cause of urban unemployment

Negative Externalities

Higher population density creates negative externalities, especially when urbanization is rapid, poorly-planned and occurs in a context of widespread poverty. Estimates suggest that 40 per cent of the world's urban expansion is taking place in slums, exacerbating socio-economic disparities and creating unsanitary conditions that facilitate the spread of disease.

The Infrastructure Challenge

The quality of a city's infrastructure e.g. its housing, electricity, roads, airports, public transport, drinking water, sanitation, waste management, flood defences, telecommunications, hospitals, schools and so forth – largely determines its residents' quality of life, social inclusion and economic opportunities. As cities in India are expanding rapidly, it is likely that infrastructure will not be able to keep pace with their growth nor the increased expectations of their populations. Cities are looking for public-private collaboration to involve the private sector in the design, construction and maintenance of infrastructure. Much discussion revolves around the potential for technology to increase the efficiency with which urban infrastructure can be managed. The use of big data, the Internet of Things and ubiquitous smart phones promise to revolutionize aspects of city management, from keeping traffic flowing to reducing electricity outages, tackling crime and preparing for emergencies.

Climate Change

Rapid, inadequate and poorly planned expansion of cities can also leave urban populations highly exposed to the effects of climate change. The migration from rural areas to cities is at least partially driven by the increasing prevalence of extreme weather; however cities tend to be located near the sea or natural waterways, where they are at more risk of flooding. Fifteen of the world's twenty megacities – those with over 10 million inhabitants – are located in coastal zones threatened by sea-level rise and storm surges. Making cities more resilient to extreme weather events should be a priority for both local governments and the private sector. The insurance industry has a lot to offer in terms of risk management advice, products and services (i.e., property insurance) regarding the management of flooding. In the early phases of urbanization, massive greenhouse gas emissions generated as the construction of infrastructure uses concrete and metals that are carbon-intensive to manufacture.

Social Instability

Rapid urbanization in the developing countries like India bring together risks as urban violence and social unrest. Widening inequalities also tend to be more starkly visible in urban than rural areas, with the most wealthy areas of cities often neighbouring quickly-expanding slums. The combination of inequality, competition over scarce resources such as land, impunity from the law and weak city governance increases the risk of violence and potential breakdowns in law and order. Rapid and unplanned urbanization can also quickly lead to urban violence and social unrest. Widening inequalities also tend to be more starkly visible in urban than rural areas. The combination of inequality, competition for scarce resources such as land, impunity from the law and weak city governance increases the risk of violence and potential breakdowns in law and order.

Housing problem

Rapid urbanization and the related growing demand for housing are creating pressure on the housing market and social tensions are expected to increase. The shortage of affordable housing not only contributes to social exclusion, it

can also threaten to destabilize the wider economy if the housing price increase fuels property bubbles. Making housing more accessible, affordable and adequate for urban dwellers is therefore of critical importance. A wide portfolio of policies, from limiting excessive credit to optimizing land use and development activity in cities, is crucial to mitigate these risks and equitably distribute the benefits of urban growth. Urbanization attracts people to cities and towns which lead to high population increase. With the increase in the number of people living in urban centers, there is continued scarcity of houses. This is due to insufficient expansion space for housing and public utilities, poverty, unemployment, and costly building materials which can only be afforded by few individuals.

Development of slums

The cost of living in urban areas is very high. When this is combined with random and unexpected growth as well as unemployment, there is the spread of unlawful resident settlements represented by slums and squatters. The growth of slums and squatters in urban areas is even further exacerbated by fast-paced industrialization, lack of developed land for housing, large influx of rural immigrants to the cities in search of better life, and the elevated prices of land beyond the reach of the urban poor.

Water and sanitation problems

Because of overpopulation and rapid population increase in most urban centers, it is common to find there are inadequate sewage facilities. Municipalities and local governments are faced with serious resource crisis in the management of sewage facilities. As a result, sanitation becomes poor and sewages flow chaotically, and they are drained into neighboring streams, rivers, lakes, or seas. Eventually, communicable diseases such as typhoid, dysentery, plague, and diarrhea spread very fast leading to suffering and even deaths. Overcrowding also highly contributes to water scarcity as supply falls short of demand.

Overcrowding

Overcrowding is a situation whereby a huge number of people live in a small space. This form of congestion in urban areas is consistent because of overpopulation and it is an aspect that increases day by day as more people and immigrants move into cities and towns in search of better life. Most people from rural or undeveloped areas always have the urge of migrating into the city that normally leads to congestion of people within a small area.

Addressing urban challenges is therefore an ever more urgent priority. Cities need to initiate the foundations of good urban policy now to enable them to address rapidly emerging issues and generate the foundations that will enable them to become sustainable, competitive environments in the near future. Complex, sustainable, competitive cities require leaders who recognize the importance of implementing long-term strategies for needed infrastructure and development to integrate more citizens into the formal economy, make their cities more attractive for investment, and govern in ways that make their cities livable. Cities that manage their resources effectively and create a business-friendly policy environment will see greater private-sector investment and prosperity. Urbanization yields several positive effects if it happens within the appropriate limits. It also causes positive implications such as creation of employment opportunities, technological and infrastructural advancements, improved transportation and communication, quality educational and medical facilities, and improved standards of living. However, extensive urbanization mostly results in adverse effects.

Policy Implications

Redirection of investment is recommended to develop strong economic base for small and medium city neglected so far. Redirection of migration flows is required. Since the mega cities have reached saturation level for employment generation and to avoid over-crowding into the over congested slums of mega cities i.e Bombay, Calcutta, Delhi, Madras etc it is required to build strong economic sector (Kundu and Basu, 1998) in the urban economy, growth efforts and investments should be directed towards small cities which have been neglected so far so that functional base of urban economy is strengthened. Then redirection of migration to these desirable destinations will be possible. Policy should also relate to proper urban planning where city planning will consist of operational, developmental and restorative planning. Operational planning should take care of improvement of urban infrastructure, e.g roads, traffic, transport etc. Developmental planning should emphasize on development of newly annexed urban areas. Various urban renewal processes can be used. Restorative planning should aim to restore original status of old building monuments which have historic value. In general urban planning must aim at balanced regional and urban planning development of strong economic base for urban economy, integration of rural and urban economy, emphasis should be on agro-based industry (Mukherji, 2001 and Kundu et al, 2003). Raw material should be processed in rural economy and then transferred to urban economy.

II. CONCLUSION

Hence, urbanization, which is usually considered an index of transformation from traditional rural economies to modern industrial one, is a long term process. Today, world economy experienced an unprecedented transition from predominantly rural to urban living. Though, India's experiencing level of urbanization is low among the countries but Indian urbanization is often termed as over urbanization. Urbanization in India is a product of demographic explosion and poverty induced rural-urban migration. Globalisation, liberalization, privatization are addressing negative process for urbanization in India. Urbanization in India is lopsided induces growth of class I cities which occurs without industrialization and strong economic base and is a product of demographic explosion and poverty induced rural - urban migration. Rapid and unplanned urbanization in India leads to massive growth of slum followed by misery, poverty, unemployment, exploitation, inequalities, degradation in the quality of urban life. In fact, it occurs not due to urban pull but due to rural push. Poor quality of rural-urban migration leads to poor quality of urbanization and distress migration initiates urban decay. Urbanization is occurring not due to urban pull but due to rural push. But, on the other hand, the growth of the rural nonfarm sector implies that there have been only a few jobs in the urban economy. Policy relates to proper urban planning where city planning will consist of operational, developmental and restorative planning. Skilled management and redirection of investment are recommended to develop strong economic and social base for small and medium city neglected so far so that migration flows are redirected to small and medium cities. Given its potential to either drive or disrupt progress on economic development and security, policy makers and business leaders need to understand and engage in this urbanization phenomenon. City leaders from government, civil society and the private sector are ideally positioned to plan rapid urbanization and must act to sustain metropolitan growth.

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DISPARITIES BETWEEN URBAN AND RURAL LITERACY IN VARIOUS DISTRICTS OF HARYANA

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Abstract

A country can develop only and only If the citizens of the country are rational and aware. This rationality and the awareness related to various aspects of the society can come through the education. It is only education which can bring the significant changes in the country and lead to the path of the development. This paper focuses on the study of the educational disparities of the Urban and the rural areas between men and women in the state of Haryana. As per the Census of India 2011, the Literacy rate of the country is 74.04% but the Literacy rate of Haryana is 76.64% but there are several serious issues which are prevalent in Haryana related to education. Although the literacy level is higher than the national level of country but there are disparities in various parts of the state. With the data obtained from the Statistical Abstracts of the state and Census of India of year 2011, educational disparity of each and every district is done and analyzed further. For the research paper, the districts are divided into the 4 parts, as has been done by the Haryana Govt. for the better administrative working. In the last part of the paper, the conclusion and the recommendations are given for the removal of the educational disparities in the state of Haryana.

Key-words: Disparities, educational, urban-rural

I. INTRODUCTION

An investment in human beings has been a major source of growth in advanced countries. The negligible amount of human investment in under-developed countries has done little to extend the capacity of people to meet the challenge of accelerated development. An improvement in the quality of human factor is as essential as investment in the physical capital. Education is such a powerful tool which has power to eradicate poverty, mental isolation among people and has ability to cultivate peaceful friendly relations, acceptability of different opinions and thoughts. When countries are on path of development then it is necessary to remove economic backwardness and instill the human abilities. Education is most powerful factor to explore such human ability which effectively and efficiently contributes to economic development of a country. Education is systematic process through which a child or an adult acquire knowledge, experience, skills and sound attitude. It make individual civilized, refined, cultured, educated. The goal of education is to make an individual perfect and society gives importance to education because it's panacea for all evils. It is the key to solve various problems in life.

Literacy is related to all type of development which prepares the individual for full participation in rapidly changing social and economic order. A Literate person is more likely to secure qualitative

employment, more earnings, and healthy life style, cleaner and sustainable environment. An overall literacy for country is necessary, between rural, urban and male and female. But In reality literacy rates varies significantly across different regions and communities depending upon its socio and economic demographics characteristics as well as magnitude and directions for modernization and industrialization.

India is facing not only the problem of low literacy level but also by a great disparity in literacy level between rural and urban, female and male. This is the main reason for the study of literacy rate.

Review of Literature

Jitender Malik (2012) examines the comparative analysis of literacy rate of two periods 2001 and 2011in the Haryana, cited that disparity in literacy generates a number of social, economic and political problems which may threaten the very foundation of development (Singh and chauhan 2010) and conclude that male female disparity is cause of concern and should be prime important tool for the development.

Ravinder Jangra, S.P. Kaushik (2013) Studied the female literacy rate in different districts of Haryana and took time period 1991, 2001 and 2011 attempt was made to correlate female literacy rate in an agro based economy. At the end, they citied that literacy rate increased significantly in that period. Concluded that government needs to pay special attention on Nuh, Hathin, Punahana, Palwal and Ferozapur- Jhirkatehsils of south-west Haryana. These tehsils are under developed and have a large proportion of Muslim population, so need to accelerate the development activities, awareness Programme and financial assistance to weaker sections in those areas to increase the female literacy.

Deepak Talwer, Meenu (2014) dealt with the literacy rate and ratio of sex of Haryana link both the parameters. Paper cited that literacy rate of Haryana is improved and slightly higher the national literacy rate. They conclude that Programme and policies are started for qualitative improvement of primary education and improvement in information and technology education are started in Haryana.

Vishal Singh (2015) deals with the trend of literacy rate and gap between male female literacy 1971-2011 in comparative mode among Punjab, Haryana and India cited that Haryana was backward in literacy at the all level Up to 1971 but after this period Haryana has recorded much progress. Total literacy in Haryana is remaining highest in 2011. It concludes that Punjab has better situation than Haryana with respect to literacy and sex ratio.

Research Gap

Many scholars, from time to time, researched on this topic of disparities and presented their results. They studied the disparities in the area of literacy as well as in other areas.

But there is no research which is done by splitting the whole state of Haryana into its divisions, which were made by the govt. at the time of its formation. These divisions were made for the purpose of the administrative ease. All major policies are formed as per these divisions. The paper is written on this pattern so that it becomes easy for the Policy makers to get the work done.

II. OBJECTIVES

Haryana State was formed in the year 1966. From the last many years, Haryana is leaving its mark on the world level. There are some issues which are very sensitive in the state of Haryana like Education and especially female education. The Literacy Rate of India is 74.04% and of Haryana it is 76.64%. We can say that the situation of the

education in the Haryana is better than the overall situation of India. But there exists disparities in the Urban-Rural areas related to the education and in the Male and Female education.

1. To study the educational disparities in the state of Haryana.
2. To check out the educational disparities in the Urban and Rural areas between men and women.

Research Methodology

The paper is based on the Secondary sources. Data is taken from the Census of India 2011 and the Statistical Abstracts of the Haryana for various years. The facts and the figures are as per published in the documents of the Haryana Govt. and Govt. of India.

Meaning of Literacy

A person who can read and write with understanding in any language is considered as literate. According to Census of India all children below the age of 6 are considered as illiterate. The proportion of literate persons in the population is known as literacy rate.

Haryana is developing state which is linked with 2 union territories and still have some backward and some of most developed districts of India. Single district of Haryana (Gurgaon) is able to generate40% of all income.

- Gross State Domestic Product (GDSP) is 7th highest in state.
- National Capital Region (NCR) covers 57% area of Haryana, which generates 4% of Indian economy.
- State wise per capita income of Haryana is on 3rd position.
- State has inter- district regional disparities.

Divisions of Haryana

The state of Haryana was formed on Nov 1, 1966 on linguistic basis. Haryana state has been divided into four divisions for administrative purposes. For the purpose of study, we have taken the same four divisions.

Sr. No.	Division	Districts
1.	Ambala Division	1. Ambala 2. Kaithal 3. Kurukshetra 4. Panchkula 5. Yamuna Nagar
2.	Gurgaon Division	1. Faridabad 2. Gurgaon 3. Mahendragarh 4. Mewat 5. Palwal 6. Rewari
3.	Hisar Division	1. Bhiwani 2. Fatehabad 3. Hisar 4. Jind 5. Sirsa
4.	Rohtak Division	1. Jhajjar 2. Karnal 3. Panipat 4. Rohtak 5. Sonipat.

We will study the Literacy Rates of the Males and Females in the various Districts of Haryana and Literacy Rates of Rural and Urban Areas in each district of Haryana.

Table 1 Rural-Urban disparities in Literacy of districts of Ambala Division.

SR. NO.	DISTRICT	AREA	MALE (%)	FEMALE (%)	TOTAL (%)	OVERALL (%)
1.	Ambala	Rural Urban	86.01 91.47	70.48 84.35	78.64 88.15	82.89
2.	Kaithal	Rural Urban	77.60 85.46	57.80 70.77	68.29 78.52	70.56
3.	Kurukshetra	Rural Urban	80.99 89.27	64.86 79.82	73.30 84.87	76.70
4.	Panchkula	Rural Urban	84.59 91.96	69.10 84.06	77.45 88.25	83.44
5.	Yamuna Nagar	Rural Urban	82.39 89.14	66.60 80.37	74.96 85.04	78.93

(Source: Statistical Abstract of Haryana 2014-15)

The overall rate of the literacy rate of Haryana is 76.64% and except the district of Kaithal with the literacy rate of 70.56%, all other districts of Ambala division are above the average

literacy level of state. In the Ambala Division, the district with the highest rate of literacy is Panchkula with the literacy rate of 83.44%, and on the second position Ambala is placed with the Literacy Rate of 82.89%. Panchkula is the satellite city of Chandigarh. The reason behind the Panchkula's high literacy rate is Chandigarh. It is the one of the planned and the developed cities of the country. It is part of the Tricity comprising Chandigarh, Panchkula and Mohali.

Almost each and every facility in all of three cities is available. Due to high quality educational institutions at the reasonable fees is the main reason for rise in the literacy rate of Panchkula.

Ambala district is second in the terms of the literacy after the Panchkula district. Ambala is the major market for clothes to the nearby areas. Due to this, the purchasing power of the people is high which results into rising level of literacy.

Rural Literacy in Ambala is highest (70.48%) of literacy rate. The literacy rates of males is 86.01% and 70.48 is of females. And In the Urban Areas the literacy rate is 91.47% and 84.35%. Respectively for males and females. Kaithal has the lowest literacy rates of both men and women with 77.60% and 57.80% of rural males and females respectively. For urban men and women it is 85.46% and 70.77% respectively. It is one of the backward districts of Haryana.

Table 2 Rural-Urban disparities in Literacy of districts of Gurgaon/ Gurugram Division.

SR. NO.	DISTRCICT	AREA	MALE (%)	FEMALE (%)	TOTAL (%)	OVERALL (%)
1.	Faridabad	Rural Urban	87.76 90.48	61.97 78.46	75.72 84.87	83.04
2.	Gurgaon/ Guru gram	Rural Urban	91.31 89.82	69.63 81.33	81.10 85.94	84.44
3.	Mahendragarh	Rural Urban	91.15 92.05	63.66 74.69	78.04 83.80	78.87
4.	Mewat	Rural Urban	71.61 83.03	34.63 59.34	54.01 71.78	56.14
5.	Palwal	Rural Urban	81.37 86.63	52.53 68.96	67.87 78.30	70.32
6.	Rewari	Rural Urban	92.88 93.02	67.91 78.31	80.87 86.13	72.38

(Source: Statistical Abstract of Haryana 2014-15)

Table 2 represents of the disparities of literacy in the Gurgaon division. As we all know that the average rate of the literacy of the state is 76.64% and out of the 6 districts only 3 districts are above this mark and District like Mewat is much below with 56.14% of overall literacy rate in the whole district.

Due to the Industries and the big corporate houses, Gurgaon and the people of the Gurgaon are developed and economically strong. This district is also called the economic hub of the state and is the main employment provider to the people of the North India. It has the literacy rate of the 84.44%. On the second position, Faridabad district, also known as the tourist destination of the Haryana. There are forts from the period of the Harrappan Periods. The overall literacy is 83.04%.

If we look at the urban and rural disparities between the men and women then the picture is not good. The most developed district of the division Gurgaon has 91.31% of literacy rates for rural males but for the females it is 69.63%. There is a large gap between these two. If we look at the urban area, the males have the literacy rate of the 89.82% and for the females it is 81.33%. The female literacy rate is low in both rural as well as urban areas.

Mewat, the district with the lowest literacy presents the drastic facts. In the rural areas, males have the literacy rate of 71.61% but the situation of the females is too bad, with the rate of just 34.63%.

The urban men and women have the literacy rate of 83.03% and 59.34% respectively.

Table 3 Rural-Urban disparities in Literacy of districts of Hisar Division

SR. NO.	DISTRICT	AREA	MALE (%)	FEMALE (%)	TOTAL (%)	OVERALL (%)
1.	Bhiwani	Rural Urban	86.79 89.76	62.21 75.20	75.20 82.91	76.74
2.	Fatehabad	Rural Urban	76.47 84.95	56.03 72.95	66.73 79.22	69.13
3.	Hisar	Rural Urban	81.13 86.28	57.40 72.87	70.02 80.08	73.24
4.	Jind	Rural Urban	80.63 88.77	58.15 73.01	70.16 81.37	72.73
5.	Sirsa	Rural Urban	75.98 86.66	56.81 74.25	66.90 80.77	70.35

(Source: Statistical Abstract of Haryana 2014-15)

In the Hisar division, there are total 5 districts. The average literacy rate of the Haryana is 76.64% and there is only one district among these five whose average literacy rate is more than the state's average.

The major source of occupation in Bhiwani District is Agriculture. The main industries of this district are Textile cloth and P.V. Blended Fabrics/Yarn. But the other districts are not so developed. Fatehabad is having the lowest rate of the overall literacy in the district with the 69.13%.

In the rural areas of the Bhiwani, men have 86.79% of literacy and women having 62.21% of the literacy. In the Urban areas of the Bhiwani, men and women has 89.76% and 75.20% of literacy respectively.

In the Fatehabad district, 56.03% is the literacy rate for rural women whereas rural men has the 76.47% . In the urban areas of the district, Males has the literacy rate of 84.95% and females have 72.95%.There is need of doing a lot of work in this division because 4 districts are below the average state literacy rate.

Table 4 Rural-Urban disparities in Literacy of districts of Rohtak Division.

SR. NO.	DISTRICT	AREA	MALE (%)	FEMALE (%)	TOTAL (%)	OVERALL (%)
1.	Jhajjar	Rural Urban	88.25 92.94	67.30 78.98	78.42 86.42	80.83
2.	Karnal	Rural Urban	81.50 88.75	63.70 78.59	73.10 83.94	76.44
3.	Panipat	Rural Urban	83.69 97.71	62.97 66.30	74.09 81.37	77.46
4.	Rohtak	Rural Urban	88.13 88.87	66.32 77.68	78.03 86.56	80.37
5.	Sonipat	Rural Urban	88.70 92.43	67.35 78.73	78.53 86.02	80.83

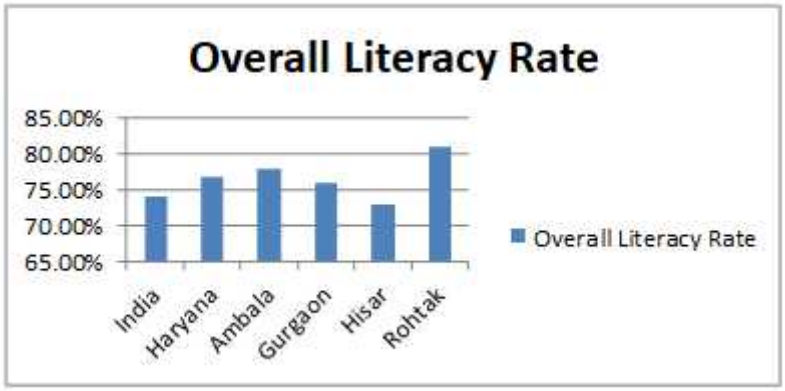
(Source: Statistical Abstract of Haryana 2014-15)

The Rohtak Division, 4 districts have the literacy rate above the state level literacy. There is only one district Karnal, which is marginally below the state literacy level. Jhajjar, Sonipat and Rohtak have almost same literacy rates.

The unsatisfactory part is that there is lot of disparity between the literacy rate of the males and the females in all of the districts of the division. All of the districts have good literacy rate, more than the state literacy but people just put emphasis on the education of the males. Female education is neglected.

In the Panipat district, the literacy rate of the males is 97.71% but the rate of the females is just 66.30% i.e. the great disparity. There is the need of the initiatives for the education of the females in this division.

With the help of a Graph, we can present the overall trends of the literacy of India, Haryana and these four divisions.



(Source: Statistical Abstract of Haryana 2014-15)

Here, we can observe that the literacy rate of the Haryana is better than the India but there are some places in Haryana which do not even match the national standards. Except for Hisar division, all other divisions have literacy rate above the national average. The problem is of disparities only. So, there is the need to work in those areas.

III. CONCLUSION

- Gurgaon, Faridabad, Ambala and Panchkula districts have very high literacy rate.
- In some of the districts, the literacy level of the males is very high but for women it is very low. It is further low in rural areas.
- The Hisar Division is very poor in literacy rate.

Recommendations

- There should be more initiatives the Government. to encourage the education in the state especially for the female education. NGOs should spread the message of female education in rural areas.
- There should be more initiatives from the Ministry of Education for the opening of the new colleges and the Universities. Hisar Division needs the attention of policy makers.

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FINANCIAL INCLUSION AND PRADHAN MANTRI JAN DHAN YOJAN

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Abstract

Financial inclusion means providing financial products and services to people at very low cost or providing financial services to that section of society, which do not have basic banking facilities, such as saving accounts or deposit and payment facility. For effective growth of economy, it is necessary to involve those people in banking sector who are not having access to banking sector, so that they can avail benefits of banking services and facilities, and develop habits of small savings. Financial inclusion will boost the growth of banking business. It will help in bridging the urban-rural divide. According to 2011 Census, 58.7% households are availing banking services in India. The paper describes the status and progress report of Pradhan Mantri Jan Dhan Yojna and the other steps taken for financial inclusion. The paper suggest that private and public sector banks along with Government and RBI has to play much active role in creation of awareness among deprived section of society, and to design more innovative products for the poor section to promote financial inclusion in India. States identified by the CRISIL Inclusix as bottom scoring needs the attention of authorities.

Keywords: Financial inclusion, Banking sector, PMJDY

I. INTRODUCTION

"The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little." - **Franklin D. Roosevelt**

Financial inclusion has become an important term in academic research, public policy meetings and seminars due to its important role in aiding economic development of the developing-economies. In the Indian context, the term 'financial inclusion' has become popular after the Reserve Bank of India (RBI) announced a series of measures in its credit policy for 2006-07. Financial inclusion can have significant implication for individuals. Various studies have established that the lack of financial access can result in poverty traps and inequality (Banerjee and Newman, 1993; Galor an Zeira, 1993; Aghion and Bolton, 1997; Beck Demirg -Kunt and Levine, 2007.

Meaning of Financial Inclusion

GOI (2008) defines financial inclusion as the process of ensuring access to financial services and timely and adequate credit needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.

According to Chakraborty (2011), financial inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of society including vulnerable groups such as weaker sections and low income groups at an affordable cost in a fair and transparent manner by mainstream institutional players. Financial services do not mean the delivery of credit alone, but the provision of all other services, specifically savings, insurance and remittance facilities (Dasgupta.R, 2009).

The Committee on Financial Inclusion defines financial inclusion as the method of access to financial services, and timely and adequate credit needed by susceptible groups such as weaker sections and low income groups at an affordable cost (Rangarajan 2008: 26).

The objective of Financial Inclusion is to extend financial services to the un-served population of the country to unlock its growth potential. Financial inclusion takes into account the participation of vulnerable groups such as weaker sections of the society and low income groups, based on the extent of their access to financial services such as savings and payment account, credit insurance, pensions etc. Financial inclusion will help in business opportunities, education, saving for retirement, insurance against risks, etc. to the rural individuals and firms. Once the benefits start accruing to the masses, the unbanked will enter the formal financial sector. Financial products can make a positive difference in the lives of the poor.

II. OBJECTIVES

1. To study the financial inclusion and steps taken for financial inclusion.
2. To review of progress of PMJDY

Data sources

Present study is descriptive in nature based on secondary data, which is obtained from various sources such as Govt. Publications, Annual report of RBI, report of CRISIL on financial inclusion and various published sources.

Review of Literature

Chouhan. A (2013) studied the overview of financial inclusion in India. A comparison was made between India and some other chosen countries with respect to no. of branches, ATMs, bank credit etc. in order to determine India's position with regard to financial inclusion. It also investigated the various approaches adopted by RBI for establishment of inclusion and a case study of Axis bank. The study concluded that India was at moderate level with respect to financial inclusion as compared to other countries regarding number of branches, ATMs, bank credit and bank deposits. The study further highlighted various initiatives undertaken by RBI such as no-frill account, use of regional languages, simple KYC norms etc. to build up financial inclusion.

Camara, N et al (2014) carried out a quantitative approach to the determinants of financial inclusion in Peru based on micro-data from surveys. Significant correlations were used to identify those socioeconomic characteristics that may affect financial inclusion (or exclusion) of households and enterprises. The study incorporated four levels of information: individuals, households, towns, and regions. The results designated that the traditionally more vulnerable groups (women, individuals living in rural areas, and young people) are less likely to use the formal financial system. Loans and mortgages appear to be better drivers for financial inclusion than saving products.

Singh.B and Singh.S (2015) investigated the current trends in financial inclusion in India with special reference to PMJDY. The study employed secondary data for availing information to achieve the objectives of the study .The study results stated that India is lagging behind other countries in terms of branch density, narrow ATM network, and maximum number of branches in urban area. The study revealed that there are still millions who don't have access to formal banking. The study recommended government to enlarge banking network so that every citizen should have access to formal banking. RBI should work on financial literacy Programme and Private Banks should make efforts to open their branches in rural areas.

Krishna et al (2016) attempted to know the status of Financial Inclusion in Maredimilli Mandal through the Business Correspondents along with the challenges identified during the process of implementation. The study highlighted that neither the Government nor the banks were piloting the Financial Literacy programs in these villages. The

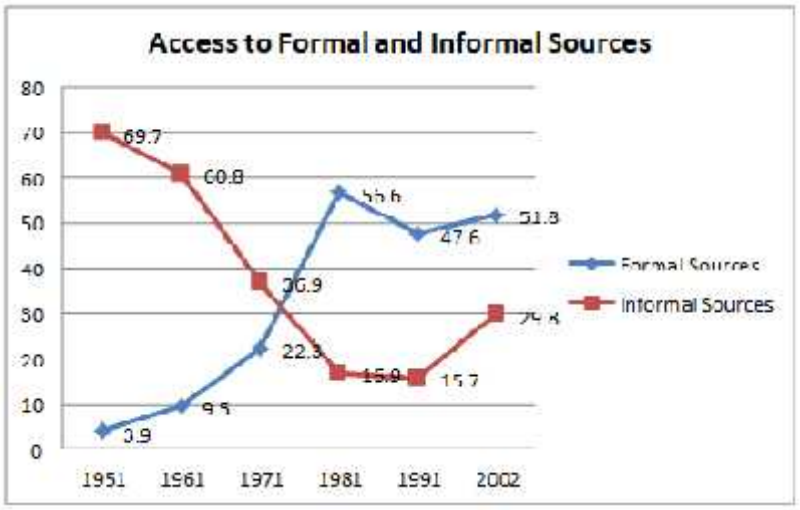
study pointed out that mostly villages in the study area were tiny and officials found it problematic to conduct a meeting to combine the villagers of different villages. The study recommended banks to raise the reserve limits of the Business Correspondents and individual customer payments and receipts and business Correspondent model should be customer oriented and user friendly.

Financial Inclusion

The report of NSSO 59 round of survey shows that 51.4 percent of farmer household do not have access to banks. Out of total household of farmers only 27 percent household have access to formal credit. Out of total farmers households of India 73 percent have informal access of credit which shows huge gap of access to banking facility.

Access to Formal and Informal Sources of credit by Rural Households

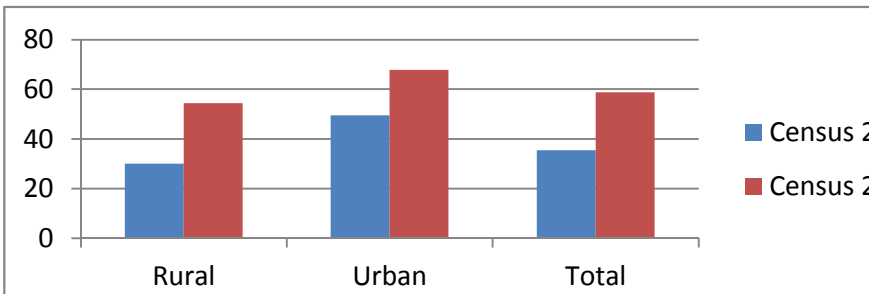
Graph no 1



Source www.rbi.org.in

The graph shows that access to informal sector of credit in 1951 was 69.7 percent which is declining and stood at 29.6 in the year 2002. It means people are getting more involvement with formal sector. On the other hand formal sector of credit such as banks, financial institutions and other formal sources reveal a rising trend. More and more people are attracting towards formal banking sector. In 1951 access was 3.9 percent which move to 52 percent in 2002 and moving further upward.

Graph 2: Availing of Banking Services



Source: Department of Financial Services, GOI.

www.mof.goi.in

Access by rural population has increased from 30.1 to 54.4%in a period of ten years; a positive development. Similarly access by urban population has increased from 49.5 to 67.8% in the

same period. According to census report of 2011, out of total population only 58.7 percent population have access to banking services and remaining 42 percent do not have access to banking services. It implies that there is long road ahead to achieve financial inclusion.

Index of Financial Inclusion: CRISIL India Report

Index of financial inclusion prepared by credit rating agency CRISIL measures the inclusiveness of financial services and products among population. This index is based on three dimensions of Financial Accessibility, Financial Availability and Usage of Financial Services . Value of index of financial inclusion is between 0 to1, where zero stands for no access to financial services or very low level of financial inclusion and 1 means very good access. List of states with their financial inclusion position is given below which describes the level of States with their access to banking facility.

- Low Level of Financial Inclusion Value (Below .30)

  West Bengal, Gujarat, Utter Pradesh, Tripura, Odisha, Rajasthan, Mizoram, Bihar, Assam, Nagaland, Manipur, and Meghalaya

- Medium Level of Financial Inclusion Value (Above .30)

  These states are having moderates services and access to banking sector and with the help of little efforts can be converted into high level of financial inclusion states Tamil Nadu, Punjab, Andhra Pradesh, Himachal Pradesh, and Haryana

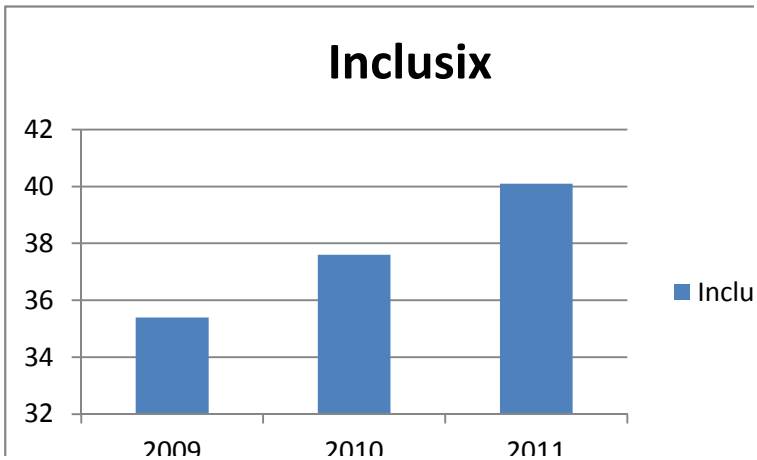
- High Level of Financial Inclusion Value of Index is (1)

  They are Puducherry, Kerala, Goa and Chandigarh .These States are having very good position in financial inclusion.

The RBI recently came up with a state wise index of financial inclusion in which Kerala topped the index, followed by Maharashtra and Karnataka. It is based on three dimensions- banking penetration, availability of the banking services and usage of the banking system.

Progresses Report of Inclusix an Index for Financial Inclusion

Graph no 3



Source www.crisilindia.in

Above index is showing that overall position of financial inclusion in India shows rising trend. It increased from 35.4 percent to 40.1 percent in just two years. According to CRISIL Inclusix, Kerala, Tamilnadu, Karnataka, Goa, Tripura, Himachal Pradesh, Puducherry, Chandigarh and Delhi come under the category of Top Scoring States . Bihar, Rajasthan, Jharkhand, Manipur, Nagaland, Arunachal Pradesh, Daman& Diu, Dadra & Nagar Haveli, Andaman & Nicobar

Islands comes under the category of Bottom scoring States for financial inclusion. More efforts are needed in the States who are in the bottom category.

Steps taken towards Financial Inclusion

Financial regulators and the Government have prescribed certain policies to improve the level of financial inclusion. They have made financial services simple, hassle free and affordable. Conducive climate for lending has been created. Innovative products are used by the RBI for the promotion of financial inclusion.

No Frills Accounts

Reserve bank of India has given directions to all commercial banks and regional rural banks to come forward and involve people in formal banking streamline. Banks are now opening bank accounts with zero balance and providing facilities to poor and unbanked section of society so that they can also get maximum benefits from banking sector. Banks will provide small overdrafts in these accounts.

General Credit Cards

With a view to provide credit facility to needy and poor section, banks are now issuing GCC to their customers. These general credit cards will boost manufacturing and employment activities in rural areas. More and more GCC will be issued with other banking products, which will be helpful in circulation of finance among poor section of the society.

Easy KYC Norms

For making documentation, simple procedure related to Know Your Customers will be made so that more and more people are involved. Under the scheme PMJDY, one can open bank accounts with a single document. This will encourage uneducated customers also who were not avoiding banks because of lengthy documentation process.

Expansion of Rural Branches

According to the guidelines of RBI, every bank has to reserve 25 percent of their total branch plan for rural areas. Apart from this, norms related with licensing for new branches are also relaxed.

Upto March, 2016, No of bank branches are 51830 and banking correspondents are 5, 34,477.

Leveraged ICT and Doorstep Banking

With the advent in information and technology, special strategies are designed to suit the needs of customers making payments. Withdrawal facility is made very easy. Banking correspondents employed in rural areas are working as helping hand to uneducated people to provide banking access.

Financial Literacy

Through financial literacy, information is given to school and college students, women, rural and urban poor, pensioners and senior citizens. About 800 financial literacy Centers are set up by banks. A mass scale Financial Literacy Program is designed to integrate financially excluded population with the formal financial system. Financial Literacy Centers organize outdoor literacy camps to create awareness. In these camps, accounts are also opened.

Direct Benefit Transfer

The scheme with Aadhar card will facilitate delivery of social welfare benefits by direct credit to the bank accounts of beneficiaries. Banks have been advised to open accounts of all eligible individuals in camp mode with the support of local government authorities, seed the existing and new accounts with Aadhar numbers.

Engaging Business Correspondents

In January 2006, RBI permitted banks to engage Business Facilitators and Business Correspondents for providing banking and financial services. In September 2010, RBI has allowed for

profit organizations excluding NBFCs to operate as BCs. Mobile network companies have joined hands with banks to make available banking services to India's unbanked population.

Robust Institutional Mechanism

The Financial Stability and Development Council has been set up which is headed by Finance Minister. There is a sub group of the FSDC headed by the Governor, RBI and within that a technical group headed by Deputy Governor to address issues related to financial inclusion and financial literacy. To measure the performance of banks and to review the various models, RBI has constituted a financial inclusion advisory committee.

Pradhan Mantri Jan Dhan Yojna for Financial Inclusion

Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched on 28th August, 2014 to give universal access to banking facilities with at least one banking account per household, financial literacy, access to credit, insurance and pension. The beneficiaries are provided a RuPay Debit Card with accident insurance covers of Rs.1.00 lakh. In addition there is a life insurance cover of Rs.30000/- for those people who opened their bank accounts for the first time between 15.08.2014 to 26.01.2015 and meet other eligibility conditions of the Yojana. PMJDY is different from the earlier financial inclusion Programme (Swabhimaan). It provide universal access to banking services across the country and focuses on coverage of all households (both rural and urban) while the earlier Financial Inclusion Programme was limited to provide access to villages with population greater than 2000. Existing account-holders will get the benefit of accident insurance by getting a RuPay debit card issued and Overdraft limit by applying in the existing account. The benefits of Rs.30, 000/- life insurance cover are available only to those whose accounts are opened for the first time between 15.08.2014 to 26.01.2015. Under PMJDY, banks were given target to carry out surveys in allocated Sub Service Areas (SSAs) and Wards and to open accounts of all uncovered households by 26.01.2015. Under this scheme people will get basic bank accounts with insurance facility and an additional facility of overdraft. Thus they will avail benefit offered by banks and facilities provided by Government. It will develop saving habits among them. This will lead to high rate of capital formation, which will result in raising the rate of growth.

Progress

All the States/Union Territories in the country have been mapped into 2, 26,197 Sub-Service Areas (in rural areas) and Wards (in urban areas). Out of total number of 21.22 crore surveyed households, bank accounts have been opened for 99.99 % households. A total 22.43 lac accounts have been sanctioned OD facility of which 8.37 lac account-holders have availed this facility for an amount of Rs. 11,824.97 lakh.

Table I. Progress Report of Pradhan Mantri Jan Dhan Yojna as on 24 Feb 2016

Banks	Rural Accounts (crores)	Urban Accounts (crores)	Total Accounts (crores)	No. Of Debit Cards (crores)	Balance (Rs crore)	%age Of Account With Zero
PSB	9.22	7.30	16.53	14.08	26094.05	29.41
RRB	3.19	0.53	3.72	2.67	5756.44	24.50
PRIVATE	0.45	0.30	0.75	0.71	1224.40	38.87
TOTAL	12.87	8.13	21.00	17.46	33074.89	28.88

Source: Ministry of Finance, Govt of India, www.mof.gov.in

Since the day of inauguration on August 28, 2014 the PMJDY scheme of financial inclusion turned out to be very effective. Table 1 indicates that public sector banks are playing their role in making the scheme a success with approx. 9.22 crore accounts in rural areas and 7.30 crore accounts in urban areas and involving more and more people with formal banking system. As purpose of financial inclusion is to provide low cost banking services and facilities to poor section and to those who are financially excluded, most of the accounts are opened with zero balance bank account. Table 1 reveals that out of 21 crore accounts opened so far 28.88 percent accounts have been opened with zero balance accounts.

Up to December 21, 2016, new accounts worth Rs 26.03 crore have been opened under PMJDY, out of which 15.86 crore accounts are in rural areas and 10.17 crore in urban areas. Deposit Mobilization of Rs 71,557.90 has been done. RuPay Debit Cards of Rs 19.93 crore have been issued. Aadhar seeding in PMJDY accounts is Rs 14.43 crore. Zero balance accounts have been reduced to 23.86%. Debit card facility is very good as it will help the poor people to withdraw money at any time and at any place. A total of 17.46 Crores debit cards have been issued so far by all banks including public, private, and rural regional banks. It shows that banks are achieving their targets of financial inclusion.

Table 2: Household Coverage of States as on Feb. 2016

Serial Numbers	States	Total Household	Covered Household	Percentage %
1	Andaman Nicobar	67287	67287	100
2	Arunanchal	197861	197861	100
3	Assam	5013404	5011228	99
4	Bihar	17281831	17281831	100
5	Manipur	514604	513359	99
6	Meghalaya	477182	477182	100
7	Migoram	181946	181806	99
8	Nagaland	334034	333762	99.99
9	Sikkim	131086	131086	100
10	Chandigarh	193876	193876	100

Source (Ministry of Finance, www.mof.gov.in)

Table 2 shows details about no. Of households in some of the States and households covered under the scheme PMJDY. Here data have been taken from those states which are not having enough banking facility especially Northeast States and States like Bihar who have achieved targets of financial inclusion by covering maximum households. There is 99.99% household coverage out of the 21.22 crore household surveyed. The scheme has ensured mass participation of people with formal banking sector.

III. CONCLUSION

Involvement of people in financial system and formal banking sector is necessary for the development of country. Efforts have been made to achieve objectives of financial inclusion, yet there are certain challenges. The PMJDY has played a very important role in ensuring mass participation of people. It has provided low cost financial services and banking facilities to the needy. There is need to impart financial knowledge and awareness among people about benefits of banks. Banks have to open more branches in rural areas and banking outlets in remote areas along with ATM. Innovative and well-designed products are needed by the poor. PMJDY have to make efforts to achieve its targets by opening new accounts and to have financial inclusion. More efforts are needed in the states of

Bihar, Rajasthan, Jharkhand, Manipur, Nagaland, Arunachal Pradesh, Daman& Diu, Dadra & Nagar Haveli, and Andaman & Nicobar Islands.

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EMPOWER FARMER AND LABOURER IN INDIAN AGRICULTURE THAN POPULIST SUBSIDIES

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Abstract

Agriculture witnessed an oscillating trend in the employment in the last decade. While in the first half in the decade there was an increase in employment from 237.67 million to 1999-2000 to nearly 258.93 million in 2004-05, an increase of 21.26 million, there was a substantial decline in the number of people employed in agriculture in the latter half of the decade from 258.93 million to 244.85 million, a decline of about 14.08 millions. However, total agricultural employment at the end of the decade was still higher by 3 per cent than it was at its beginning. Agriculture sector contributes 14 per cent of GDP to India. Rapid growth of this sector is very critical for inclusiveness. In rural, work force is declined, whereas non-rural workforce increased, due to higher wages like MGNREGP. In overall, public sector employment is higher than private sector. The 66th NSSO round revealed that LFPR, WPR and Unemployment were marginally declined that of UPSS. Male is dominating in Employment than Female employment in agriculture. In last seventy years, cultivators are doubled and workforce was also raised four fold, but livelihoods have not changed like urban force. PMERY, MGNREGP, SJGSYP have brought a change in employment scenario, but impact is not appreciable for vote bank.

Keywords: Farmer, labourer, Indian agriculture, subsidies

I. INTRODUCTION

Stop populist bullock cart and to kill the agriculture instead of that, empower agriculture initiatives and make them to attract the global trends in scientific way linking to industry. The paper highlights the structure of farm employment and reforms are needed in future to strengthen it.

Although agriculture now accounts for only 14 per cent of Gross Domestic Product (GDP), it is still the main source of livelihood for the majority of the population. As such rapid growth of agriculture is critical for inclusiveness. The average of annual growth rates of GDP in agriculture and allied sectors during the Eleventh Five Year Plan is now placed at 3.7 per cent. This is short the target of 4 per cent but is significantly better than the achievement of 2.4 per cent in the Tenth Plan.

The negative employment elasticity in agriculture to other sectors where wage rates are higher. This migration of surplus workers to other sectors for productive and gainful employment is necessary for inclusive growth. In the rural sector, the labour force declined marginally by 6.8 million form 348.7 million in 2004-05 to 341.9 million in

2009-10. The workforce declined from 342.9 million in 2004-05 to 336.4 million in 2009-10, in the rural sector, marking a decrease of 6.5 million. The decline in labour force and workforce in rural sector are impact of MGNREGA programme and other new opportunities in rural sector. Agriculture witnessed an oscillating trend in the employment in the last decade. While in the first half in the decade there was an increase in employment from 237.67 million to 1999-2000 to nearly 258.93 million in 2004-05, an increase of 21.26 million, there was a substantial decline in the number of people employed in agriculture in the latter half of the decade from 258.93 million to 244.85 million, a decline of about 14.08 millions. However, total agricultural employment at the end of the decade was still higher by *3 per cent* than it was at its beginning.

Employment in Public and Private Sector

As per the estimated employment in public and private sector (DGE&T), the share of Private sector has increased from about 31 per cent to about 38 per cent during the last decade.

Table:1 Overall Employment in Public and Private Sectors

S.No	Sector	Employment (in lakh) as on 31 March			Percentage Change 2009/2008	Percentage Change 2010/2009
		2008	2009	2010		
1	Public	176.74	177.95	178.62	0.7	0.4
2.	Private	98.75	103.77	108.46	5.1	4.5
3.	Total (Women)	275.48 (55.12)	281.92 (55.30)	287.08 (58.59)	2.3	1.9

Source: *Annual Employment Review 2010&2009, Directorate General of Employment and Training, Ministry of Labour and Employment*

Table 1 has information that last three years, the public sectors growth is below 1 per cent. Whereas in private sector the growth of employment was very high, once they are highly protected. Women employment growth is also raised but moderate around fifty per cent.

The work force in India is still very much male dominated. However, in order to fully harness the potential of its human resources, it is imperative for India to increase the participation of women in the workforce.

Age-specific employment rates reveal that the youth has the lowest rate of employment. This is because many of the youth are either not ad equality trained or educated. India needs to strengthen its present education system to make the youth more employable; this requires improving and expanding institutions that impart training in vocational skills and professional education.

Labour Force Participation Rates (LFPR)

Under all three approaches declined in 2009-10 compared to 2004-05. However, the decline in female Labour Force participation Rate was larger under each measure in comparison with male LFPR which declined marginally (UPSS), remained Constant (CWS), or increased marginally (CDS).

Table 2 All India Employment and Unemployment (Per 1000)

S.No	Indicator	NSS 66th Round 2009-10			NSS 61st Round (2004-05)		
		Total male	Total female	Total Persons	Total male	Total female	Total Persons
			UPSS				
1.	LFPR	557	233	400	559	294	430
2.	Work Participation Ratio (WPR)	546	228	392	547	287	420
3.	Unemployment	20	23	20	22	26	23
	Rate		**CWS**				
4.	LFPR	550	207	384	550	257	407
5.	Work Participation Ratio (WPR)	532	198	370	527	244	389
6.	Unemployment Rate	33	43	36	42	50	44
			CDS				
7.	LFPR	540	179	365	538	215	381
8.	Work Participation Ratio (WPR)	507	164	341	496	195	350
9.	Unemployment Rate	61	82	66	78	92	82

Source: *Key Indicators of Employment and Unemployment in India, 2009-10, NSSO.*

Note: - The Concept of employment/ unemployment is applicable only on people within labour force i.e. person who are either working, seeking work or available for the same.

Persons who, owing to lack of work, had not worked but either sought work or were available for work comprise the unemployed category. Employment & Unemployment indicators are measured in three different approaches, Viz.

Uswal Status (US) with a reference period of one year

Current Weekly status (CWS) with one week reference period and

Current daily status (CDS): based on the daily activity pursued each day of the reference week.

Unemployed Status: Usually Unemployed excluding the subsidiary a status worker is referred to as unemployed status (adjusted).

The table 2 above reveals that from NSS 61st round to NSS 66th round all factors LFRP, WPR and Unemployment Rate are marginally declined in UPSS.

Regarding current weekly status (CWS), LPR, WPA were raised but unemployment was fallen. Whereas current daily status (CDS), LFPR and work Participation Rate (WPR) were raised among men, whereas unemployment rate has fallen for all genders. In overall, Female Participation in all areas has fallen drastically.

A Pathetic Case of farm labourer

An agricultural labourar Chalapathi (30) of Bogguduvaripalle in Mylavaram Mandak, who was carrying a representation addressed to Kadapa SP GVG Ashok Kumar, fell unconscious near the District Police Office on (July 14,2014) Monday. The Police shifted him to RIMS hospital where he died. Chalapathi told his wife that he is going to purchase books for his children, but instead came to Kadapa to meet the S.P. In his representation Chalapathi alleged that Pappula Bali Reddy, Erikala Reddy and three others of the village had insulted him for not cooperating in the Sarpanch election and were obstructing him from eking out a livelihood. The Kadapa one Town Police registered a case of suicide and suspect that Chalapathi might have consumed poison.

Agricultural Workers Growth

The 2011 census had shown that nearly seventy per cent of population of 121 crore live in villages. Rural poverty is more serious than urban poverty since most of the rural women and men depended on agriculture for their livelihood. The contribution of agriculture to GDP has came down to nearly 14 *per cent*. Agricultural mechanization will help to generate more jobs in the services sector. Apart from ensuring timeliness of operations, mechanization will also help to attract youth in farming and reduce drudgery for women.

Table 3 Population and Agricultural Workers (in millions)

S.No	Year	Total Population	Average Annual Exponential Growth rate(%)	Agricultural Workers			
				Rural Population	Cultivators	Agricultural Labourers	Total
1.	1951	361.1	1.25	298.6 (82.7)	69.9 (71.9)	27.3 (28.1)	97.2
2.	1961	439.1	1.96	360.3 (82.0)	99.6 (76.0)	31.5 (24.0)	131.1
3.	1971	548.2	2.20	439.0 (80.1)	78.2 (62.2)	47.5 (37.8)	125.7
4.	1981	683.3	2.22	523.9 (76.7)	92.5 (62.5)	55.5 (37.5)	148.0
5.	1991	846.4	2.16	628.9 (74.3)	110.7 (59.7)	74.6 (40.3)	185.3
6.	2001	1028.7	1.97	742.6 (72.2)	127.3 (54.4)	106.8 (45.6)	23.1
7.	2011	1210.2	1.64	833.1 (68.8)	NA	NA	NA

(1) Figures within parentheses in column 4 are per cent ages to the population

(2) Figures within parentheses in column 5 and 6 are percentages to column 7

Source: *Registrar general of India & Manorama hand Book 2013, P.666.*

The table 3 above presents a grain picture about the growth of cultivators and agricultural workers. In last 70 years both cultivators and agricultural workers are growing in absolute number. Almost cultivators are doubled and farm workers four fold. Their livelihoods have not changed much comparing urban people.

Government Schemes for Rural Employment Generation

To enhance income and employment in rural India, the Central government introduced the following Schemes.

Prime Minister Employment Generation Programme

It is Central Sector Scheme to be administered by the Ministry of Micro, Small and Medium Enterprises (MOMSME). At the State level the scheme will be implemented through State KVIC Directorates, State Khadi and village industries Boards will be implemented and District Industrial Centres and banks. To set up micro-enterprises to bring traditional artisans, to provide employment to rural and urban Youth and increase the wage earning capacity of artisans and to contribute to increase in the growth rate were the objectives.

Mahatma Gandhi National Rural Employment Guarantee Programme

Aims at enhancing the livelihood security of people in rural areas by guaranteeing 100/150 days of wage employment in a financial year to a rural household whose adult members' valumeteer to do unskilled manual work. A huge amount of Rs.35, 000 crores are spending over it.

Swarna Jayanthi Gram Swarojgar Yojana (SGSY)

SGSY is an integrated scheme for providing Opportunities of self-employment to the rural poor. The assisted families (Swarozgaris) may be individuals or Groups (Self Help Groups). However, the emphasis is on Group approach and also with particular emphasis on group formulation by women and the particular emphasis on group formation by women and the weaker stations. Swarnnjanthi Gram Swarzgar Yojana has been restructured as National Rural livelihood Mission (NRLM) to implement it in a mission mode in a phased manner for targeted and time bound delivery of results.

Reforms to Strengthen Farming

Apart from the congress, most regional and caste based parties are habituated to riding the farmer bandwagon to power. From this budget on, hopefully these would be no more new schemes akin to "MGNREGS", loan waiver for farmers and food security by emptying the national treasury to buy votes. No paying off the electricity bills of farmers. No exemption from purchase taxes. No interest free loans. No free power, No income security guarantees. The free ride on the populist bullock cart is over. It is time to rev up rural Indian through competition. It could take a generation or two, but it possible to turn him into a modern brand, instead of remaining a cliché-of an old man in a dirty turban, holding a stick and mourning over a cracked, parched earth beneath a merciless sky. Lenin is out. Darwin is in.

All that could change. Instead of loan waivers, the answer would be empowering initiatives like agricultural credit, rural infrastructure development, long term rural credit fund and setting a faster pace and intent for NABARD. Instead of TV channels, owned by political satraps, a dedicated Kisan Channel, if set up, could give cultivators real time updates on farming conditions. In time, the rural Indian would be able to exploit the opportunities of the new world order that benefits the post reform agricultural entrepreneur. India is projected to be the world's third largest economy by 2020. With competitive modern agricultural system, Combined with a powerful industry, it could happen even sooner. Then India would truly reap the harvest of change.

II. CONCLUSION

Agriculture sector contributes 14 per cent of GDP to India. Rapid growth of this sector is very critical for inclusiveness. In rural, work force is declined, whereas non-rural workforce increased, due to higher wages like MGNREGP. In overall, public sector employment is higher than private sector. The 66th NSSO round revealed that LFPR, WPR and Unemployment were marginally declined that of UPSS. Male is dominating in Employment than Female employment in agriculture. In last seventy years, cultivators are doubled and workforce was also raised four fold, but livelihoods have not changed like urban force. PMERY, MGNREGP, SJGSYP have brought a change in employment scenario, but impact is not appreciable for vote bank.

Stop populist bullock cart and to kill the agriculture instead of that, empower agriculture initiatives and make them to attract the global trends in scientific way linking to industry.

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STATUS OF INFRASTRUCTURAL FACILITIES IN BIHAR

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Abstract

Rural development entails structural changes in the socio-economic atmosphere to raise the standard of living of the people living below the poverty line or the person belonging to downtrodden section of the society. A person having low level of income cannot satisfy his needs. It is the duty of the policy makers to adopt such policies which augment the rate of infrastructure and finally provide beneficial to the people. There is a lot of examples of disparity in our country.

Key words: Bihar, infrastructural facilities, rural development

I. INTRODUCTION

Infrastructure is the pre-requisite for the development of the country. It is an umbrella which consists of two components—economic infrastructure and social infrastructure. Economic infrastructure promotes the economic activities in the country. It includes public utilities like power, telecommunication, roads, ports, transportation, water supply and sanitation etc., whereas social infrastructure includes health and human resource development, socio-cultural activities, legal and administrative services, services of commercial and institutional framework. Infrastructure renders services which are essential to the common man which further determine the quality of life. It plays a pivotal role in influencing the level and nature of economic and socio-cultural activities in a nation. (Khader, S A. 1998). Greater the access of the poor to education and health services, water and sanitation, road network, and electricity is needed to bring equitable development and social empowerment.

The term infrastructure is described as social overhead capital which includes all public services from law and order through education and public health to transportation, communication, power and water supply as well as irrigation and drainage system. It is considered as a catalyst of socio-economic development of a society and a country. Infrastructure seems to be the basic facilities which are required to run the country smoothly and efficiently. It is called the backbone of nation upon which the edifice of the national development stands. (Hirschman 1958).

A country has to boost up its economic and social infrastructure for attaining socio-economic development. A fast growing economy needs faster development of infrastructure. Considering the importance of infrastructure in the sustenance of economic growth, the government of India (GOI) has launched a programme on rural infrastructure called ‘Bharat Nirman’ as a time bound business plan for implementation in four years (2005-2009). The development of infrastructure creates congenial atmosphere for innovation and faster socio-economic development. The availability of infrastructural facilities has many direct and indirect bearing on the development of any economy. The development of agriculture and industry depends on good infrastructure facilities. In fact, adequate quantity, quality and reliability of infrastructure are important pre-conditions for overall economic

growth and development (Srinivasan G 1998). The physical and organizational structures and facilities needed for the operation of the society or enterprises. The development of any country or region can be judged from the status of its infrastructure.

Review of Literature

Infrastructure is the essential element of socio-economic development and to ameliorate the reduction of economic and social disparity prevailing in the every corner of the country. At the time of independence the founders of India accepted that there was nexus between the infrastructure and the economic development. Both are correlated to each other. Higher the rate of infrastructure higher will be the rate of economic development. Greater access to the poor and marginalized section of the society in respect of education and health services, ensure equitable development and social empowerment. Availability of adequate infrastructure largely determines a country's success or failure in overall development. But the scenario is quite different now a day. The major aspect of infrastructural development is inter-regional variation and inter-state variation. The disparity across the district within a particular state has also been taken into account. Some regions of the country are more developed whereas some are lagging behind. In the same way some states are more developed then the others. These variations pose hindrance on the overall development of the country.

Development of infrastructure envisages creation of values through engineering consultancy (R.C. Rajamani 2014). Rural development entails structural changes in the socio-economic atmosphere to raise the standard of living of the people living below the poverty line or the person belonging to downtrodden section of the society. A person having low level of income cannot satisfy his needs. It is the duty of the policy makers to adopt such policies which augment the rate of infrastructure and finally provide beneficial to the people. There is a lot of examples of disparity in our country. Some of the states are more developed as they are having more infrastructural facilities than the other states. The state of Jammu & Kashmir is endowed with much financial resources than others states like Bihar, Orissa, West Bengal. It is also observed that in infrastructural facilities and literacy status of the people are positively associated with the socio-economic development. Dr. Hanumanta Rao (1977) asserted the Principle Component Analysis (PCA) technique to analyze regional disparities in India and observed that in the case of infrastructure and services, government policies were largely responsible for unequal allocation of resources resulting in the variations in preference of different states. Kumari, R and Raman, R (2011) asserted their views that during a period of eighteen years from 1990-91 to 2007-08, the inter-regional disparity in health facilities are more as compared to educational facilities in Uttar Pradesh.

Apart from the above studies, other studies also highlight disparities in the level of infrastructural facilities across the state. But comparison of infrastructural facilities across the district in Bihar or in the other states is important to assess the inter-district variation in the status of infrastructural development within a particular state. Thus infrastructure is not only the key component of economic development but also an important ingredient in assuring sustainable poverty alleviation programme. The proper development of infrastructure improves the economy and quality of life. It promotes better productivity, increases income and generates employment opportunities.

II. OBJECTIVES

The main objective of the present paper is to study the inter-district disparities in the status of infrastructural facilities within the state of Bihar. The specific objective of this paper is to analyse the variations in the infrastructural facilities across the district of Bihar in terms of three selected parameters like road network, educational institutions and health centres.

Data Source and Methodology

The study is primarily based on secondary data collection from Economic Survey of Bihar: 2011-12, 2013-14 published by the Directorate of Economics and Statistics, Government of Bihar. Although different indicators are normally used to study the infrastructural development in a particular region or state, the indicators in this paper have been restricted to road network, educational institutions and health centres only.

In this study the status of transport infrastructure is indicated by total road length which includes only black topped roads maintained by Public Works Department. The total number of schools from primary to secondary level including colleges is taken into account to represent educational facilities. The status of health facility is indicated by total number of health centres which is comprised of District Hospitals, sub-divisional civil hospitals, primary health centres including referral hospital. There is regional disparity in terms of per capita income, road network, educational institution and health centres among the districts. Some districts are flourishing whereas, some are lagging behind.

Brief Profile of Bihar

Bihar is situated south of Himalayan range. It is a plain area and is lying between the latitude 24*21' to 27*31' north and 83*19' east longitude to 88*17' east longitude it has roughly a rectangular shape. The maximum north south exerts is about 345 km and the maximum east-west exerts is about 483 kms. Bihar accounts for nearly 8.58 percent of Indian population, while having 3.70 percent of countries land (economic survey 2013). Bihar has Nepal in its North, Uttar Pradesh in the west, Jharkhand in the south, West Bengal in the east. It comprises an area of 94,163 sq. kms. There are nine divisions and thirty eight districts. Bihar is densely populated region with no less than 1102 persons living per sq. km. of its area. Planning commission (2009-10) says that 53.5% of the total population lives below the poverty line in Bihar. Nearly nineteenth percent of its population live in rural areas where the ratio of poverty is higher at 53.5 percent. Bihar is situated in the Gangetic plain basin area with fertile alluvial soil and abundant ground water resources. After bifurcation of the state, vast mineral resources and maximum industries went to Jharkhand. Bihar is left with agriculture and little agro-based industries.

Road Network

The roads are considered as the basic component for the development of infrastructure in any state in which the Road Construction Department plays a pivotal role in shaping the economic destiny Bihar. Several works have been completed and some are in progress. In spite of that Bihar is lagging far behind the national average in terms of average road length per lakh population. The road length per 100 sq.Km in Bihar is less (119.72 kms) than the all India average (127.76 kms).There are 28 National Highways in the state which measure a length of 3734 kms. The National Highways are constructed under different categories. Some are single, double or four lanes based on width of roads. The total length of State Highways(S H) in Bihar stands as 4857 kms (Economic Survey, 2012). It is a noticeable fact that Bihar has poor development of national highways because most of the national highways

declared so far do not get proper development in terms of width, maintenance, bridges etc. The state government has declared several roads as national highways but the condition of these roads are most deplorable.

Out of all the national highways only 60 percent has double lane having width of 7 or more meters, remaining 40 percent are either single lane of 3.75 meters width or intermediate lane with 5.50 meters width. These roads are not distributed equally. Some district like Jamui, Banka and Kishanganj where the national highways have not developed. There are some districts having even less than 50 kms each of national highways.

Educational Scenario

Education is better known as panacea of all the social evils. It improves productive capacity, enlarges broad mindedness, skill development, It also creates imaginary power which further develops vision to do better in transforming human beings into human capital. Bihar occupies a long history of education. It was Nalanda University where more than ten thousand students from every corner of the world were taught. Both the teachers and the students lived together and share every art of learning. Every subject was taught. But at present the situation has been diminished. In the post-independence period Bihar has been lagging behind the most developed states of the country.

The literacy rate in Bihar stands at the low ebb in the country as the census 2011 says. It is noted that the state has improved in increasing its literacy rate during the last ten years. It was 47.0 percent in 2001 which has risen to 63.8 percent in the year 2011. It appears that during ten years i.e., from 2001 to 2011 16.8 percent has been recorded. The highest decadal increase has been registered in Kishanganj (25.9 percent) whereas Patna has been recorded 9.6 percent between the two periods. Further Kishanganj and Patna have been registered the highest and lowest increase in female literacy rate i.e., 27.4 percent and 12.9 percent respectively in 2011. In 2011, twenty districts are placed above the state average in literacy rate and eighteen districts are below the state average.(source: Economic Survey,2012-13,GOB).

It is also noticeable fact that primary and middle schools have been increased. In the year 2007-08, the total number of primary and middle schools were 67,865 which have been risen to 68,323 in 2011-12. The total number of teachers working in the primary and middle schools were 3.19 lakh in 2007-08 which have been raised to 3.38 lakh in2010-11. So far as higher education is concerned there are 20 universities in Bihar. It has been increased from 12 universities in 2007 to 20 universities in2011. It includes general, technical, law, open and other universities. There are 815 colleges and 35 teacher's training centres in Bihar.

Status of Health and Family Planning

Bihar is the third most populous state in India with a population of 83 million. The density of population stands for 880 persons per sq. km which is approximately more than double of the national average as it stand for 324 persons per sq, km. The state has recorded the higher decadal growth during nineties. The major health and demographic indicators of the state like infant mortality rate (IMR), maternal mortality rate (MMR), total fertility rate (TFR) etc. are much higher than the all India level and reflect the poor health status in the state. The Human Development Index (HDI), a composite of literacy, life expectancy and per capital income has intended in Bihar but it still lags at 0.367 compared to Indian average of 0.472.

In recent years, Bihar has made significant progress in providing health facilities to the people. Several policies and programmes have been implemented and initiated in the state. These

include diet, hygiene environment, sanitation, access of safe drinking water, making availability of health facilities in the hospitals and health caring centre. These facilities are provided free of cost to the people.

The recent National Family Health Survey (2005-06) indicates that some improvement has been recorded since its very inception in 1998-99. It is reported that immunization coverage has increased from 12 percent to 33 percent. So in the case of institutional deliveries which is increased from 15 percent to 22 percent. But the figure is still far off from the national averages. Mal-nutrition is still high in the state basically among the poor section of the society and children. It has increased from 54 percent to 58 percent. Anemia among the children has gone up from 81 percent to 88 percent and from 46 percent to 60 percent among the pregnant women. The state has largest number of kala-zar cases. The other diseases like malaria, filariasis, and tuberculosis are quite high. The occurrence of water borne diseases is also high in the state.

So far as primary health care infrastructure is concerned, in Bihar there are substantial gap in sub-centre, Primary health centre, community health centre. There are shortage of 1210 sub-centre, 13 primary health centres, and 389 community health centres. As per the 11th plan approach paper of GOB, There is only one sub-centre for 10,000 populations whereas at national level there is provision for one sub-1centre for 5000 population. Apart from this in Bihar there is one Primary Health centre for one lakh population.

Bihar is also experiencing a lack of human resource in a health centre. There are only 5648 female health workers and 9786 male workers in the health centres which are not sufficient to provide service to the people. There is also lack of specialist at the community health centre.

Status of Family Planning Programme

The family planning programme in Bihar is comparatively poor in respect to other states. It is noted that roughly 5.51 percent of the girls in the state get married at the age of 18 years compared to the national figure of 28 percent. The proportion couple's practicing any method of contraception is 34 percent as against the national figure of 53.9 percent. There are reasons affecting the implementation of family planning programmes in the state. There is lack of health facilities, low exposure to mass media among the illiterate persons residing in rural areas particularly among the illiterate down trodden section of the society. In rural Bihar men and women are less aware of the benefits of the small family. They are mostly orthodox and believe in supernatural elements.

The working number of doctors in the health centre is most horrible. They are not enough to cope with the problem of health centres. There are 2472 regular doctors in Bihar against the sanctioned posts of 4851. In addition to this post of 2375 contractual doctors have been created but only 1664 doctors have been posted.

From the above analysis of health scenario in the state, there is still considerable variation across the district in terms of availability of health infrastructure. The average size of population served by a hospital varies from as high as 15.6 thousand in Sheohar district to 5.2 thousand in Jamui. The best three district in terms of availability of health infrastructure are Jamui (5165), Nawada (5598) and Shekhpura (5772) whereas the three most disadvantaged districts are East Champaran (12,581), Sitamarhi (12,712), and Sheohar (15,641) (source: Economic Survey 2012-13)

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NATIONAL FOOD SECURITY ACT: OPPORTUNITIES AND CHALLENGES

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Abstract

This paper reveals the salient features of National Food Security Act and its relevance in present Indian scenario. The paper also suggest some challenges of this act in context of implementation and securing nutrition and as well as 'health' of peoples. Hunger levels in developing countries may have fallen 29% since 2000, but India was still rated as a country with 'Serious' hunger levels in the 2016, shouts Global Hunger Index (GHI). Various study and report says that despite improvements in hunger and nutrition over the year, India still has a long way to go before to achieve U.N. Goal to end hunger by 2030.

The National food security Act (NFSA) is an act to provide for food and nutritional security in human life cycle approach by ensuring access to adequate quantity food at affordable prices to live a life with dignity and for matters connected therewith. This act provides priority household and entitled to 5kg. of food grains per person per month and Antyodaya household to 35kgs. Per household per month. The combined coverage of priority and Antyodaya households shall extend up to 75% of the rural population and upto 50% of the urban population. The PDS issue prices are given in schedule I of Act Rs3,2&1 per kg. For Rice, wheat and millets respectively.

For children in the age group of 6 months to 6 years an age appropriate meal to be free of charge through the local aganwani. Also for children 6-14 years free midday meal everyday (except on school holidays) in all government and Government aided school upto class VIII. For children below six months exclusive breast feeding shall be promoted. Every pregnant are lactating mother is entitled to a free meal at the local aganwani as well as maternity benefit of Rs 6000 in installment. The act provides the creation of state ford commission which main function would be to monitor the implementation of the act and give advice to the State Government and their agencies.

For the effective implementation incorrect information, inaccurate measurement of household's characteristics, corruption and inefficiency must be plugged. By providing food security to the 75 percent of the rural and 50 percent of the urban population with focus on nutritional needs of children, pregnant and lactating women, the National Food Security Act will revolutionize food distribution system.

Keywords: National Food Security Act, Antyodya, hunger, food distribution system

I. INTRODUCTION

The term "Food Security" was first used in the International development literature of the region to assure adequate food supply for its current and projected population. The focus of International and national efforts was to grow more food and reduce population growth rates to sustainable levels. Food security was measured by food grain production to ward off famine, improving availability and access to food at affordable costs to meet the energy requirement and prevent chronic under-nutrition among the

even growing population. In 1996, the World Food Summit redefined food security as situation in which "all people at all times have access to sufficient safe and nutrition food to meet their dietary needs and food preferences for an active and healthy life." This definition encompasses whole lot of pre-requisites for food security and brings into focus the linkage between food, nutrition and health.

India is one of the few countries which have experiments with a broad spectrum of program for improving food security it has alreadymade substantial progress in terms of overcoming transient food insecurity by giving priority to self sufficiency of food growing employment program, etc. however despite a significant reduction in the incidence of poverty, chronic food insecurity persists in a large proportion of India's population.

At the National level we have solved the problem of food security which is reflected mounting buffer stock, yet comparatively there are millions of food insecure and undernourished people in India which is exhibited in the following table.

Table 1:Number of Population Undernourished in Millions and percentage in brackets

Year	1990-91	2000-01	2005-07	2010-12	2014-16	Changes
India	210.1 (23.7%)	185.5 (17.5%)	233.8 (20.5%)	189.9 (15.6%)	194.6 (15.2%)	-7.4 (-36%)
China	289 (23.9%)	211.2 (16%)	207.3 (15.3%)	163.2 (11.7%)	133.8 (9.3%)	- 53.7 (-60.9%)
All Developing countries	990.7 (23.3%)	908.4 (18.2%)	926.9 (17.3%)	80.5 (14.1%)	779.9 (12.9%)	-21.3 (-44.5%)
World	1010.6 (18.6%)	929.6 (14.9%)	942.3 (14.5%)	820.7 (11.8%)	794.6 (10.9%)	-21.4 (-41.6%)

Source: The state of food insecurity in the world 2015, FAO – Page No. 50

According to above table the number of under nourished population of India was nearly 21 crore in decade of early ninety. By implementing the PDS, TPDS & Antyodaya Yojana the number of under nourished population becomes 19.46 crore in 2014-16, hence decreased upto 7.4 percentages. On other hand china achieved percentage of lower under nourished population from 23.9% to 9.3% in same period.

Globally and nationally, there is a direct relationship between food availability, affordable access to food and hunger over the years, there has been improvement in access to food through the PDS. The ICDS programme aimed at providing food supplementation for pre-school children, pregnant women and lactating women. The mid-day meal programme aimed at improving the dietary intake of primary school children and reduction in the school dropout rates has been operationalized. There has been substantial improvement in access to food and health care, however several challenges remain.

Consideration of food security requires moving beyond the food available and recognizing the low income of the poor. In this context the National Food Security Act – 2013 (NFSA) may address the existing issues of concern to make India food secured, and entitle people to their right to food and finally nutritional security.

Provisions of National Food Security Act

The Indian national food security was signed into law September 12, 2013 shall be deemed to have come into force on the 5th day of July 2013 (This is the date when the National food security ordinance 2013 come into force) this law aims to provide subsidized food grains to approximately two thirds of India's people. The Salient features of this Act are as follows:-

- 75% rural and 50% urban population are entitled for three years from enactment to five

kg grains per month at Rs.3, Rs.2, Rs.1 per kg for rice, wheat and coarse grains (millet), respectively.

- The states are responsible for determining eligibility.
- Pregnant women and lactating mothers are entitled to a nutritious "take home ration" of 600 calories and a maternity benefit of at least Rs 6,000 for six months.
- Children 6 months to 14 years of age are to receive free hot meals or "take home rations".
- The Central government will provide funds to States in case of short supplies of food grains.
- The current food grain allocation of the states will be protected by the Central government for at least six month.
- The State government will provide a food security allowance to the beneficiaries in case of non-supply of food grains.
- The public distributions system is to be reformed.
- The eldest woman in the household, 18 years or above is the head of the household for the issuance of the ration card.
- There will be State-and District –level redress mechanism.
- State food commission will be formed for implementation and monitoring of the provisions of the Act.
- The cost of the implementation is estimated to be $22 billion (1.25 lac crore), approximately 1.5% of GDP.
- The poorest that are covered under the Antyodaya Anna Yojna will remain entitled to the 35kg of grains allotted to them under the mentioned scheme.

In this Act, eligible households means households covered under the priority households and the Antyodaya Anna Yojana referred to in sub section (i) of section 3:

The Act does not specify criteria for the identification of households eligible for PDS entitlements. The Central government is to determine the state wise coverage of PDS (Proportion of the rural/urban population). Then numbers of eligible persons will be calculating from census population figures. The identification of eligible households is left to State government, subject to the scheme guideline for Antyodaya, and subject to be "specified" by the state government for priority households. The lists of eligible households are to be placed in the public domain and "displayed prominently."

Nutritional Standards UnderNFSA

In this Act the most valuable term is "Meal". 'Meal' is defined as hot cooked or pre-cooked and heated before its service meal or take home ration, as may prescribed by the Central government. Important thing is that all 'meals' have to meet nutritional norms specified in schedule-II According to this schedule of NFSA, the nutritional standards table (accordance with ICDS Scheme) is as follow –

Table 2: Standards under NFSA

S. N.	Category	Type of meal	Calories (kcal)	Protein (g)
1	Children (6 months – 3years)	Take home ration	500	12-15
2	Children (3 – 6 years)	Morning snack and hot cooked meal	500	12-15
3	Children (6 months – 6years) who are malnourished	Take home ration	800	20-25
4	Lower primary classes	Hot cooked meal	450	12
5	Upper primary classes	Hot cooked meal	700	20
6	Pregnant women and lactating mothers	Take home ration	600	18-20

Source: The Gazette of India, Part II – Section-1 No. 29, New Delhi September 10, 2013 P-16

State Food Commission

National food security Act has mentioned the provision for establishing state food commission. According to the Act, every government shall by notification, constitute a State food commission for the purpose of monitoring and review of implementation of this Act.

The state food commission shall consist of –

- A chair person.
- Five other members; and
- A member – secretary, who shall be an officer of the state government not below the rank of joint secretary to the government.

Provided that there shall be at least two women, whether chairperson, member or member-secretary.

Strategies for Advancing Food Security

According to schedule III of National Food Security Act, several provisions for advancing Food Security are as follows -

Revitalization of Agriculture -

- Agrarian reforms through measures for securing interests of small and marginal farmers.
- Increase in investments in agriculture, including research and development extension service, micro and minor irrigation and power to increase productivity and production.
- Ensuring livelihood security to farmers by way of remunerative price, access to inputs, credit, irrigation, Power, crop insurance, etc.
- Prohibiting unwarranted diversion of land and water from food production.

Procurement, Storage and Movement related interventions –

- Incentivizing decentralized procurement including procurement of coarse grains;
- Geographical diversification of procurement operation;
- Augmentation of adequate decentralized modern and scientific storage;
- Giving top priority to movement of foodgrains and providing sufficient number of rakes for this purpose, including expanding the line capacity of railways to facilitate foodgrain movement from surplus to consuming regions.

Other; Access to –

- safe and adequate drinking water and sanitation;
- health care;
- nutritional, health and education support to adolescent girls;
- Adequate pensions for senior citizens, persons with disability and single women.

Relevance of the NFSA

The internationally accepted definition of food security is that, “food security is situation that exists when all people, at all times, have physical, social and economics access to sufficient, safe and nutrition food that meets their dietary needs and food preferences for an active and healthy life.” (FAO, UN, State Food Insecurity in the world; 2001).

Government of India has recognized the importance of optical nutrition for health and human development for removal of threat of famine and lack of appropriate food distribution system and chronic energy deficiency the country has adopted multisectorial, multi-pronged strategy to combat both problems and to improve the nutrition status of population. Successive five-year plans laid down the policies and strategies for achieving these goals.

Hunger levels in developing countries may have fallen 29% since 2000, but India was still rated as a country with ‘Serious’ hunger levels in the 2016, shouts Global Hunger Index (GHI).

Various study and report says that despite improvements in hunger and nutrition over the

year, India still has a long way to go before to achieve U.N. Goal to end hunger by 2030. India was rated as alarming in 2013 and has experienced an improvement in its GHI score over recent years. (Hindustan Times New Delhi 11 October 2016)

Choudhary (2014)quoted the report of the UN world food programme which says that more than 27 percent of the world's undernourished population lives in India of whom 43 percent children (under five years) are underweight. The figure is higher than the global average of 25 percent and even beats sub-saharan Africa's figure of 28 percent. Nearly 50 percent of child deaths in India occur due to malnutrition.

Mehta (2013) concludes requires A mix of policies, such as effective implementation of anti-poverty programme, decentralization of procurements, control of inflation, improvement in primary health care and sanitation facilities, etc. are need for the betterment of food security and nutrition in the country. He explain the report of national survey done by CUTS in 2012 (State of the Indian Consumer 2012) under the project titled 'Indian Consumer in the New Age: A Forward looking agenda to Address the concerns of the common people' with the support of the Department of consumer affairs, GOI. The report reveals that fair price shop (FPS) of the public distribution system (PDS) is the preferred source for the food gains of 14% of respondents while 52% access a privately owned retail shop. Of those using the PDS-FPS, almost 73% are poor families living below the poverty line. Only 14 percent consumers were aware about the proposed food security Act 26 percent of the respondents accessing PDS-FPS have not received it at prescribed prices. These figures underline the reasons behind the existence of a large number of hungry and malnourished populations in India.

Major Challenges

After nearly seven decades of freedom our Nation got the right to food security through National food security Act, but these are many challenges on grassroot level before implementation of this Act. A biggest challenge will be to check the leakages of public distribution system because this food security mission is implementing by PDS. Several studiesshow that nearly 40% Leakages occurs in public distribution system. Development economist prof. Jean dreze pointout that states like U.P. and Bihar reforms in the PDS such as door step delivery, separating transport and distribution and also computerization of records will be very crucial.

The issue of checking pilferage and identification of beneficiaries is another challenge because due to corruption actual beneficiaries can missed out from the list while those not entitled got the food grains.

The issue of transportation costs for PDS is another bigger problem on states. For example it will roughly Rs. 900 Crore annually for Uttar Pradesh while in National food security Act here is no more and it is at the discretion of the Centre how much of the transportation cost it bears. Probably there is a danger of over centralization in this mission.

Undoubtly it can says that the National Food Security Act is a step in the right direction as it envisages food security for all. But the task of expanding our PDS must also take into account weeding out bogus cardholder and hoarders, while a stricter vigil has to be kept on both the quality and quantity of the available food stock under PDS.

For the effective implementation incorrect information, inaccurate measurement of households characteristics, corruption and inefficiency must be plugged. By providing food security to the 75 percent of the rural and 50 percent of the urban

population with focus on nutritional needs of children, pregnant and lactating women, the National Food Security Act will revolutionize food distribution system.

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SUSTAINABILITY IN AGRICULTURE TO REDUCE DISTRESS

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Abstract

In India large numbers of people still live in extreme poverty and suffer from malnutrition, therefore, focus should be on to increase productivity in agriculture and allied sectors which take care of the benefits of all farmers. High agriculture growth is needed for overall growth of the economy and also to provide employment and food security to majority population. Everything as inputs was exogenously arranged by farmers who adopted Green Revolution which increased disparities as those farmers adopted it who could afford these technologies. The demand for credit increased to meet input costs which led to indebtedness of farmers. The Green Revolution adopted in 1960s has increased productivity and production but started showing stagnation and has number of limitations such as interpersonal, inter-crop and inter-regional inequalities. The planners have realised to assure income to the farmers, soil conservation water management, remove health hazards of the overuse of chemical fertilizers and pesticides, sustainable means to be explored from traditions and innovations through research and development. The crop insurance can be made better targeted and more effective. Newer path has to be explored to tackle the above problems and adopt sustainable practices. Thus, this paper analyzes the problems of agricultural distress and explores ways to ensure sustainability, better employment opportunities and increased incomes of farmers.

Keywords: Agriculture distress, sustainability, Indian economy

Methodology

Secondary data has been collected through literature material researched from academic books, articles, and news and research reports on agriculture problems, green revolution, and traditional practices, organic farming integrated farming and government policies to improve production, productivity and income of farmers. Peer reviewed online resources and academic articles written by different sources have been used in this paper to analyze the problems, challenges, policy interventions with regard to agriculture sector.

I. INTRODUCTION

India is considered as one of the fastest growing economies in the world in the post reform period. But this growth is not evenly distributed and one of the excluded sectors during the reform period was agriculture showing low growth, the growth was led by services. Employment is not generated in industry and services where growth is high, whereas growth is low in agriculture where majority of people are employed. In India high agriculture growth is needed for overall growth of the economy and also to provide employment and food security to majority population. Growth may be higher during the previous two decades, but inclusive growth in terms of focus on agriculture has been missing. If we want pro-poor growth and real development, high

agricultural growth and rising incomes for farmers are essential. (Dev. S. Mahendra 2008)

Globalization policies during 1990's and beyond have created many challenges for agriculture in developing countries. It has led to exposure of domestic agriculture to international competition, growth of non-agricultural sector and its impact on demand for agricultural products, urban middle class life style changes including diets, rising food imports in developing countries, competitiveness and diversification of domestic production systems, vertical integration of the food supply chain etc. (Ping Lai 2006) Global food prices are on the rise as increase include oil prices increases agricultural costs and also because increased use of food crops in bio-fuels has pushed up their demand.

II. OBJECTIVES

1. Analyze the problems faced by farmers
2. Assess the impact of green revolution with new strategy adopted in 1960s
3. Explore ways to reduce adverse impacts of green revolution and find solutions to problems of farmers in sustainable manner

Reasons for Deceleration in Agriculture

Farming has become nonviable activity and net sown area has become limited. Land degradation in the form of depletion of soil fertility, erosion and water logging has increased. There has been a decline in the surface irrigation expansion rate and reduction in ground water table. Risks and vulnerability have increased. Disparities in productivity across regions and crops have persisted. According to the steering committee report on agriculture for 11th plan (GOI 2007) the cause of slowdown are increase in subsidies crowding out investment in infrastructure, degradation of natural resources, failure in conservation and improvement of rain fed land, knowledge gap with existing technology, low market infrastructure and too much regulation, institutions conducive to women farmers lacking, imperfections in land market and plight of small farmers. After the process of globalization and liberalization percent contribution of agricultural sector and allied sector in overall GDP has decreased from 29.3% to 14.3% and share of workers engaged in agriculture and allied sectors to total number of workers has also decreased from 64.8% to 54.6% but in numbers workers employed in agriculture and allied sectors has not decreased but increased from 185 million to 253 million. The agriculture and allied sector should not be ignored but should receive special focus and this issue has been specially taken care of in the budget 2016-17. While the share of agriculture and allied sectors in GDP declined to 44 percent during early 1970's to 29 percent in early1990s and to about 14 percent recently, the share of workers engaged in these sectors has declined very slowly from 70 percent in the early 1950s to 55 percent during the more recent period.

Table1:Agricultural and allied sectors GDP and Employment.

Period	Agriculture and allied sectors GDP at constant 2004-05 prices (Rs. Crores)	Workers Employed in agriculture and allied sector (million)	Share of agriculture and allied sector in overall GDP(percent)	Share of Workers engaged in agriculture and allied sector to total number of workers (percent)
1952-53	162112	97	56.5	69.8
1972-73	258070	126	43.5	69.7
1992-93	406404	185	29.3	64.8
2012-13	745385	263	14.3	54.6

Source and Notes

- Central Statistical Office (CSO).
- Annual Accounts of various years' office of the Registrar General of India, New Delhi.

The data for workers are for census years 1951, 1971, 1991, 2011

In India large numbers of people still live in extreme poverty and suffer from malnutrition, therefore, focus should be on to increase productivity in agriculture and allied sectors which take care of the benefits of all farmers. Green Revolution adopted in late 1960s show large disparities in the overall benefits to farmers. Uneven distribution among small and large farmers is apparent in three ways: small farmers' lack of funds to take advantage of Green Revolution technology, insufficient information and resources available to small farmers to efficiently and effectively apply the technology and the absence of government support for small farmers. (Sebby Kathryn 2010) The support system provided by the government in the form of subsidies and investment in infrastructure irrigation and other technologies and facility to obtain credit at lower interest rate than money lenders increased the profitability of agriculture as it motivated landowners to invest more increasing productivity. For example, when the state invests in irrigation in an area, farmers are more apt to invest in the newly developed high yielding varieties of seeds and fertilizers knowing that their chances of high yields are increased (Das 1999) There was vast forest cover which protected the soil from excessive heat and served as a safeguard against heavy monsoon winds. The multiple layers of vegetation protected the soil from erosion and allowed rain to circulate through the soil and restore aquifers, which the vegetation could tap into during long dry spells. The diverse mix of vegetation also enriched the soil with a variety of nutrients. This promoted a highly productive ecosystem that functioned and evolved for centuries to withstand the volatile conditions of India (Das 1999).

In the package of Green Revolution the high yielding seeds had the promise of doubling or tripling yields by applying chemicals as fertilizers and pesticides. The indigenous crops could not bear the chemical applications thus, farmers had no choice then to purchase the seeds developed to withstand heavy chemical applications. The high yielding varieties of seed had a narrow genetic base and the farmers were sowing all of their fields with just one type of seed. This displaced thousands of locally indigenous species as well as agricultural systems: built and preserved over generations on the basis of knowledge accumulated over centuries (Shiva 1993) Clearance of trees left the soil vulnerable to erosion and the plants open to intense sunlight and violent wind. Intensive Agriculture Development Program (IADP) was adopted in specially selected areas suggested by thirteen American agronomists who assessed the possibilities of technical change in agricultural villages and realized that it was impossible to assist whole India's 5,50,000 villages (Shiva 1993) This technology required area which had high rainfall or is sufficiently irrigated, therefore, only suitable for growth was utilized. But public irrigation system was not well developed, thus had to rely on their own resources if they could afford by using pumps, this depleted ground water levels. Thus, Green Revolution package involved HYV seeds, heavily irrigated and expensive inputs of fertilizers and pesticides. This means everything as inputs was exogenously arranged by farmers who adopted Green Revolution which increased disparities as

those farmers adopted it who could afford these technologies. Small farmers were not equipped to keep pace with Green Revolution. Heavy dose of fertilizers deplete the nutrients present in soil and to compensate the loss farmers have to use even more fertilizers to make up for the loss in nutrients and increase production. The application of pesticides makes the species more resistant thereby more chemical is applied. It is becoming inconvenient, costly and difficult for farmers to meet the increasing costs but they have become dependent on new technological inputs. Most of the people is rural areas do not have training and information about the regular technological changes and accurate dose and composition of application of fertilizers and pesticides in accordance with soil health. The demand for credit increased to meet input costs which led to indebtedness of farmers.

Strategies for Sustainability and Increasing Income of Farmers

For achieving growth rate of 4 percent in agriculture and increase in income of farmers there are some policies needed for revival of Indian agriculture. The supply and demand size constraints need to be addressed to raise overall growth of agriculture. Agriculture income is based on two factors – productivity and price. The Green Revolution adopted in 1960s has increased productivity and production but started showing stagnation and has number of limitations such as inter-personal, inter-crop and inter-regional inequalities. The planners have realized to assure income to the farmers, soil conservation water management, remove health hazards of the overuse of chemical fertilizers and pesticides, sustainable means to be explored from traditions and innovations through research and development. The crop insurance can be made better targeted and more effective. The Fasal Bima Yojna that rolls all the old schemes into one will be more beneficial to the farmers. Farmer's income can also be improved through non-farm incomes that are there are jobs outside the farm. Employment can be provided through public works and through investments in small enterprises and service sectors.

More land was brought under irrigation through the use of diesel and electric pumps, double cropping was introduced on existing farming land and most importantly new high yielding varieties of seeds were used along with fertilizers, herbicides and pesticides. These changes were supplemented by institutional support to the farmers in terms of better transportation facilities and marketing of their produce. Certain social innovations were also initiated through land reforms easier credit facilities and changes in the distributive system. As a consequence yields increased weeds and pests were controlled. Villages need to be fully integrated institutionally into the development process so that we draw on their vitality and energy. India has more than 50 million small businesses, which are a major source of employment creation. These businesses are particularly important in creating opportunities for the backward and disadvantaged sections of the society. Policy making must focus on providing necessary support to this sector in terms of skill and knowledge upgrades and access to financial capital and relevant technology. Cabinet Resolution Setting up the NITT Aayog GOI, Jan 1, 2015

According to Dr. APJ Abdul Kalam to provide good nutrition and plenty of food to all Indians, food grains production need to be enhanced to 360 million tons by 2020 so that along with sufficient domestic consumption have sufficient margin for food exports and aid other

countries. All this requires great revolution in research technology development, agricultural extension services and a major network of marketing, storage and distribution.

Organic farming at present considers environmental sustainability apart from concerns for healthy soil, healthy food and healthy people. History of organic farming can be traced back to India and China as its farmers are practicing it for 40 centuries and this is the reason which sustained them. This concept of organic farming is based on the following principles:

- Nature is the best role model for farming, since it does not use any inputs nor demand unreasonable quantities of water.
- The entire system is based on intimate understanding of nature believe in mining of the soil of its nutrients and do not degrade it in any way for today's needs.
- The soil in this system is a living entity.
- The soil's living population of microbes and other organisms are significant contributors to its fertility on a sustained basis and must be protected and nurtured at all cost.
- The total environment of the soil from soil structure to soil cover is more important (Yadav A.K.)

USDA study team on organic farming defines it as "organic farming is a system which avoids or largely excludes the use of synthetic inputs (such as fertilizers, pesticides, hormones, feed additives etc. and to the maximum extent feasible, rely upon crop rotations, crop residues, animal manures, off farm organic waste, mineral grade rock additives and biological system of nutrient mobilization and plant protection."

As India advances on the path of development share of manufacturing and services sector is increasing and that of agricultural and allied sector is decreasing. This changes the nature of demand of agricultural produce from basic cereals to high value products such as dairy products, fruits and vegetable, meat and meat products and processed products due to income growth, urbanization and trade liberalization. This output calls for raising the output of agriculture food industry, which includes processing, wholesale, and retail also increases.

Farmers Income Guarantee Act was asked for in the three day long Kisan Swaraj Sammelan held in Hyderabad from April 1-3, 2016 to ensure dignified earning levels for agricultural households. The participants urged the Centre to establish permanent Farmers' Income Commission along the lives of the 7th Pay Commission. Yogendra Yadav of Jai Kisan Andolan pointed out that the matter should be seriously dealt with otherwise agrarian distress will force more farmers to migrate to urban areas which has other adverse implications. In the Sammelan need for agro-ecological approach to agriculture in relation to agriculture education, research extension and marketing support systems was highlighted. The participants urged that all states should adopt organic farming policies with public consultation in a time bound manner. According to expert, this will enable huge investments to support production and marketing of organic produce.

Claude Alvares of Organic Farming Association of India urged since Punjab is facing water problems and ill health especially cancer because of chemical farming, therefore, farmer's mindset needs to be changed in favour of organic farming. Shoor Veer Singh an organic farmer drew attention towards in sufficient current agriculture policies to make transition from chemical to organic farming. The use of chemicals and pesticides in agriculture should be

discouraged and genetically modified crops should only be adopted after rigorous analysis of pros and cons, whether they suit our environment and what effect it will have on health. Farmers should be consulted before going into any free trade agreement. India should demand a review of the TRIPS Agreement to ensure that livelihood and trade security are not compromised (Kumar Vineet)

India had diverse varieties of indigenous rice seeds. In 1960's with the implementation of Green Revolution government aggressively promoted high yielding variety seeds. The traditional rice seed varieties can ensure changing climate and erratic weather events, therefore, agriculturalists are thinking of switching back to traditional varieties. They will free farmers from buying expensive seeds and farmers can switch over to organic farming techniques.

Higher growth performances lead to expansion and diversification of food basket therefore, Indian agriculture should meet the requirements of food security and rapidly diversify itself. With increase in per capita income a lot of agricultural and rural products and services are needed and to sell them once produced, the farmer needs developed market towns, road, communication, links, skills, products and lot more which needs to be provided by the government sector otherwise they will be at the mercy of the market. (Alagh K. Yoginder 2014) With rapid developments of markets and shifting of working population from villages to linked small towns and from crop production to value added activities. Employment growth will be high in these activities chasing a high rate of economic growth. So the government and its organizations need to be prepared to give technological and organizational support and necessary economic support in terms of pricing and infrastructure support.

In a survey done in 2014 by CSDS (Centre for the Study of Developing Societies) it was found as given an option 76% of farmers in India would prefer to take alternative lines of work. Poor income, bleak future prospects and job stress were cited as the main reasons for this trend. Devi Murthy electrical engineer and MBA from IIM Bengal began Kamal Kisan to kick start a company that would develop cost effective, smart mechanization solutions for India’s small and marginal farmers, to reduce labour dependence and increase profitability. Travelling to meet small farmers and visiting institutes CIAE in Bhopal and UAS in Dharwad, she realized that large gap was found between the needs of the Indian farmer and the expensive large sized, imported machinery used in farming. Farm lands with less than five acres of area constitute more than 80% of farm holding in the country. The labour costs have risen and most of the machinery is unsuitable for small farms. Kamal Kisan first manufactured vegetable planter in July 2015, a handy low cost machine that eases the cultivating process of most fruit and vegetable samplings with increased process efficiency. Kamal Kisan mulch layer tractor attached device to by plastic mulch sheets, covering soil in single pass, sugarcane plaster having three processes – ridging planting and furrowing to increase efficiency and time required to plant one acre area in just three hours.

Importance of organic farming was realized by the government when export consignments to Europe were returned because it contained pesticides residues in excess amount than the norms. Under pressure then GOI started

supporting organic farming to boost export and launched National Programme on Organic Production (NPOP) in 2000 under Ministry of Commerce and industry to check quality assurance APEDA, AGMARK, National Centre of Organic Farming with its regional centers were assigned responsibility to check and accredit organic farming certification but this process was costly and farmers were not able to reap the benefits of switching over to organic farming. Their extra income was nullified due to inspectors. Then Participatory Guarantee Scheme (PGS) evolved by Brazil and South America chalked out new organic quality assurance guarantee was introduced as low cost scheme and it was successful and is registered and run by NGOs servicing sustainable agriculture. Some states have made allocation for organic farming. Poor are consuming because they are producing and rich because they can buy but middle class finds it expensive as its supply is not sufficient at present farmers are addicted to use chemical fertilizers and pesticides. India had 3,00,000 varieties of rice before Green Revolution thus it has reduced diversity. Due to use of chemical fertilizers and pesticides soil flora such as termites, earthworms and soil microbes perish or migrate fertility of soil is affected leading to law of diminishing returns. Traditional agriculture has survived and evolved for thousands of years which exhibit its success (Alvares Claude 2014)

Sustainable agriculture makes best use of environmental goods and services without damaging five assets such as natural, social, human, physical and financial, thus an integrated organic farming system is inherently sustainable making best use of local available natural resources. Focus should be on reducing dependence of farmers on external inputs. Agriculture practice should be adopted that generates safe and healthy food minimizing adverse effects on the environment and resources (Yadav Ashok Kumar) Organic farming as far as possible employs farm inputs which can be reused or recycled causing minimum pollution, develops a system that ensures that all forms of life from microbes to livestock, are conserved, productively utilized treated with concern respecting their natural behavioral needs, health and safety: excluding genetic engineering and related technologies. The food produced should be high in nutritional value and free from toxins. Adopting organic farming will boost our exports and benefit small and marginal farmers who are not able to bear the cost of capital intensive green revolution techniques. The Indian organic produce is open to challenges in international market for standardizing products according to the customer's tastes and preferences, certification, customer education, branding and promotion (Ramesh P). Organic farming is a knowledge and labour intensive agriculture production system rather than capital intensive. It has the potential to produce sufficient of high quality at low cost on sustainable basis. It can help to reduce distress of agriculture community due to low income and high production cost. (Ramkrishnappa) Precision farming can enable farmers to be updated and avert risks as it is based on Information technology which enables the producer to collect information and data for better decision making. Growing a green manure crop that includes Nitrogen fixing legume is the most economical way to provide nitrogen to succeeding crop, compost is a relatively cost effective organic source of nutrients prepared by crop residues and farm wastes manures of animal, vermi-compost, by products of fish, meat, soybean processing industries can be used

as organic fertilizers. Prof. Dabholkar and the Prayog Pariwar self-experimenting learners used the method known as Natueco farming consisting of Nature and Ecology practiced in Maharashtra is about knowing nature better and better through critical scientific enquiries and experiments. It is based on nurturing the soil, the roots and the canopy of plants and has shown positive results (Chandran Leena and Wadia). Organic farming preserves biodiversity which implies more the diversity the stronger and healthier it is. Due to use of Green Revolution we have lost precious breeds, seeds species. Our food system is driving more towards homogenization, monoculture and standardization of menu. (Raghu KC) Enhanced biodiversity reduces pest outbreaks the severity of plant and animal diseases thereby increasing the production of high quality agricultural produce. Organic agriculture reduces financial risk of farm operations since farmers become less dependent on exogenous factors, they do not have to borrow money to buy these inputs thus, and being less affected financially in crisis or crop failure. The adaptive capacity of organic agriculture increases. (Rajegowda MB et al)

Integrated farming is related to whole farm management as a step towards sustainable agriculture. The best of modern technologies and traditional practices are adopted according to the locale and conditions. Integrated farming is looked upon as business opportunity aiming at sustainable farming. Thrust areas related to this farming approach accepted by European Initiative for sustainable development in agriculture comprises: organization and planning, human and social capital, energy efficiency, water use and protection, climate change and air quality, soil management, crop nutrition, crop health and protection, animal husbandry, health and welfare, landscape and nature, conservation and waste management, pollution control. High quality affordable food products can be made available using this technique. The growing population's needs can be met only if farmers worldwide follow productive and sustainable farming technology. The negative impact of climate change can be minimized, conserving biodiversity. Integrated farming will cater to the needs of people, planet and purse, over centuries farmers were using natural resources efficiently and adopting practice of conservation which ensured sustainability. But the population pressure in developing countries like India in order to increase production and productivity in short span resorted to modern techniques as short term alternative to exhaust resources to increase production drastically through use of chemical fertilizers, pesticides mechanized farming, high yielding variety seeds etc. This short term technique has been overused therefore in India there is call for Second Green Revolution using organic farming and biotechnology as a change of approach. The ill effects of earlier exhaustive technique can be encountered through adoption of integrated farming technique. The challenges of food security, biodiversity, conservation of nature, sustainable development, and population pressure can be best tackled through approach of integrated farming. Professional and business approach towards agriculture and allied sector needs to be adopted to increase its percent share in national income and improve the conditions of farmers. In India maximum are marginal and small farmers they can form cooperatives and make efficient and optimum use of the natural resources available in the surroundings. When income will increase through diversification of agriculture and allied sector educated

professionals, skilled youth can be attracted to contribute in changing the scene of rural India and reduce pressures on urban areas by preventing migration. If integrated farming needs to be done on a large scale a sufficient number of people with the required skills have to work together. The introduction of integrated farming can play a major role is rural development in developing countries. Farmer cooperatives or other associations need to be built to meet the requirements of manpower for economically viable units. Integrated farming needs to be introduced as a pilot project and its success will have repurcussionary impact in other areas. There is huge percent of marginal and small farmers with fragmented and small agricultural holdings. They lack capital thus; the integrated farming system seems to be viable solution to increase productivity and income of the small and marginal farmers with constrained resources. Besides facilitating cash income, this approach generates additional employment for family labour and minimizes the risks associated with mere crop production (TNAU Aristech Portal) outcome of sustainable integrated farming system for different agro climatic zones to Tamil Nadu show.

- Increase in overall farm productivity and income of small farmers by 50 percent over conventional system.
- Enhancement of family employment by 10 percent over conventional system.
- Nutritional security for human and livestock by inclusion of nutrient rich food and fodder crops and livestock components.
- Enhancement in soil fertility through vermin-compost.
- Socio-economic upliftment of small farmers by improving their livelihood.

To make integrated farming system more effective lead farmers are trained in agricultural university farms. The findings of the individual studies at micro level will serve as a technology base for guiding the farmers under different identical microenvironment. Integrated farming is practiced where different yet dependent enterprises work which are complementary and supplementary to each other. It is a better solution to avert risk of farmers due to single crop production, risk and uncertainty because of seasonal, irregular and uncertain income and employment since it adopts a more holistic approach. This system is profitable, conserves nature, value addition is increased and wastes and products can be better utilized. In the present scenario it's not so easy to implement integrated farming – farmers need to be educated and motivated about integrated farming system, made to realize the importance of formation of cooperatives, educated youth from the rural community need to be trained, agricultural education research and extension need to be hauled up, respect for nature, local farming systems and indigenous knowledge need to be developed. The inter-linkages between education, research and extension need to be strengthened to achieve cost effective eco-friendly techniques. (Singh K.P.)

III. CONCLUSION

The exploitative agricultural techniques adopted through Green Revolution without estimating the various adverse consequences of the changes introduced in traditional agriculture adopting unsustainable, capital intensive techniques, reliance mostly on exogenous inputs though increased production with immediate effect but at the cost of raising inter-personal, inter-regional inequalities, degrading soil fertility, excessive exploitation of water

resources especially underground, disturbing biological balance due to indiscriminate use of pesticides, fungicides, herbicides, chemical fertilizers led to increased incidence of diseases leading to various health hazards has led to agricultural distress. Newer path has to be explored to tackle the above problems and adopt sustainable practices some of traditional practices also which increases productivity in perpetual manner and adopt climate resilient farming methodologies, soil testing, water conservation and management techniques, promotion of organic and integrated farming and non-farm activities to ensure increased income to the farmers and reduce their distress.

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THE SWACHH BHARAT MISSION

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Abstract

Swachh bharat mission is also called as the clean India Mission or Clean India drive or swachh bharat mission campaign. It is a national level campaign run by the Indian Government to cover all the backward statutory towns to make them clean. This campaign involves the construction of latrines, promoting sanitation programs in the rural areas, cleaning streets, roads and changing the infrastructure of the country to lead the country ahead. This campaign was officially launched by the Prime Minister, Narendra Modi on 145th birth anniversary of the Mahatma Gandhi on 2nd of October in 2014 at Rajghat, New Delhi.

Keywords: Swachh Bharat Mission, infrastructure, hygiene

I. INTRODUCTION

Swachh Bharat Mission is started by the government to make India a completely clean India. Clean India was a dream seen by the Mahatma Gandhi regarding which he said that, "Sanitation is more important than Independence." During his time he was well aware of the poor and dirty condition of the country that's why he made various efforts to complete his dream. However could not be successful. As he dreamt of clean India a day, he said that both cleanliness and sanitation are integral parts of healthy and peaceful living. Unfortunately, India became lack of cleanliness and sanitation even after 71 years of independence. According to the statistics, it has seen that only few percentage of total population have access to the toilets. It is a programmed run by the government to seriously work to fulfill the vision of father of Nation (Bapu) by calling the People formal walks of life to make it successful globally.

This Mission has to be completed by 150th birth anniversary of Bapu(2nd October of 2019) in next five years (from the launch date). It is urged by the government to people to spend their only 100 hours of the year towards cleanliness in their surrounding areas or other places of India to really make it a successful campaign. There are various implementation policies and mechanisms for the program including phases such as planning phase, implementation phase and sustainability phase.

What is Swachh Bharat Mission?

Swachh Bharat Mission is a National cleanliness campaign established by the Government of India. This campaign is covering 4041 statutory towns in order to clean roads, streets, and infrastructure of the India. It is a mass movement has run to create a clean India by 2019. It is a step ahead to the Mahatma Gandhi's dream of swachh Bharat for healthy and prosperous life. This mission was launched on 2nd of October 2014 (145th birth anniversary of Bapu) by targeting its completeness in 2019 on 150th birth anniversary of Bapu. The mission has been implemented to cover all the rural and urban areas of the India under the Ministry of Urban Development and the Ministry of Drinking water and Sanitation according.

Need of Swachh Bharat Mission

- It is really very essential to eliminate the open defecation in India as well as making available toilets facility to everyone.
- It is needed in India to convert the insanitary toilets into Flushing toilets.

- It is necessary in order to eradicate the manual scavenging system.
- It is to implement the proper waste management through the scientific processes, hygienic disposal, reuse, and recycling of the municipal solid wastes.
- It is to bring behavioral changes among Indian people regarding maintenance of personal hygiene and practice of healthy sanitation methods.
- It is to make India a clean and green India.
- It is necessary to improve the quality of the life of people in rural areas.
- It is to make India a clean and green India.

Swachh Bharat Mission in Urban Areas

The Swachh Bharat Mission of urban areas aims to cover almost 1.04 crore households in order to provide them 2.6 lakhs of public toilets, 2.5 lakhs of community toilets together with the solid wastes management in every town. Community toilets have been planned to be built in the residential areas where availability of individual household toilets is difficult and public toilets at designated locations including bus stations, tourist places, railway station, markets etc. cleanliness programme in the urban areas (around 4,401 towns) have been planned to be completed over five years till 2019. The costs of programmes are set like Rs. 7,366 crore on solid waste management Rs. 1,828 crore on public awareness, Rs. 655 crore on community toilets, Rs. 4,165 crore on individual household toilets, etc.programmes which have been targeted to be completed are complete removal of open defection.

Swachh Bharat Mission in rural areas

Rural swachh bharat Mission is a implementing cleanliness programmes in the rural areas. Earlier the Nirmal Bharat Mission (also called Total Sanitation Campaign, TSC) was established by the Government of India in 1999 to make rural areas clean however now it has been restructured into the Swachh Bharat Mission.

- To improve quality of life of people living in the rural areas.
- Motivate people to maintain sanitation in rural areas to complete the vision of Swachh Bharat by 2019.
- Develop advance environment sanitation systems manageable by the community especially to focus on solid and liquid waste management in the rural areas.

Swachh Bharat – Swachh School Mission-

The swachh Bharat swachh school campaign runs by the Union Ministry of Human Resource Development having same of objectives of cleanliness in the schools. A big programme was organized under it from 25th of September 2014 to 31st of October 2014 in the Kendriya School and Navodaya Vidyalaya Sangathans where lots of cleanliness activities were held such as discussion over various cleanliness aspects in the school assembly by the student, teaching of Mahatam Gandhi related to cleanliness, cleanliness and hygiene topics, cleanliness activities (in the class rooms, libraries, laboratories, kitchen sheds stores, playground, gardens, toilets, pantry areas etc.) cleaning of statue in the school area, speech over the contribution of great people essay writing competition, debates, art, painting, film, shows, role plays related to hygiene including other many activities on cleanliness and hygiene.

Swachh Bharat cess

Swachh Bharat cess is an improvement in the service tax by. 5% on all the services in India. It was started by the Finance Ministry to collect some fund from each and every Indian citizen for the Swachh Bharat Abhiyan in order to make it a successful campaign. Everyone has to pay extra 50 paisa for each 100 rupees as service tax for each

100 rupees as service tax for this cleanliness campaign.

Another Cleanliness Initiative in Uttar Pradesh

Yogi Adityanath (Chief Minister of Utter Pradesh), in March 2017, has banned chewing paan, paan gutka and other tobacco products (especially in the duty hours) in the government offices to ensure cleanliness. He started this initiative after his first visit to the secretariat annexe building when he saw betel-juice stained walls and corners in that building.

II. CONCLUSION

We can say Swachh bharat Mission, a nice welcome step to the clean and green India till 2019. As we all heard about the most famous proverb that "Cleanliness in Next to Godliness", wecan say surelythat clean India campaign) (Swachh bharat Mission) will really bring godliness all over the country in few years if it is followed by the people of India in effective manner, So, the cleanliness activities to warm welcome the godliness have been started but do not need to be ended if we really want godliness in our lives forever. A healthy country and a healthy society need its citizens to be healthy and clean in every walk of life.

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PRESENT STATE OF INDIAN AGRICULTURE & RURAL ECONOMY

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Abstract:

India is one of the fast growing and emerging economy of the world. India will be the largest market in the world in this century, as Al Gore Former US Vice President rightly remarked. The rural economy is an important segment of this ecosystem and accounts for about 70% of employment and 50% of GDP with agriculture being the main driver followed by services and manufacturing. It is largely unorganized and hence those working in rural India or consuming in this economy are different category of economic agents driven by different factors. The rural segment is growing at a healthy pace of 8-10 per cent per annum and is expected to add US$ 100 billion in consumption demand by 2017. The economy is quite complex given the fact that most of the dealings are done in cash and while there has been some intrusion of credit cards, debit cards and ATM s. While the government is hopeful of the country being on the road to witness 4% agricultural growth, the challenges are manifold. As per recent trends Agriculture remains the main occupational sector but rural demand has witnessed a slowdown leading many to point over the simmering agrarian crisis. Agriculture growth rate in India has not crossed 3% in the last two years. However, West Asia has performed well in this region with 6% growth rate. It should be noted here that Half of India's labor workforce is in agriculture. Still there are few flaw with respect of Policy paralysis and no suitable agriculture policy yet.

Key words: State of agriculture, Rural Economy, Agriculture

I. INTRODUCTION

The hinterlands in India consist of about 650,000 villages. These villages are inhabited by about 850 million consumers making up for about 70 per cent of population and contributing around half of the country's Gross Domestic Product (GDP). The rural sector has maximum potential of its growth. As per estimates by the Central Statistics Office (CSO), the share of agriculture and allied sectors (including agriculture, livestock, forestry and fishery) was 16.1% of the Gross Value Added (GVA) during 2014–15 at 2011–12 prices. During quarter one of 2016, agriculture and allied sectors grew 1.9% year-on-years and contributed 14.2% of GVA.

According to the third annual edition of Accenture Research, "Masters of Rural Markets: From Touch points to Trust points - Winning over India's Aspiring Rural Consumers," rural consumers are particularly aspiring or striving to purchase branded, high quality products. Consequently, businesses in India are optimistic about growth of the country's rural consumer markets, which is expected to be faster than urban consumer markets.Over 58% of the rural households depend on agriculture as their principal means of livelihood. Agriculture, along with fisheries and forestry, is one of the largest contributors to the Gross Domestic Product (GDP).

The report highlights the better networking among rural consumers and their tendency to proactively seek information via multitude sources to be better informed while making purchase decisions. Consumption patterns in these rural areas are gradually changing to

increasingly resemble the consumption patterns of urban areas. Importantly, the wider reach of media and telecommunication services has provided information to India's rural consumers and is influencing their purchase decisions. In line with general trend, rural consumers are evolving towards a broader notion of value provided by products and services which involves aspects of price combined with utility, aesthetics and features, and not just low prices.Owing to a favorable changing consumption trend as well as the potential size of the market, rural India provides a large and attractive investment opportunity for private companies.

II. OBJECTIVES

1. To understand the state of Indian agriculture in present scenario
2. To find the present day Contribution of Indian agriculture in rural economy

Research Methodology

Reviewing of Reports, Budgets, Government documents (Secondary data)

Market Size of Agriculture in Economy

Agricultural product is the 4th largest exported principal commodity with a share of 10 per cent of total exports of the country. Agriculture plays a vital role in India's economy. Over 58 per cent of the rural households depend on agriculture as their principal means of livelihood. Agriculture industry in India is divided into several sub segments such as canned, dairy, processed, frozen food to fisheries, meat, poultry, and food grains.

Agriculture, along with fisheries and forestry, is one of the largest contributors to the Gross Domestic Product (GDP). As per the 2nd advised estimates by the Central Statistics Office (CSO), the share of agriculture and allied sectors (including agriculture, livestock, forestry and fishery) is expected to be 17.3 per cent of the Gross Value Added (GVA) during 2016-17 at 2011-12 prices.

India's per capita GDP in rural regions has grown at a Compound Annual Growth Rate (CAGR) of 6.2 per cent since 2000.

In India,there are 2 major agricultural seasons in India: Kharif and Rabi:

Wherein Kharif season lasts from April to September (summer); rice (paddy) is the season's main crop while Rabi season lasts from October to March (winter); wheat is the season's main crop

According to the Ministry of Agriculture, total food grain production in the country in May 2017, stood at around 273.38 million tonnes.

- India imported 2.7 million tonnes of wheat in FY17 (till January 16, 2017) and an additional 1.2 million tonnes are to be imported by February 2017
- In March 2017, of 64.5 million hectares of agriculture land, the government insured 19 million hectares during the rabi season, to benefit 16.4 million farmers, under the Pradhan Mantri Fasal Bima Yojana (PMFBY) programme. The total amount for insurance for Rabi crops is US$ 10.16 billion.

Major Investments and Developments in the Indian Rural Sector

- The Ministry of Rural Development is expecting to achieve its annual targeted length of 48,812 kilometers of rural roads by March 31, 2017 under the Pradhan Mantri Gram Sadak Yojana (PMGSY), which has reached a completion stage of 67.53 per cent (32,963 kms) as on January 27, 2017, which is major bottleneck in Commuting transportation to the Mandis. Which obstruct supply chain to 'mandis' and other commercial units hence causing huge loss to the farmers?
- The National Bank for Agriculture and Rural Development (NABARD) plans to provide

around 200,000 point-of-sale (PoS) machines in 100,000 villages and distribute RuPay cards to over 34 million farmers across India, to enable farmers to undertake cashless transactions and tackle the issues of cash need in various transactions.

- India's unemployment rate has declined to 4.8 per cent in February 2017 compared to 9.5 per cent in August 2016, as a result of the Government's increased focus towards rural jobs and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) scheme.
- Bharti Airtel is applying for a payments bank licence and has involved Kotak Mahindra Bank as a potential investor in the venture, in a bid to tap significant revenue opportunities from the Reserve Bank of India's financial inclusion initiative. Payments banks are meant to fan out into the rural, remote areas of the country, offering limited but critical services such as money transfers, loans and deposit collection. While banks have the knowhow, telecom companies have the network, making it an ideal match.

Initiatives Taken by Government in Rural Sector

- The Government of India has planned various initiatives to provide and improve the infrastructure in rural areas which can have a multiplier effect in increasing movements of goods, services and thereby improve earnings potential of rural areas subsequently improving consumption.
- The Government of India has approved the proposal to construct 10 million houses for the rural population, which will require an investment outlay of Rs 81,975 crore (US$ 12.7 billion) for the period from 2016-17 to 2018-19.
- The Government of India aims to provide tap water regularly to every household by 2030 in line with United Nations Sustainable Development Goals, requiring a funding of Rs 23,000 crore (US$ 3.57 billion) each year until the target is met.
- The Government of India is looking to install Wi-Fi hotspots at more than 1,000 gram panchayats across India, under its ambitious project called Digital Village, in order to provide internet connectivity for mass use, as well as to enable delivery of services like health and education in far-flung areas.
- In the Union Budget 2017-18, the Government of India mentioned that it is on course to achieve 100 per cent village electrification by May 1, 2018.
- The Government of India has sought Parliament’s approval for an additional expenditure of Rs 59,978.29 crore (US$ 8.9 billion), which will be used to support the government’s rural jobs scheme, building rural infrastructure, urban development and farm insurance.
- The Government has introduced various reforms in the Union Budget 2017-18 to uplift the rural markets.

Some of the Key Highlights of the Budget w.r.t. Agriculture &Allied Sector are

The Union budget gave a push to market reforms in agriculture, increased funding for crop insurance and set a higher target for farm credit, as the government moved to tackle distress in rural India. The budget for 2017-18 announced in the backdrop of falling farm incomes despite record production of rain-fed kharif crops in 2016-17 and a rebound in agriculture growth, increasing farmers suicide.

It also charged the apex rural bank, National Bank for Agriculture and Rural

Development (NABARD), with implementing schemes to improve access to irrigation and develop the dairy sector.

- Rs 187,223 crore (US$ 28.08 billion) has been allocated towards rural, agriculture and allied sectors. That is funding for the rural and agriculture sector would be increased by 24% in fiscal 2017-18 to Rs1.87 trillion.
- To help farmers get better value for their produce, a model law on contract farming will be circulated among states. Additionally, the government reiterated its earlier goal of bringing in more regulated agriculture markets on the electronic National Agriculture Market (e-NAM) platform.
- On the soil health card scheme, the finance minister said mini labs for soil testing will be set up in all 648 Krishi Vigyan Kendras (farm research institutes) across India. These will be run by rural entrepreneurs who will be assisted by the government.
- The central government has urged state governments to delist perishables such as vegetables and fruits from Agriculture Produce Marketing Committees (APMCs) and allow farmers to sell such items directly to consumers to get a better price. At present, farmers are required to sell such produce in markets managed by APMCs.
- For the flagship crop insurance scheme Pradhan Mantri Fasal Bima Yojana (PMFBY), the budget increased the allocation from Rs5, 500 crore (budgeted estimate in 2016-17) to Rs 9,000 crore in 2017-18. The target next year will be to bring 40% of cropped area under insurance and take it to 50% next year as per the statement of Finance Minister.
- The budget also announced setting up of a dedicated micro-irrigation fund with a corpus of Rs5, 000 crore under NABARD. Additionally, it announced the setting up of a dairy development fund under NABARD with a corpus of Rs8, 000 crore.

The budget 2017-18 pitched for more reforms in agriculture marketing and increased funds for insurance and irrigation schemes, but did not spell out how farm incomes will double in five years, as claimed by the government.

Areas of Concern & Critical Evaluation of Three Flagship Schemes

Agricultural productivity depends on several factors. These include the availability and quality of agricultural inputs such as land, water, seeds and fertilizers, access to agricultural credit and crop insurance, assurance of remunerative prices for agricultural produce, and storage and marketing infrastructure, among others. For the overall good results it is necessary to ensure all the inputs in qualitative manner and address the issues associated. Few latest issues are:

- Farm crisis in India is deepening, mainly due to back-to-back monsoon failures and falling crop prices. One indicator of the growing agrarian distress is farmer suicides. The current year has seen farmers even in states like Karnataka, Odisha and Madhya Pradesh take their lives. The primary factor behind this distress is the weather.
- Last year's kharif production was affected by a deficient monsoon, while the standing rabi crop suffered damage from unseasoned rain and hailstorms. The monsoon has been poor this year as well. Many states have declared themselves as drought hit and this would qualify them for Central assistance. However, there is delay in visits by central teams to assess the extent of crop damage and release compensation money.

As per Labour bureau 47% of workforce are engaged in agriculture and agri GDP grew just

by 1.7 %. This low growth is generally due to drought in 2014-15. So in order to tackle this effectively govt improvised existing scheme and lauched PMKSY and PMFBY also a new scheme called E-NAM.

- PMKSY - The main aim of this was to provide water to every field and improve water use efficiency through more crop per drop but it has not been it has been unsuccessful due to :-

Corruption and delay in financial support by NABARD.

#Though the component of MI has done better but it could do better if treated at par with AIBP in term of funding.

#For this reason new mission directorate have been setup under ministry of water resources.

- PMFBY is another flagship programme of the Modi government. For the first time, farmers' share of the premium was pegged at 2 per cent for kharif crops and 1.5 per cent for rabi crops. As a result, the area covered under insurance increased from 27.2 million ha in kharif 2015 to 37.5 million ha in kharif 2016, and the sum insured increased from Rs 60,773 crore to Rs 1,08,055 crore over the same period. However, the system of crop damage assessment has not changed much and most of the states could not even procure smartphones that were supposed to facilitate the faster compilation of crop cutting experiments.

Some state governments did not take the cost of cultivation as the amount to be insured with a view to saving their outgo on the premium subsidy. Many state governments did not pay the premium on time, as a result of which the farmers' claims could not be settled expeditiously. In sum, there is still much work to be done on the implementation side; else the large expenditure from the government kitty will be spent without accruing commensurate benefits to farmers.

- E-NAM - The idea was to enable buyers located in distant places to purchase agri-commodities from any mandi.. These included a single trading license to operate in any mandi in the state, single point levy of market fee, and provision for e-auction of agricultural commodities in the rules and regulations of the state.

So far, 417 mandis located in 13 states are claimed to have been connected to the e-NAM portal. In most mandis the sales through traditional auctions are being shown as turnover through e-NAM. Out of a turnover of approximately Rs 15,605 crore in e-NAM, Haryana alone is showing a turnover of Rs 8,237 crore. So far, there are no inter-mandi auctions and there is no evidence that farmers have gained from this system either in terms of cutting down commissions of arhtiyas or better price realization. The ambition of creating an all-India agri-market, therefore, still remains a distant dream. The e-NAM can be a game changer only if it is steered as diligently as the GST.

Although the govt has made right move but its flagship schemes has not been made much difference. But it can be successful if proper measures to curb corruption and monitoring is taken then only the view of doubling farmer income by 2022 may be achieved and their condition be improved.

Way Forward & Steps to be Taken Ahead

As is the trend with urban India, consumers in the rural regions are also expected to embrace online purchases over time and drive consumption digitally. The rural regions are already well covered by basic telecommunication services and are now witnessing increasing penetration of computers and smart phones. Taking advantage of these developments, online portals are being viewed as key channels for companies trying to enter and establish themselves in the rural

market. The Internet has become a cost-effective means for a company looking to overcome geographical barriers and broaden its reach.

Government should consider giving short term loans to the farmers and some loan waivers can be given as bank coffers are full now.Investment in agriculture has to improve. NABARD should be asked to have a kind on interest intervention for long term credits. Until this improves, private investments will remain negligible.Insurance sector needs to be strengthened. Though there is Fasal Bima Yojana but more has to be done with regard to implementation of schemes. E-Marketing is a very good thing for integration of markets but the progress is very slow.The Process should be done at wider level. Dependence of marginal farmers on moneylenders to finance their process of cultivation has to be addressed with a sense of urgency. Co-operative institutions have to be built at the grass root level and sharing of common facilities like tractors, micro irrigation etc. Employment flagship program mess has to be used efficiently. Dairy, poultry and agro-processing sector can be improved side by side.

Obviously, things cannot change overnight. But based on our careful analysis, one can say that these steps are in the right direction though implementation has been rather weak in most cases.

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R-URBANISATION GOVERNANCE: NEED OF DIVERSIFICATION FOR LIVELIHOODS IN INDIA

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Abstract

The paper highlights the need to diversification of urbanization in Andhra Pradesh. Less than 200 years ago most people lived in villages. Today one half of the world's population lives in Cities. During the 19th century, towns and cities expanded as people moved away from rural areas, works in new industries. Cities have continued to grow but haphazardly, in contrast to the carefully planned cities of the ancient world.

Keywords: rural, urbanization, Andhra Pradesh, diversification

Evaluation of Town Planning Act in India

First improvement Trust was created for Bombay in 1898 followed by Mysore (1903), Calcutta (1911), Lucknow and Kanpur (1919) and Allahabad (1920). Delhi Improvement Trust was set up by extension of UP Act of 1919 on the lines of British Housing & Town Plan Act, 1919. The Delhi Improvement Trust was replaced by the Delhi Development Authority under Delhi Development Act, 1957.

Urbanization is seen as an indicator of economic progress in this modern age. Economic, social and the demographic factors have effects on urbanization. Now- a – days people migrate immediately to the place which is getting developed. In short, economic progress encourages the urbanization.

Growth of Cities

Urbanization is a progress of social and economic transition in which there is transition from village life style into urban life style. According to Demographic, the urbanization means the ratio of people living in to cities from the total numbers of people in any province. In industrially rich developed countries, the percentage of urbanization is more than 80 percent, wherever the urbanization in India seems to be 31.16 percent. In India, the planners have given importance to metros, so that it picked up speed. The small towns could not contribute in the process of urbanization due to slow speed. The number of metro – cities has increased from 1 to 53 from 1901 to 2011. At present, there are 468 cities in the countries which have more than 1 lakh population. Out of 468 Cities only 53 Cities have been rated as metro-Cities. The people from villages and small towns have migrated to big Cities for employment, business, education and health due to the industrial and economic development of big Cities.

Way for Global Warming

Over the last 40 years, the World's Cities and towns have seen a sharp rise in heat waves they experience while cold snaps have become more infrequent. A team of scientists from India and the US, which examined data from 217 urban areas across the global, found that such prolonged periods of high temperature had increased significantly between 1973 – 2012. The largest heat

waves had occurred in the most recent decade. High levels of fine particles in the atmosphere (known as aerosols) which reduce the amount of sun-light reaching the ground may be partly responsible for a slower rate of warming over this Country.

In last five years, Dr. Y.S. Rajashekar Reddy Government, in United Andhra Pradesh merged 10 outskirts Municipalities into Hyderabad Municipal Corporation and named it as Greater Hyderabad Municipal Corporation. He promised Rs. 5,000 crores will be released, but 10 per cent of amount also not sanctioned. However, the taxes were enhanced without facilities. When rain comes, all drainages are overflooding and no colony had minimum facilities like roads, lighting, sanitary, drinkable water, waste, bus bays, speed breakers, pollution displays etc. At present, K Chandrasekar Rao Government announced that Warangal as Greater Warangal Municipal Corporation including Kajipet and Hanumakonda. People are wondering without facilities taxes will be announced.

Toxins Growth in Delhi

The people in Delhi, are exposed to shocking levels of air toxins, much higher than officially measured ambient levels. For example, at 7-8 am on November 23, 2014 when Delhi Marathon started at India gate, the levels of particulate matter (p.m.) 2.5 were 815 g. per cubic metre. This was 2.4 times the background ambient level of 339 g. per cubic matre. The permissible standard is 60 g. for 24 hours. It was the first study in India to measure individuals' exposure to p.m. 2.5 through the day.

In 2012, Indian urban population was estimated at 290 million. By 2030, it is bound to become 590 million. The researchers and enumerators behind the Census cited three causes for such development: natural increase, migration and inclusion of new areas as urban.

City planners imposed regulatory laws establishing standards for housing, sanitation, water supply, sewage and public health conditions, and introduced parks and play grounds into congested city neighborhoods.

Urban Shame

In 2002 – 03, the Union Ministry for Social Justices and Employment admitted the existence of 6.75 lakhs people who lift human excreta for a living and the presence of 92 lakh dry latrines, spread across 21 States and Union Territories. However when the Safai Karmachari Andolan (SKA), along with individual scavengers and organizations which are working for the cause, filed a petition in the Supreme Court in 2003, most States hotly denied having scavengers and claimed that most of them had been rehabilitated in alternative professions. Bezwada Wilson, National Convener of the SKA, says the problem is not about identifying, educating or providing alternatives. The problem is one of attitude. He estimated that there could be as many as 13 lakh manual scavengers in the Country.

Urban Governance and Integrated Planning

Growing urbanization had led to some sweeping changes in urban governance. These governance structures are important as envisaged under the 74th Constitutional Amendment Act, 1992. With a view of optimally utilizing the resources, in the 74th Amendment to the Constitution of India, a provision has been made for Constitution of a District Planning Committee (DPC) in each District of Sate so that while development is planned in Urban – Metropolitan Planning Committee (MPC) and preparing a sustainable and inclusive Metropolitan Development Plan (MDP).

Needed a Perspective Plan

Local bodies within MPC should adopt a common framework for levels and standards of

basic services irrespective of their status of rural/urban. Special plan / Land use plan and vertical supply of land should be linked to transport plan / network. A model framework could be drawn to prepare development plan (both Physical and Financial), Urban local bodies taking into account functional domain of Local bodies (as per recommendation of 13th Finance Commission) and scope for a perspective plan under alternative scenario, i.e. short-term (annual), medium term (5 years) and long term (15-20 years) perspective. MPC to also operate as a coordinating agency for the implementation of MDP with a Constitution of Empowered Committee to carry out monitoring, follow up and coordination of implementation of MDP and supervise evaluation and feedback process on MDP. It will make Metropolitan Cities as a Centre of Productivity, growth and inclusive development.

Organization and Operation of Urbanization by Central Government

Urbanization planning policies aim at enhancing productivity, mobility and livability of urban areas. The 12th Five Year Plan's vision of economically vibrant, inclusive and sustainable Cities will broadly inform all the other Urban sector plans down the line i.e. Master Plans, City development plans, City sanitation plans, City Mobility Plans etc.

Urban Development is a State subject. Urban development in India has traditionally got much less resources from the government in comparison to rural development. The Ministry of Urban Development is implementing a number of Central and Central Sponsored Schemes for assisting the States in meeting the challenge of rapid urbanization. Brief details of the schemes are given below.

Rajiv AwasYojana (RAY)

In pursuance of Government's vision of 'Slum Free India', Rajiv Awas Yojana was launched in June 2011 in two phases; the preparatory phase for a period of two years which ended in June 2013 and implementation phase.

There will be two fold strategy to slums (a) Curative strategy for slum redevelopment of all existing slums; and (b) Preventive strategy for Containment of growth of further slums. The Scheme will be implemented as centrally sponsored scheme and Central Government would be providing assistance of 50 per cent for Cities / UAs having population less than 5 lakh.

Jawaharlal Nehru National Urban Renewal Mission (JNNURM)

Cities and Towns of India constitute the world's second largest urban system. They contribute over 50 per cent of Country's Gross Domestic Product (GDP) and are central to economic growth. For these Cities to realize their full potential and become true engines of growth, it was necessary that focused attention is given to the improvement of infrastructure and basic services to the poor therein. For achieving these objectives, a mission mode approach was essential. JNNURM was launched on Dec.3, 2005. The Mission comprises two sub-missions one for Basic Services to the Urban Poor (BSUP) and the other for Urban Infrastructure and Governance (UIG). BSUP is being implemented in select 65 Cities. The duration of the mission was 7 years (2005-2012). It has been extended till 31.3.2015 for completion of ongoing projects sanctioned till 31.3.2012 and completion of 3 pro-poor key reforms.

Rajiv Rinn Yojana is instrument to address the housing needs of the EWS/LIG segments in urban areas, through enhanced credit flow. RRY has been formulated by modifying the Interest Subsidy Scheme for Housing the Urban

Poor (ISHUP) piloted in the 11th plan period with enhanced scope and coverage. RRY is a 100 per cent Central Sector Scheme to be applicable in all the urban areas of Country.

Building Materials and Technology Promotion Council (BMTPC)

The BMTPC, an autonomous body under the aegis of the Ministry of Housing and Urban Poverty Alleviation, Government of India, has been working towards smooth transfer of cost effective, energy efficient, environmentally, friendly and disaster resistant building materials and construction technologies from lab to field since 1990.

Hindustan Prefab Limited

Creation of Hindustan Prefab Limited (HPL), a civil Engineering Company presently engaged in project management consultancy services including housing and urban Infrastructure projects across the Country was the brain child of Late Pt.J.Nehru, to meet the immediate housing need for displaced persons migrated from West Pakistan.

BJP dream of 100 Smart Cities

A signature project of Prime Minister Modi, it envisages 100 Smart Cities, most of which will involve upgrade and conversion of existing ones. It is expected Union Budget 2015-16 will make a pitch for smart Cities; budget 2014-15 had allocated about Rs.7000 crores towards this. A.K.Jain, architect and Town Planner said that planning has to be done in-house with the needs of the local population as key point.

Urban Transport: Move People not Vehicles

Increasing Urban Transport coupled with increased City size has led to a rapid growth in the urban travel demand. Rapid growth in the use of personal motor Vehicle along with neglect of public transport, pedestrianisation and non-motorized modes has resulted in increased congestion, air pollution, higher incidence of accidents, as well as an increasing consumption of petroleum products. Improved mobility would also have a beneficial impact on the urban poor by improving their access to employment, education and health care. The Urban policy is 'move people not vehicles'. While the major Metro-Rail Projects under implementation at present are the Delhi, Bengaluru, Chennai, Mumbai, Hyderabad and Kolkata, other such Metro Projects are being considered for other Cities like Kochi.

TayKheng: R-ubanisation

R-urbanization Conceives urban and rural as one space to solve the urban-rural dichotomy. Made popular, by architect Tay Kheng soon as 'R-urbanization', this concept refutes the idea of having an urban-rural boundary in spatial planning systems to ensure social, cultural and environmental sustainability. Reverse migration is encouraged by dispersing loci of development throughout the rural hinterland. This new perspective calls for an integrated development reinforced by environmentally sustainable technologies and ethical life style. R-urban concepts have always been a part of the Indian Social Psychology and one can also find its roots in Gandhi an economics and principles.

Through R-urban ideas have been time and again reflected through regional plans and government Schemes such as Provision of Urban Amenities in Rural Areas (PURA), their success has been limited. We feel a two-fold R-urban plan designed for economic regeneration and the development of rural infrastructure can stem the rural-urban divide and promote balanced development like Kerala State.

Chennai Floods during Nov-Dec.2015

Chennai is perhaps experiencing the worst impact of freak weather, but the city could have

fared better had it protected and preserved its natural water bodies and drainage channels, experts at the Centre for Science and Environment said on Dec.3, 2015. Chennai had more than 600 water bodies in the 1980s, but a master plan published in 2008 said that only a fraction of the lakes could be found in a healthy condition.

R-urban planning concepts can accommodate population reduce consumption foot prints and restructure urban economics. However planners need to carefully evaluate plans so as to not encourage land grabbing, sprawl or haphazard co-R-urbanization, which would defeat the very ethos of a green and socially beneficial R-urban–development.

Security for Migrants

Investment in critical and social infrastructure such as roads, power, water supply, schools and vocational and skill training institutes for towns and hamlets is required to empower rural economics and to attract investments in the long term proactive planning needs to address negative externalities such as congestion, ecological degradation at a regional scale as well as pollution. Other concerns such as demand for food also need to be addressed through urban and peri-urban farming which can significantly reduce food miles, reuse treated water and ensure livelihood security for migrants. Unavailability of open spaces to play, too much stress on academics and badly maintained playgrounds in the city, are starting to show in kid's health report cards. The lack of physical activities like outdoor games and exercise has left Bangalore children with low Body Mass Index (BMI) and endurance levels. Fitness levels of Children in the city are much lower than standard levels.

Needed Resilient Cities

In its Centenary Year in 2013, the Rockefeller Foundation announced the 100 resilient Cities Project with a $100 million commitment to build urban resilience worldwide. It already selected 67 Cities and from India, Chennai, Bangalore and Surat figure in that list. The project focuses on urbanization, globalization and climate change and how they affect cities.New York City has very good infrastructure but its becoming a city of haves and have not's, a racially divided City, and community cohesion is a key element. In New York, cohesion, equity and infrastructure or some balance specially in the context.

In India the focus could be different. Bangalore used to be a city of 1600 lakes connected by underground aquifers and now because of all that development, its down to a quarter of that. When the rains come you get flooding and water logging and in the dry season you get no water and have to import it. That might be a priority in resilience building and how to clean up the water systems.

Cities will also get access to a platform of resources they can tap into. So you can get information on everything from big data analytics, infrastructure, data bases, economic risk analysis and steps to mitigate them, handling natural resources, cyber security and so on14.

CONCLUSION

In India planners are given much importance to urbanization of Cities and Metros, so that metros are increasing fastly. The migration of rural to urban was started from 1950s onwards. Urbans are in irregular development and become a complex with all problems like transport, road laying, slums, lighting, drainage, sanitation, drinkable water, wastes, dust formation etc. 73rd, 74th amendment of 1992, Constitution has opened the gates for integrating planning and Development of District Planning Committee. Metropolitan Planning Committee and Metropolitan Development Committees were established to

monitor the fast developments with all resources Rural and urban governance was focused on perspective planning. Tay Kheng introduced reverse migration, which will be dispersing loci of development throughout the rural hinterland. Further Rockefeller foundation has raised very broadly on Urbanization for commitment of urban resilience worldwide, selecting three Cities - Bangalore, Chennai and Surat out of 100 Cities in the world. Anyhow, decentralization of R-urbanization is the need of hour for balanced growth of rural and urban.

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AWARENESS LEVEL OF NATIONAL PENSION SYSTEM: A STUDY OF MODE ACCESS NPS ACCOUNT

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Abstract

Social security system forms a fundamental part of in planning for life after retirement and also for dependents while in service and after service. Every country needs a pension system that is sustainable and beneficial to the society.

Pension policy in India has traditionally been based on the employment contract and they cover only organized sector. The vast majority of the workforce in the unorganized sector has remained outside the reach of formal channels of old age financial support. The adverse side of Old Pension System is the fiscal burden that a country has to bear. National Pension System (NPS) moved from defined-benefit to defined-contribution by putting a cap on government's liability toward civil servants pension.

Pensions systems are not only beneficial to the subscribers but also to countries which are in dire need of capital, especially in underdeveloped countries. NPS is very beneficial for subscribers but awareness and involvement maybe low. So we explore the level of awareness and involvement through our study. Are subscribers aware of National Pension System of Central Government scheme? Information plays a key role in making decisions, so in regard to NPS also if subscribers are not aware of the system then there will be misallocation of resources.

Keywords: National Pension Scheme, awareness, central government scheme

I. INTRODUCTION

National Pension System is a defined contributory pensions system introduced by Government of India making it mandatory for all Central Government employees with effect from 01-Jan-2004 with the exception of the arm forces. NPS is also now available to all citizens of India with effect from 01-May-2009, other than government employees already covered under NPS, although, individuals can participate in the NPS but the contribution and benefits differ from government employees.

NPS started in the central government w.e.f.1-Jan-2004, till end of March 2008, the NPS fund of central government employees was held by the Central Pension Accounting Offices and during this period these funds was given the of returns as applicable to GPF of Central Government employees. The modern defined contribution approach in the true sense was implemented only after 2008.

National Pension System is based on „defined contribution‟ approach and represents a market linked retirement investment product. NPS offers two types of accounts to its subscribers, namely Tier I and Tier II. Tier I account is mandatory for opening of an NPS account, while opening of Tier II account is optional, at the discretion of the subscriber.

Research Methodology

II. OBJECTIVES

1. To study awareness levels of employees (users) differs according to their Mode of Access of NPS account (Online Vs. Offline).
2. To investigate whether the awareness level of employees (users) differs according to their Mode of Access of NPS account (Online Vs. Offline).

Data Collection & Data Sources

Sampling method

In this study, have taken Convenient Sampling method, as it is popular in Non-Statistical method and it suits as per the scale of study.

Sampling size

In this study target population can defined by the numbers of teachers individual these who teaching university of Delhi Colleges in various department (exclude school of open learning and departments of Delhi University) on the basis permanent job of 1-jan-2004 or after.

Data Collection

Information was gathered through standard questionnaire and it was distributed through different college of Delhi University online and offline mode, and finding 103 data (respondents).

Data Sources

Data was collected from both primary and secondary sources. Primary sources were teachers individual these who teaching university of Delhi Colleges in various department. Secondary sources included academic journal‟s article mainly published by the related of National Pension Systems, PFRDA of Annual reports, notification of PFRDA web site, NSDL web site and access NPS account online of subscribers

Methods

Cross Tabs and Chi Square Test of Independence.

Finding of the Study

To test for presence of any statistically significant relationship between different variables and meet the requirements of our Objective, Cross Tabulation and Chi Square Analysis has been conducted. The results are presented below**.**

- Relationship between Mode of Access and awareness of Salary deducted toward NPS.

CROSSTAB			
How much of your salary is deducted toward NPS?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	26	22	48
	43.3%	**51.2%**	**46.6%**
Incorrect	34	21	55
	56.7%	48.8%	53.4%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	.617[a]	1	**.432**

Proportion of respondents giving correct answer is 43.3% for Online Mode of Access Vs. 51.2% for Offline Mode of Access. However, Pearson Chi Square test (.432) results reveal that the Null Hypothesis of No Relationship/Association cannot be rejected because Significance value is greater than alpha 10%.Hence, there is no statistically significant association or relationship between Mode of Access and awareness of Salary deducted toward NPS.

- Relationship between Mode of Access and awareness of Default scheme.

CROSSTAB			
Which scheme of investment have you chosen under NPS?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	42	22	64
	70.0%	**51.2%**	**62.1%**
Incorrect	18	21	39
	30.0%	48.8%	37.9%

TOTAL	60	43	103
	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	3.778[a]	1	**.052**

Proportion of respondents giving correct answer is 70.0% for Online Mode of Access Vs. 51.2% for Offline Mode of Access. However, Pearson Chi Square test (.052) results reveal that the Null Hypothesis of Relationship/Association can be rejected because Significance value is less than alpha 10%.Hence, there is a statistically significant association or relationship between Mode of Access and awareness of Default scheme.

- Relationship between Mode of Access and awareness of NPS regulator.

CROSSTAB			
Who is the regulator of NPS?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	39	22	61
	65.0%	**51.2%**	**59.2%**
Incorrect	21	21	42
	35.0%	48.8%	40.8%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	1.986[a]	1	**.159**

Proportion of respondents giving correct answer is 65% for Online Mode of Access Vs 51.2% for Offline Mode of Access. However, Pearson Chi Square test (.159) results reveal that the Null Hypothesis of No Relationship/Association cannot be rejected because Significance value is greater than alpha 10%.Hence, there is no statistically significant association or relationship between Mode of Access and awareness of NPS regulator.

Relationship between Mode of Access and Awareness of cumulative value of contribution

CROSSTAB			
How frequently do you get to know about the cumulative value of your contribution to NPS?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	23	9	32
	38.3%	**20.9%**	**31.1%**
Incorrect	37	34	71
	61.7%	79.1%	68.9%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	3.542[a]	1	**.060**

Proportion of respondents giving correct answer is 38.3% for Online Mode of Access Vs. 20.9% for Offline Mode of Access. However, Pearson Chi Square test (.060) results reveal that the Null Hypothesis of Relationship/Association can be rejected because Significance value is less than alpha 10%.Hence, there is statistically significant association or relationship between Mode of Access and Awareness of cumulative value of contribution. Relationship between Mode of Access and Awareness of CG scheme fund managers.

CROSSTAB			
How many pension fund managers have been appointed by PFRDA for Government employees?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	19	8	27
	31.7%	**18.6%**	**26.2%**
Incorrect	41	35	76

	68.3%	81.4%	73.8%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	2.210[a]	1	**.137**

Proportion of respondents giving correct answer is 31.7% for Online Mode of Access Vs. 18.6% for Offline Mode of Access. However, Pearson Chi Square test (.137) results reveal that the Null Hypothesis of No Relationship/Association cannot be rejected because Significance value is greater than alpha 10%. Hence, there is no statistically significant association or relationship between Mode of Access and Awareness of CG scheme fund managers.

- Relationship between Mode of Access and Awareness of CG scheme name of fund manager's.

CROSSTAB			
Who are your pension fund managers under NPS?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	21	8	29
	35.0%	**18.6%**	**28.2%**
Incorrect	39	35	74
	65.0%	81.4%	71.8%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	3.329[a]	1	**.068**

Proportion of respondents giving correct answer is 35.0% for Online Mode of Access Vs. 18.6% for Offline Mode of Access. However, Pearson Chi Square test (.068) results reveal that the Null Hypothesis of Relationship/Association can be rejected because Significance value is less than alpha 10%. Hence, there is statistically significant association or relationship between Mode of Access and Awareness of CG scheme name of fund manager's.

- Relationship between Mode of Access and Awareness of fund distribution among different PMFs.

CROSSTAB			
How is the money collected from you in the form of contribution distributed among different pension fund managers?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	22	7	29
	36.7%	**16.3%**	**28.2%**
Incorrect	38	36	74
	63.3%	83.7%	71.8%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	5.147[a]	1	**.023**

Proportion of respondents giving correct answer is 36.7% for Online Mode of Access Vs. 16.3% for Offline Mode of Access. However, Pearson Chi Square test (.023) results reveal that the Null Hypothesis of Relationship/Association can be rejected because Significance value is less than alpha 5%.Hence, there is statistically significant association or relationship between Mode of Access and Awareness of fund distribution among different PFMs.

- Relationship between Mode of Access and Awareness of contribution converted into units.

CROSSTAB			
Do you know the rate at which your contribution is converted into units?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	28	10	38
	46.7%	**23.3%**	**36.9%**
Incorrect	32	33	65
	53.3%	76.7%	63.1%
TOTAL	**60**	**43**	**103**

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	5.897[a]	1	**.015**

Proportion of respondents giving correct answer is 46.7% for Online Mode of Access Vs. 23.3% for Offline Mode of Access. However, Pearson Chi Square test (.015) results reveal that the Null Hypothesis of Relationship/Association can be rejected because Significance value is less than alpha 5%.Hence, there is statistically significant association or relationship between Mode of Access and Awareness of contribution converted into units. Relationship between Mode of Access and Awareness of market value of units

CROSSTAB			
How is the current market value of your total contribution calculated?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	21	8	29
	35.0%	**18.6%**	**28.2%**
Incorrect	39	35	74
	65.0%	81.4%	71.8%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	3.329[a]	1	**.068**

Proportion of respondents giving correct answer is 35.0% for Online Mode of Access Vs. 18.6% for Offline Mode of Access. However, Pearson Chi Square test (.068) results reveal that the Null Hypothesis of Relationship/Association can be rejected because Significance value is less than alpha 10%.Hence, there is statistically significant association or relationship between Mode of Access and Awareness of market value of units. Relationship between Mode of Access and Awareness of PFMs return.

CROSSTAB			
Which pension fund manager is giving you better return on your NPS scheme?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	15	3	18
	25.0%	**7.0%**	**17.5%**
Incorrect	45	40	85
	75.0%	93.0%	82.5%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	5.642[a]	1	**.018**

Proportion of respondents giving correct answer is 25% for Online Mode of Access Vs 7.0% for Offline Mode of Access. However, Pearson Chi Square test (.018) results reveal that the Null Hypothesis of Relationship/Association can be rejected because Significance value is less than alpha 5%. Hence, there is statistically significant association or relationship between Mode of Access and Awareness of PFMs return.

Relationship between Mode of Access and Awareness of conditions at the time of retirement.

CROSSTAB			
At the time of retirement what percentage of total accumulated money in your NPS account will be paid out to you and what percentage will be used for an annuity?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	35	11	46
	58.3%	**25.6%**	**44.7%**
Incorrect	25	32	57
	41.7%	74.4%	55.3%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	10.872[a]	1	**.001**

Proportion of respondents giving correct answer is 58.3% for Online Mode of Access Vs 25.6% for Offline Mode of Access. However, Pearson Chi Square test (.001) results reveal that the Null Hypothesis of Relationship/Association can be rejected because Significance value is less than alpha 1%.Hence, there is statistically significant association or relationship between Mode of Access and Awareness of conditions at the time of retirement.

Relationship between Mode of Access and Awareness of conditions relating to subscriber‟s death before retirement.

CROSSTAB			
In case of death of the subscriber, what benefit would the family get under NPS?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	13	3	16
	21.7%	**7.0%**	**15.5%**
Incorrect	47	40	87
	78.3%	93.0%	84.5%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	4.120[a]	1	**.042**

Proportion of respondents giving correct answer is 21.7% for Online Mode of Access Vs. 7.0% for Offline Mode of Access. However, Pearson Chi Square test (.042) results reveal that the Null Hypothesis of Relationship/Association can be rejected because Significance value is less than alpha 5%.Hence, there is statistically significant association or relationship between Mode of Access and Awareness of conditions relating to subscriber‟s death before retirement.

13. Relationship between Mode of Access and Awareness of conditions relating to exit of permanent job before retirement.

CROSSTAB			
If you exit before retirement in NPS scheme, do you know how much percentage of contribution will invested in annuity scheme?			
	ONLINE	**OFFLINE**	**TOTAL**
Correct	8	3	11
	13.3%	**7.0%**	**10.7%**
Incorrect	52	40	92
	86.7%	93.0%	89.3%
TOTAL	**60**	**43**	**103**

	Chi-Square Tests		
	Value	Df	Asymp. Sig. (2sided)
Pearson Chi-Square	1.061[a]	1	**.303**

Proportion of respondents giving correct answer is 13.3% for Online Mode of Access Vs 7.0% for Offline Mode of Access. However, Pearson Chi Square test (.303) results reveal that the Null Hypothesis of No Relationship/Association cannot be rejected because Significance value is greater than alpha 10%.Hence, there is no significant association or relationship between Mode of Access and Awareness of exit permanent job before.

III. CONCLUSION

I have found subscribers are not much aware of Central Government Scheme offered from national pension system. According to my study the following observation were made:

- Significantly relationship that access of NPS account online subscribers are more aware of compare to not access of NPS account online subscribers.
- Only 46.60% subscribers know how much salary is deducted towards NPS account scheme.
- In the case of Default scheme only 62.14% subscribers said the right option, and same condition around of regulator of NPS also.
- Only 44.7% subscribers have correctly specified that "aware of condition at the time of retirement what percentage of total accumulated money in their NPS account will be paid out to them and what percentage will be used for an annuity".
- 10.7% respondents correctly knows that "Awareness of conditions relating to subscriber‟s exit before retirement"
- 15.5% subscribers know that "Awareness of conditions relating to subscriber‟s death before retirement".

Recommendations

- In National Pension System in the scheme of Government employees should be given option to choice of scheme.
- More awareness program should be conduct through workshop and seminars.
- Encourage of NPS subscribers should access NPS account online.
- Government should be take incentives of NPS scheme to promote unorganized sector also.

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SWACHH BHARAT MISSION: A SUCCESS OR FAILURE

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Abstract

On October 2, 2014, five months after assuming power, Prime Minister Narendra Modi launched the Swachh Bharat Abhiyan upon the idea of "A clean India would be the best tribute the country could pay to Mahatma Gandhi on his 150th birth anniversary in 2019." With the primary objective to reduce open defecation through the construction of individual, cluster and community toilets, the mission aims to achieve an Open-Defecation Free (ODF) India by 2 October 2019 by constructing 12 million toilets in rural India, at a projected cost of Rs 1.96 lakh crore. As per data provided by the Swachh Bharat website, 70.3 lakh applications for individual toilets have been received. Of this, 25 lakh toilets have been completed, while work on 17 lakh toilets have commenced. Similarly, 80,554 community toilets have been completed, while work on 94,023 have commenced. When it comes to public toilets, the government says it has completed 23,760, while 36,246 are being completed. To meet the 2019 deadline, the government, too, has started using innovative methods to ensure that people use toilets. Five states of India – Kerala, Sikkim, Himachal Pradesh, Rural Haryana and Rural Uttarakhand, have gone Open Defecation Free (ODF). Modern and Scientific Municipal Solid and Liquid Waste Management is also the essential part of this mission. These numbers tell us only half the story, ignoring the qualitative aspects of the issue, and as worrying as the numbers might be, there are more reasons for concern. Several factors, practical and cultural, inhibit toilet usage, especially over a period. Lack of water and sewerage connections, poor construction quality and lax maintenance, difficulties with managing faecal sludge, all combine to either prevent toilets from being used consistently, or force people to relapse into open defecation as the toilets become unusable. The states were focused on building toilets, but did not spend funds on IEC (Information, Education and Communication) activities to convince people to not defecate in the open. After three years, the Swachh Bharat Abhiyan is still making announcements, allocating funds and applying innovative methods, but how far has the initiative been successful in bringing visible change to the everyday lives of the people?

Keywords: Swachh Bharat Abhiyan, Open-Defecation Free, SBM-IEC, inhibit toilet usage Solid and Liquid Waste Management

I. INTRODUCTION

Swachh Bharat Mission or Swachh Bharat Abhiyan is a national level campaign by the Government of India covering 4041 statutory towns to clean the streets, roads and infrastructure of the country. This campaign was officially launched on 2 October 2014 at Rajghat, New Delhi, where Prime Minister Narendra Modi himself wielded broom and cleaned a road. The campaign is India's biggest ever cleanliness drive and 3 million government employees and schools and colleges students of India participated in this

event. This is the most valuable expedition which everyone must be aware of for the bright future of India.

It is a national level campaign run by the Indian Government to cover all the backward statutory towns to make them clean. This campaign involves the construction of latrines, promoting sanitation programs in the rural areas, cleaning streets, roads and changing the infrastructure of the country to lead the country ahead.

II. OBJECTIVES

The main aim of cleanliness campaign is to disseminate the mission as an awareness program globally. This program involves the construction of bathrooms in public areas, promoting sanitation awareness in rural areas, cleaning streets, bringing behavioral changes to people, and converting India an ideal country before the world.

The campaign of Swachh Bharat launched by the government of India is aimed to accomplish various goals and fulfil the vision and mission of "Clean India" by 2nd of October 2019 which is 150th birth anniversary of the great Mahatma Gandhi. Following are the some important objectives of the Swachh Bharat Abhiyan:

1. To eradicate the system of open defecation in India.
2. To convert the insanitary toilets into pour flush toilets.
3. To remove the system of manual scavenging.
4. To make people aware of healthy sanitation practices by bringing behavioural changes in people.
5. To link people with the programmes of sanitation and public health in order to generate public awareness.
6. To build up the urban local bodies strong in order to design, execute and operate all systems related to cleanliness.
7. To completely start the scientific processing, disposals reuse and recycling the Municipal Solid Waste.
8. To provide required environment for the private sectors to get participated in the Capital Expenditure for all the operations and maintenance costs related to the clean campaign.
9. Public awareness will also be provided about the drawbacks of open defecation and promotion of latrine use.
10. Proper, dedicated ground staff will be recruited to bring about behavioural change and promotion of latrine use.
11. To lay water pipelines in all villages, ensuring water supply to all households by 2019.

Programs Underswachh Bharat Abhiyan

Under the new programme, NBA will be re-structured into Swachh Bharat Mission with two sub-Missions - Swachh Bharat Mission (Gramin) and Swachh Bharat Mission (Urban). The two missions will fall under the Union Ministry of Drinking Water and Sanitation (for Rural) and the Union Ministry of Urban Development (for Urban).

Swachh Bharat Mission: Urban Areas

Aim

The mission aims to cover 1.04 crore households, provide 2.5 lakh community toilets, 2.6 lakh public toilets , and a solid waste management facility in each town.

Target

The programme includes elimination of open defecation, conversion of unsanitary toilets to pour flush toilets, eradication of manual scavenging, municipal solid waste management and bringing about a behavioural change in people regarding healthy sanitation practices.

Under the programme, community toilets will be built in residential areas where it is difficult to construct individual household toilets. Public

toilets will also be constructed in designated locations such as tourist places, markets, bus stations, railway stations, etc.

Coverage

The programme will be implemented over a five-year period in 4,401 towns.

Budget

Of the Rs 62,009 crore likely to be spent on the programme, the Centre will pitch in Rs 14,623 crore. Of the Centre's share of Rs 14,623 crore, Rs 7,366 crore will be spent on solid waste management, Rs 4,165 crore on individual household toilets, Rs 1,828 crore on public awareness and Rs 655 crore on community toilets.

Swachh Bharat Mission: Gramin Areas

The Nirmal Bharat Abhiyan has been restructured into the Swachh Bharat Mission (Gramin).

Aim

The mission aims to make India an open defecation free country in Five Years.

Budget

Under the mission, one lakh thirty four thousand crore rupees will be spent

Target

for construction of about 11 crore 11 lakh toilets in the country. Technology will be used on a large scale to convert waste into wealth in rural India in the forms of bio-fertilizer and different forms of energy.

Helping hands

The mission is to be executed on war footing with the involvement of every gram panchayat, panchayat samiti and Zila Parishad in the country, besides roping in large sections of rural population and school teachers and students in this endeavor.

Coverage

As part of the mission, for rural households, the provision for unit cost of individual household latrine has been increased from Rs 10,000 to Rs 12,000 so as to provide for water availability, including for storing, hand-washing and cleaning of toilets. Central share for such latrines will be Rs 9,000 while state share will be Rs 3,000. For North Eastern states, Jammu & Kashmir and special category states, the Central share will be 10,800 and the state share Rs 1,200. Additional contributions from other sources will be permitted.

Swachh Bharat Swachh Vidyalaya campaign

The Swachh Bharat-Swachh Vidyalaya campaign of the Union Ministry of Human Resource Development is being organised during 25th September, 2014 to 31st October 2014 in Kendriya Vidyalays and Navodaya Vidyalya Sangathans. The activities to be taken up during the period include

- Talk in the school assembly by a few children on different aspects of cleanliness every day especially with regard to the teachings of Mahatma Gandhi, on cleanliness & hygiene.
- Cleaning of the class rooms, laboratories, libraries, playgrounds, school gardens, kitchen sheds stores etc.
- Cleaning of any statue installed in the school and a talk on the contribution of the person whose statue is installed in the school.
- Cleaning of toilets and drinking water areas.
- Annual maintenance of the school buildings including white wash and painting.
- Organise essay, debates, painting, competitions on cleanliness and hygiene.
- Constitution of Childrens' Cabinets to supervise and monitor cleanliness drive.

National Mission for Clean Ganga

National Mission for Clean Ganga (NMCG) is the implementation wing of National Ganga River Basin Authority (NGRBA). As per the 306th amendment in the Government of India

(Allocation of Business) Rules, 1961, both NGRBA and NMCG are allocated to the Ministry of Water Resources, River Development and Ganga Rejuvenation (MoWR, RD &GR). Accordingly the General Body of NMCG is being re constituted. The mandate of NGRBA is being implemented by, the National Mission for Clean Ganga (NMCG). At national level NMCG is the coordinating body and is being supported by States Level Program Management Groups (SPMGs) of UP, Uttarakhand, Bihar and West Bengal, Jharkhand .

Total Sanitation Campaign (TSC)

Rural sanitation came into focus in the Government of India in the World Water Decade of 1980s. The Central Rural Sanitation Programme was started in 1986 to provide sanitation facilities in rural areas. It was a supply driven, high subsidy and infrastructure oriented programme. As a result of these deficiencies and low financial allocations, the CRSP had little impact on the gargantuan problem. The experience of community-driven, awareness-generating campaign based programmes in some states and the results of evaluation of CRSP, led to the formulation of the Total Sanitation Campaign (TSC) approach in 1999.

National Drinking Water Mission

In the drinking water sector, the Eleventh Plan identifies the major issues that need tackling during this plan period as the problem of sustainability, water availability and supply, poor water quality, need for decentralized approaches and financing of O&M cost while ensuring gender and social equity. Taking cognizance of these issues, and in an effort to address the emerging issues, the RGNDWM has modified the existing rural water supply guidelines, made effective from 01.04.2009.

Helping Hands

The government requested the NGOs and other private corporate sectors to contribute to the campaign to make it a success.

- NGOs like Sahara Jan Sewa , Ever shine India Foundation and Naujawan Welfare Society are toiling hard to take this mantra of cleanliness forward by encouraging and educating masses. NGOs can play a pivotal role by encouraging and highlighting the importance of the campaign to unaware people. They can assist the government in building and maintaining the toilets. They can also join hands in decomposing and recycling of waste as well as in fundraising.
- So far, 14 private companies have joined the government to construct new toilets.
- Public sector and State government have also contributed for making the country cleaner and greener.
- World Bank granted financial support to the campaign worth Rs. 1.5 billion.
- The awareness campaign by the I&B; Ministry included promotion by celebrity brand ambassadors nominated by the prime minister along with advertisements and an anthem recorded by Kailash Kher which was penned by Prasoon Joshi. The new anthem is sung by Sachin Tendulkar and Babul Supriyo . Personalities like Mary Kom, Sashi Tharoor and Salman Khan have also lent support to Swachh Bharat.

Campaign's Performance

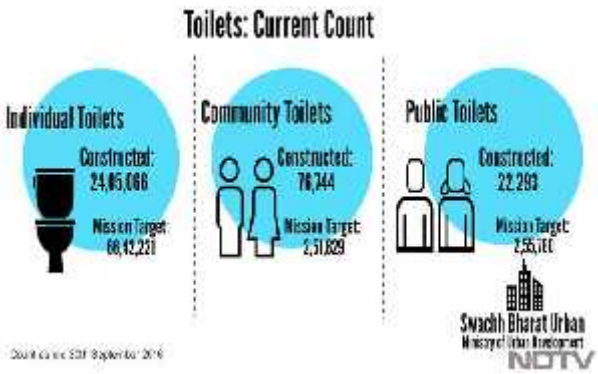
In last three years, under the mission to make India free from Open-Defecation by 2 October 2019 which will mark the 150th anniversary of the birth of Mahatma Gandhi, the government so far has constructed more than 30 lakh individual toilets across the nation, as per the data on Swachh Bharat website.

As per the Swachh Bharat Abhiyan Progress Report, the country has

- Individual Toilets – 30,74,229 (Constructions Achieved) Community & Public Toilets – 2,26,274 (Constructions Achieved)Open Defecation free cities- 1,150100% Door to Door Waste Collection – 44,650 Wards Achieved Waste to Energy – 88.4 Mega Watt (Current Production)Waste to Compost – 1,64,891.6 Metric Ton (Production for year 2016)



Source: Ministry of Drinking Water and Sanitation, Government of India





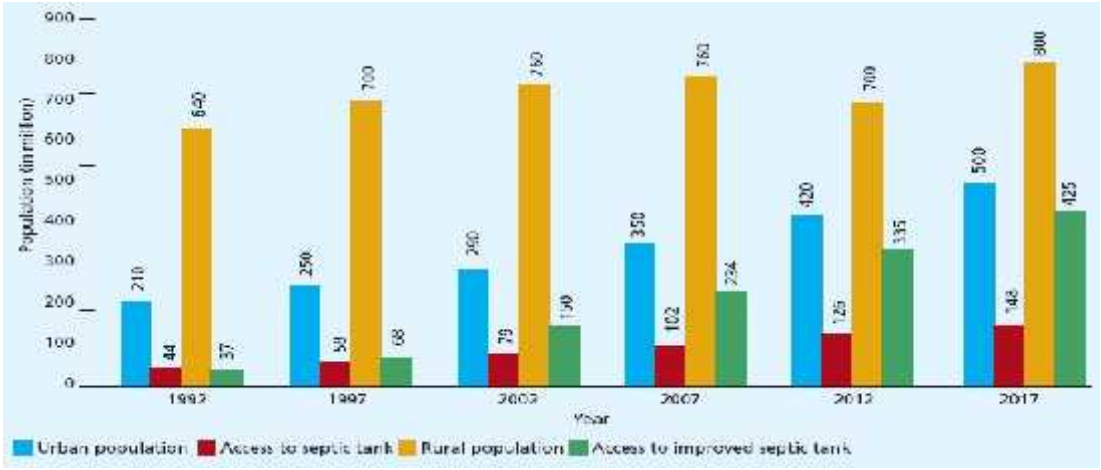
Achievements

- As many as 49.62 million more households in India have toilets–rising from 38.7% in 2014 to 69.04% in 2017–and 250,000 of India's 649,481 villages have been declared free of open defecation, but the claims of 150,000 (63%) of these villages have not been verified and there is no way of knowing if the rest are using the new toilets.
- More than 230 million people have given up open defecation.
- Rural sanitation percentage has reached to 67, which was 39 in 2014.
- Over 2,30,000 villages, 180 districts and 5 states (Sikkim, Kerala, Himachal Pradesh, Uttarakhand and Haryana) have been declared Open Defecation Free.
- More than 80% urban people and 40% rural people have access to clean drinking water.
- As per data provided by the Swachh Bharat website, 70.3 lakh applications for individual toilets have been received. Of this, 25 lakh toilets have been completed, while work on 17 lakh toilets have commenced. Similarly, 80,554 community toilets have been completed, while work on 94,023 have commenced. When it comes to public toilets, the government says it has completed 23,760, while 36,246 are being completed.
- To meet the 2019 deadline, the government, too, has started using innovative methods to ensure that people use toilets. Haryana has drones monitoring people who openly defecate, while the Madhya Pradesh government has passed a bill that says people who don't have a toilet at home won't be able to contest panchayat elections. Similarly, Chhattisgarh has a law that says that those without a toilet at home won't have access to public distribution ration.

- Under the SBM-G scheme, the target of building toilets was kept at 111.1 million. Of these, the ministry of drinking water and sanitation (MDWS) found that 88.4 million households were eligible for receiving financial assistance under the SBM. Each household was supposed to receive a financial incentive of Rs 12,000 (Rs 7,200 from the Centre and the remaining Rs 4,800 from states) upon completion of a toilet in their respective compounds.
- The MDWS spread the target of providing financial assistance to 88.4 million toilets over five financial years beginning 2014-15. The ministry is now patting its back, claiming that it has overachieved the target each year. For instance, in 2014-15, 5.85 million toilets were built against the target of five million and in 2015-16 the government was successful in adding another 12.7 million toilets against the target of 12 million.
- The data show total number of toilets (49.6 million) built thus far against the target of 49 million (over four years).
- Similarly, in 2016-17 the number of toilets built was 21.9 million against the target of 15 million, registering a success rate of 146 per cent. Till September 22 this year, more than 50 per cent toilets have been built against the target of 17 million for FY18.
- Of the 4,17,796 toilets that the Swachh Vidyalaya programme aimed to build in a year, over 98% have been completed.
- Of the Centre's share of Rs 14,623 crore, Rs 7,366 crore will be spent on solid waste management, Rs 4,165 crore on individual household toilets, Rs 1,828 crore on public awareness and Rs 655 crore on community toilets.
- Five states of India – Kerala, Sikkim, Himachal Pradesh, Rural Haryana and Rural Uttarakhand, have gone Open Defecation Free (ODF). Further break down of the ODF numbers reveals that around 2.05 lakh villages and 149 districts are now open defecation free. Keeping the Clean India target of 100% ODF by 2019 in mind, during the review meeting of the progress of Swachh Bharat Mission (Urban), Urban Development Secretary, Durga Shanker Mishra announced that States like Madhya Pradesh, Maharashtra, Chhattisgarh, Jharkhand, Kerala, and Telangana will be declared open defecation free by October 2017. India's 7 Union Territories have set a deadline for themselves; they are targeting March 2018 to be completely Open Defecation Free.
- Out of 1.42 lakh tonnes of garbage generated in urban regions every day, only 15% is being processed.
- Out of 170 crore allocated to I&B; Ministry for awareness campaign, 94 crores has been spent.
- Corporate giants including L&T;, DLF and Coca Cola are contributing to the Swach Bharat Abhiyan.
- The amount of Swachh Bharat Abhiyan Cess collected in financial year 2015-16 is Rs 3901.78 crore," Minister of State for Finance Santosh Kumar Gangwar said in a written reply to Rajya Sabha.
- A Swachh Bharat Kosh (fund) has been created in the finance ministry that allows public sector, corporate, individuals to contribute funds, which are be utilised for various Swachh Bharat initiatives in the country. About INR 550 crores have been collected so far. Another initiative is Swachh Bharat Preraks, i.e., volunteers recruited by

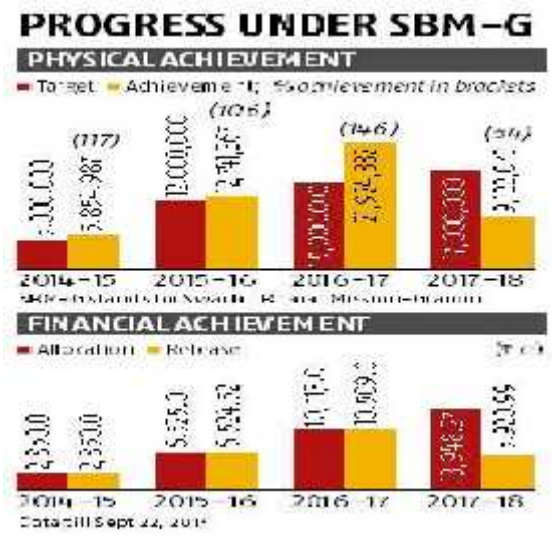
Tata Trusts for monitoring progress of activities at district level and thus accelerating efforts to achieve universal sanitation coverage.

- About 500 cities across India are being evaluated as part of this year's Swachh Survekshan, or cleanliness survey. More than 200 assessors from the specially set up Quality Council of India (QCI) will be surveying our towns and cities on the basis of cleanliness and sanitation. Indore is India's cleanest city, according to the Swachh Survekshan 2017 (Swachh Bharat survey 2017), which was conducted in 434 cities and towns of the country. Other top 10 cleanest cities of the country are Bhopal, Visakhapatnam, Surat, Mysuru, Tiruchirapally, New Delhi Municipal Council, Navi Mumbai, Vadodara and Chandigarh.
- More than nine in 10 (91.29%) rural households with access to a toilet use it, said the QCI survey. The results are similar for urban areas. Of 73 cities that participated in Swachh Survekshan 2016, 54 cities have improved their score in overall municipal solid waste management in 2017.
- As on September 29, 2017, this is what data from the ministry of drinking water and sanitation show:
- 44,650 wards (of 82,725) have 100% door-to-door waste collection;
- 12,526 community toilets built in three years;
- 11,806 public toilets constructed.



Source: Ministry of Drinking Water and Sanitation, Government of India

The Swachh Bharat Mission includes building household toilets, community and public toilets and scientific waste management. The estimated cost of the event is Rs 2.23 lakh crore with expenditure in rural areas pegged at Rs 1.34 lakh crore and in urban areas at Rs 62,010 crore. Apart from this, spending on school toilets is put at Rs 2,528 crore, anganwadi toilets at Rs 768 crore and individual toilets under the rural employment programme at Rs 24,000 crore.



Similarly, in 2016-17 the number of toilets built was 21.9 million against the target of 15 million, registering a success rate of 146 per cent. Till September 22 this year, more than 50 per cent toilets have been built against the target of 17 million for FY18.

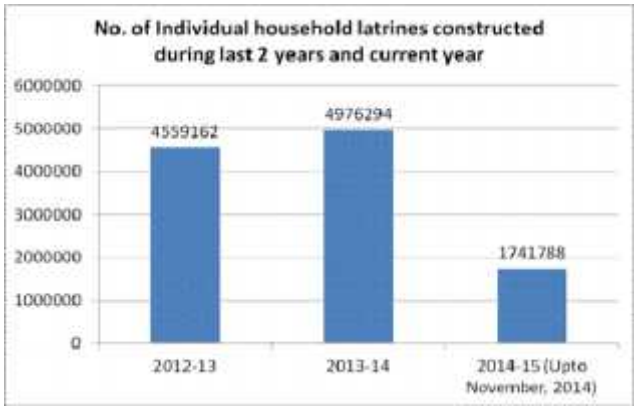
STATUS OF OPEN DEFECATION FREE GEDGRAPHIES

	TOTAL	ODF DECLARED	(%)*	ODF VERIFIED	(%)*
Districts	681	197	28.93	118	17.33
Blocks	6,652	1,810	27.21	1,200	18.04
Gram Panchayats	257,242	108,416	42.15	74,160	28.83
Villages	604,204	242,622	40.16	149,385	24.72

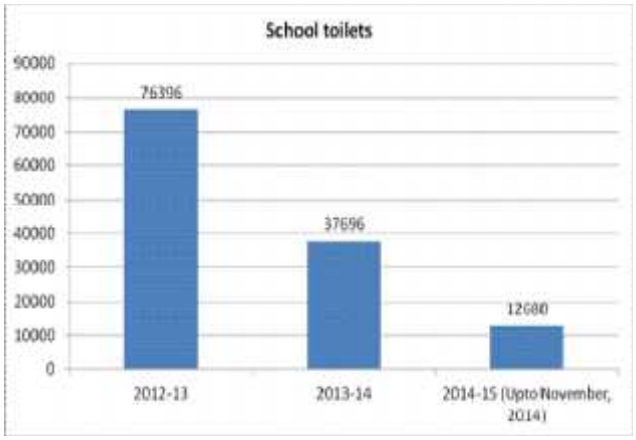
Data till Sept 22, 2017 *% of households

Source: Ministry of Drinking Water and Sanitation, Government of India

Physical achievements made during last 2 years and current year



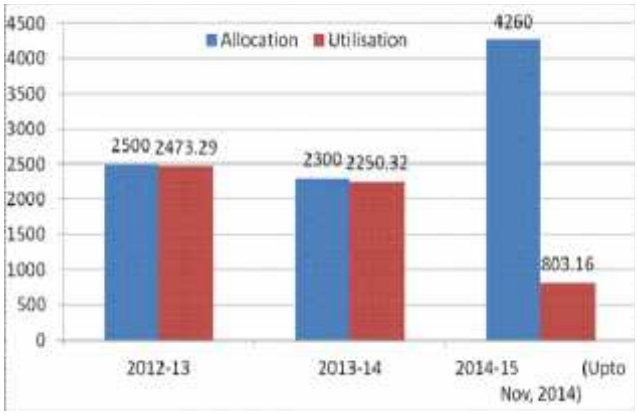
Source: Ministry of Drinking Water and Sanitation, Government of India



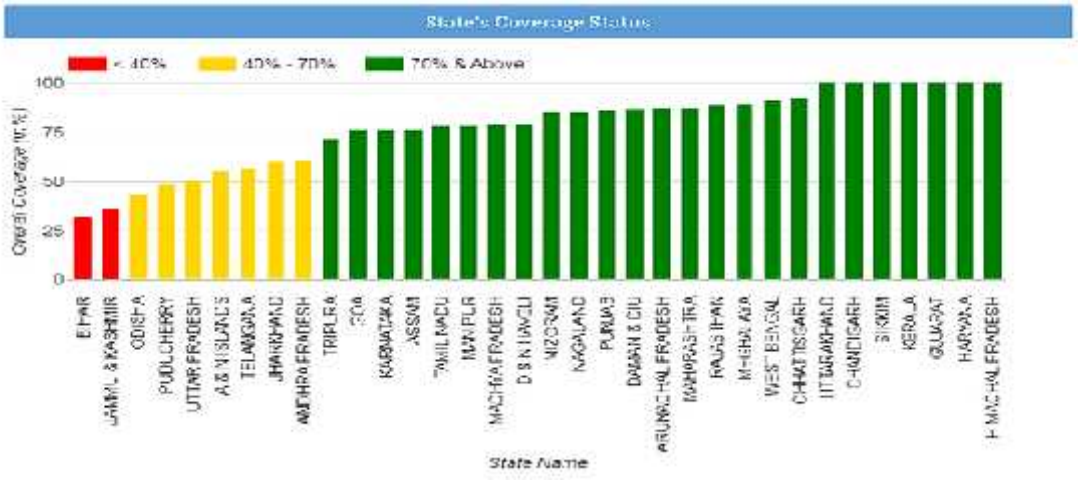
Source: Ministry of Drinking Water and Sanitation, Government of India

Financial progress during the last two years and current year (Rs. in crore)

The Allocation and Utilisation during the last 2 years and current is as under Swachh Bharat Mission (Gramin) :



Source: Ministry of Drinking Water and Sanitation, Government of India



Source: Ministry of Drinking Water and Sanitation, Government of India

The Road Ahead

Although the Prime Minister has led from the front, there is still a long way to go before India achieves its Swachh Bharat dream, and in the process a disease-free nation. With two years left, the mission has a long way to go, as data from the Swachhta Status Report from the National Sample Survey Office suggests. According to that report, The Government announced that under the Swachh Bharat Abhiyan, total sanitation coverage in India has increased to 64.18% as of July 2017 from 41.86% in October 2014. Till now the government has built around 4.3 crore toilets and the aim is to roughly construct 11.1 crore toilets by 2019.While India's government data suggests that we're in the right direction, there are still several obstacles that the this mission is facing which are as follows :

Unwillingness to use toilets

The prime reason behind the failure is people's unwillingness to use toilets. Mere construction of latrines does not a assure the usage of these sanitation facilities. It has proved a challenge not just because old habits die hard but also because often the toilets we provide are not nice places to visit. Lack of water and sewerage connections, poor construction quality and lax maintenance, difficulties with managing faecal sludge, all combine to either prevent toilets from being used consistently, or force people to relapse into open defecation as the toilets become unusable.

Absence of focus on IEC activities

The states were focused on building toilets, but did not spend funds on IEC (Information, Education and Communication) activities to convince people to not defecate in the open. SBM IEC spending seems to be limited to only mechanical tasks such as plastering the SBM logo across village walls and printing pamphlets, or for organizing events. These might aid the brand recognition of the mission, but are unlikely to inform, educate, or communicate. In the and genuine behaviour change, not everyone is using the constructed toilets. The Narendra Modi government itself has cut down funds for IEC activities. IEC constituted 15 per cent of the budget in the NBA, but it was brought down to 8%.

The lack of attention to solid and liquid waste management

Decomposing and recycling of solid waste still remains a big hurdle for the Modi government. In the 3 years, the solid waste processing has only increased by 6%.The lack of attention to solid and liquid waste management is also worrying and could result in an even greater public health crisis in the future. Consequently, it might be possible that India may achieve ODF on paper, measured by toilets constructed, but the current model will not be sustainable for genuine change.

- Modern and Scientific Municipal Solid Waste Management: very far from successful implementation and only applicable for selected city such as Surat, Chandigarh with effective SWM operation. However this the most important part of initiative and process of (collection->segregation->transport->process->dispose) is most tedious task.
- Out of 81,000 urban wards in India, only 41,000 wards have door-to-door garbage collection and transportation facilities.
- Inadequacy in generation of waste energy projects also creates a considerable hurdle.
- Industrial hazardous waste has also increased through urbanization and industrialization.
- Measures should be taken to clean the water bodies and the holy rivers of the country.
- Other initiatives such as the concept of Swachagrahis were created keeping in mind the importance of interpersonal

communications. But as of now, only about 19,431 Swachagrahis have been 'identified' according to government data, of whom 6500 are in Andhra Pradesh and Madhya Pradesh alone. West Bengal, for example, has only 15 Swachagrahis, which is less than the number identified in Chandigarh. The reach and impact of these Swacchagrahis can only be evaluated when enough of them are working on the ground. As of now, there aren't.

- The cleanliness mission failed in two specific areas:

Awareness

We spread a lot of awareness in to the cleaning aspect. Everyone started to do a cleanup drive to get mileage (political or celebrity). But we all collectively failed in building more awareness about disposal of garbage. We still have people who throw away bottles, wrappers or even spit on the road.

Sustainability

The mission failed to promote sustainability at a larger level. We promoted cleanliness but we never educated people about what to do with the waste or how to reduce the waste.

Recommendations

The campaign is merely not for the government but it is a campaign "of the people, for the people and by the people." Therefore, it becomes a responsibility for every citizen to contribute in the Swachh Bharat Abhiyan.

- It is the duty of every citizen to keep their surroundings clean.
- One should stop and warn others against polluting and littering the surrounding.
- Everyone should adopt eco-friendly measures and turn towards sustainable development.
- Anyone can contact a government official to update oneself about the campaign's progress.
- Every individual should educate, encourage and spread awareness among people.

The mission to make India open defecation free is a noble one, latrine construction is not enough to substantially reduce open defecation. The government needs to rethink its strategy and promote latrines on a large-scale manner .It is desired to educate people on many of the things like harm caused by open defecation, hygiene, cleanliness in the surrounding etc. and should have a control and strict laws of punishing the wrong doers'. The Government should pay attention towards solid and liquid waste management and quality of construction of latrines and its sanitation.

III. CONCLUSION

Swachh Bharat Abhiyan is indeed successful in acknowledging the unhygienic conditions of India. Instead of ignoring the sanitation issue, working towards the clean India is undoubtedly a good thing. Though the target seems unbelievable by 2019, the problem of open defecation will be reduced to a great extent by then. That will be enough to call the program successful. The completion of this mission would indirectly draw the attention of business investors in India, enhance the GDP growth, draw tourists attention from all over the world, bring variety of sources of employment, reduce health costs, reduce death rate, and reduce lethal disease rate and many more. Clean India would bring more tourists and enhance its economic condition. The Prime Minister of India has requested to every Indian to devote their 100 hours per year for the cleanliness in India which is very sufficient to make this country a clean country by 2019.Ours is a very large country, and similar levels of success in such campaigns cannot be achieved uniformly everywhere. however Waste Management is one part which needs more attention and Capex/Opex approach to

make it more functional. Be it success or be it failure, high level marketing and general awareness about a Swachh Bharat is what we have always needed.

An Eco-friendly society is always needed its citizen to be healthy and clean in every face of life. This program will bring togetherness among people and take care of the citizen of India and take care of you. However, it has been clearly declared that the campaign is not only the duty of the Government but each and every citizen of the country is equally responsible to keep the nation clean or swachh .In his own way, he showed us that it is time we started taking responsibility in our own hands. Stop looking out for someone to do the dirty job for us.

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MEDICAL TOURISM INDUSTRY IN INDIA: OPPORTUNITIES AND CHALLENGES

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Abstract

Now days, the economic position of any country are defined by the input of the foreign exchange in the money market of that country easing the flow of money rotation. Tourism industry is one of the factor of foreign exchange in economy of that nation and it should be well administrated by government and their authorities. In that Medical Tourism has emerged as the fastest growing section in India. People around the world are now travelling to India to avail the opportunity of the world class healthcare service offered by the best experiences healthcare professionals with technologically most advanced medical facilities in very affordable costs. Number of people visit here because of low priced treatment options, availability of range of treatment, improved infrastructure in terms of health facility and beautiful location where they can spend time after treatment. Various organisation including government of India with help of their tourism board with some of the private sector hospital exploring medical tourism industry for tremendous opportunities. As a result, India has now emerged as 2nd most preferred medical tourism industry around the Globe. Within Asia, India, Singapore, Thailand are the top three medical tourism destination which has account 60% of the total revenue in Asia. Developed countries like Canada, UK, USA, Europe etc. travel to India for the low-cost medical surgery treatments. Beside this medical tourism industry has its own weakness and threats. Measures are to be taken for the sustainable growth of medical tourism. This paper is an attempt to analyse opportunity and challenges of medical tourism in India. This research also discusses the key factors that will make India most attractive medical tourism destination.

Keywords: Medical tourism, challenges, opportunities

I. INTRODUCTION

Medical tourism refers as a travel with the precise purpose of obtaining health services abroad. India is one of the growing destinations for medical tourism as around 1.5 million medical tourist visit every year to India for their treatments. In the medical tourism industry, the leading country in medical tourism is India, Singapore, Thailand, Argentina, Malaysia and Jorden. India ranked 2nd in the world and its growing with a pace of 25% per annum in last few years. As a result, India's health tourism industry has produce the revenue of INR

1,55,650 Crore and the annual growth rate is expected to be increased by 25% in 2018. The current size of medical industry in value terms in India is estimated at a USD 3 billion. As per the study in India, states like New Delhi, Karnataka, Tamil Nadu, Maharashtra has emerged as best medical centres with good hospital and clinics. The number of foreign tourist comes for medical purposes in the year 2015 was 130,000 which increased by 50% in year 2016 which was 200,000 and till now for the year 2016-17 is about 170,000 tourists who came to India for their treatments. This clearly shows that India is the fastest growing sector in medical tourism.

Since the time of independence Indian hospitals have shown a remarkable progress only few Indians has to go to abroad for their medical treatment. Hospitals in India has specialised in both modern as well as traditional treatment, doctors are specialised in plastic surgery, heart surgery, bone marrow transplant, cancer treatment, orthopaedic treatment and eye care treatment. Difficult surgeries like bone marrow transplant, liver transplant, cardiac surgery are now regularly carried out across the country at lowest cost. The cost of medical treatment in our country is on average one eighth to one fifth of those in western countries. So, many foreigners travel to India for their treatment. India is full of trained and qualified experiences experts and doctors. Most of the doctors have their degree from abroad. Doctors in India are most knowledgeable and that help the country making a money-spinning destination for the people who want to undergo medical treatment. Hospitals in India are well equipped with advance infrastructure facilities that help in providing best treatment to patients. Hospitals have experienced professionals like staff, nurses, cosmetic and dentist surgeons. The staffs of hospitals are fully dedicated to their patient's treatment with utmost sincerity.

Although the hospitals have worked according to the International benchmark set by the Global Medical Fraternity, where they have maintained a high level of medical services meeting all the requirement set by Joint Commission International and International Organisation for Standardisation certification. Presently, in India, nineteen hospitals have been qualified by Joint Commission International and 155 by National Accreditation Board for Hospital and Healthcare providers.

Medical Tourism Development in India

In India, medical tourism industry has seen a remarkable growth in past few years. From the ancient time India is well-known for its traditional treatment therapies and establish a recognisable place in medical literature by providing ayurvedic, homeopathic, allopathic medicine not only for Indians but as well as for foreigners. Millions of people across the globe have benefited with the medicinal knowledge of our experienced medical experts. In India, tourist who come for their treatment not only cure their disease but also enjoy the benefits of beautiful scenes, spas, natural beauty and very pleasant weather. States in India known for providing specific fragment of medical treatment as like country capital Delhi who is specialise in providing care for cardiac, mental trauma, orthopaedic and other kind of allopathic treatment, state like Uttarakhand is famous for healing the patient with yoga, meditation and natural medicines, state like Karnataka and Kerala is famous for providing ayurvedic treatment which helps in healing the patient with natural herbs, Tamil Nadu is known for their eye care treatments etc.

Opportunities In India

India has developed himself as a leading and most attractive destination for the visitor around the world. This is not only for the heritage attraction of the country but due to growing medical tourism facility in India. The tables below show the Foreign Tourist Arrival in India for the treatment from the year 2014 to 2016.

FTAs in India along with the Growth Rates Year	2014	2015	2016
Provisional FTAs (in millions)	7.46	8.03	8.80
Growth rate (%)	5.4	5.1	7.1
Final FTAs (in millions)	7.65	8.16	8.91
Growth rate (%)	4.3	5.9	9.3

Source: Ministry of Tourism, Gov. of India, Press release dated 27-12-2016

TABLE- 2 Foreign Tourist Arrival in India for Medical Tourism

MONTH/YEAR	FTA (in Lakhs)
January 2014	7.59
January 2015	7.90
January 2016	8.45

Source: Indian Tourism Statistics 2016

The above table clearly shows that the number of foreign tourist arrivals is increasing year by year. Foreign Tourist Arrivals register a growth of 9.3% in 2016 over 2015 and 2014. A large number of foreigners are coming to India to avail best quality of medical treatments with a very low cost as compare with other countries, especially in the field of cardiac surgery, joint replacement, cardiology, pathology, ophthalmology and various other treatments. As a result, medical tourism industry is becoming a good source of foreign exchange. During the month of January 2016, the Foreign Exchange Earnings were Rs. 13,669 crores as compare to Rs. 12,100 crores in January 2015 and Rs. 11,664 crores in January 2014. The growth rate in FEEs in term during 2016 over 2015 was 13.0% as compare to 3.7% in January 2015 over 2014 as shown below in the table.

Table-3 Foreign Exchange Earnings from tourism in India

MONTH/YEAR	Revenue (in Crores)
January 2014	11,664
January 2015	12,100
January 2016	13,669

Source: Indian Tourism Statistics 2016

The main reason for the growth of India's destination as a hub of healthcare is it doctors who are famous worldwide. There are over 40,000 specialty of doctors of Indian origin in USA alone. Indian nurses are also most required because of their caring approach towards their patients. Not only this, hospitals in India are also very much expert in the area both in traditional as well as modern medicine and the doctors of Indian origin are expert in plastic surgery, cancer treatment, heart surgery, cardiology, eye treatment and various other treatments. The difficult surgeries like cardiac, bone marrow transplant and liver transplant are now routinely carried out with a very low cost. India in fact shines among other developed counties because of this flowing region.

- Top diagnostic equipment from world international companies is available at many Indian hospitals.
- The doctors and surgeons working in the hospitals are well trained and are hardworking and have worked in various intuitions in Europe, USA and other top countries.
- The facility of nursing is of very good quality.
- There is a very little time to wait to avail medical services.
- The cost of medical treatment in Indian hospitals is very low as compare with other developed countries. (shown in the table given below)

Table-4 Cost Compare between various other countries of selected surgeries in (US $)

PROCEDURE	USA	INDIA	THAILAND	SINGAPORE	MALAYSIA	SOUTH KOREA	MEXICO	COSTA RICA	UAE
Heart Bypass	133,000	7,000	22,000	16,300	12,000	31,700	27,000	24,100	40,900
Heart valve replacement with bypass	140,000	9,500	25,000	22,000	13,400	42,000	30,000	30,000	50,600
Hip Replacement	57,000	7,020	12,700	1,200	7,500	10,600	13,900	11,400	46,000
Face Lift	16,000	4,800	5,000	7,500	6,400	6,600	11,300	4,900	n/a
Lap. Gastric Bypass	52,000	9,300	13,000	16,500	12,700	9,300	11,000	n/a	n/a

Source C.B. Venkata Krishna Prasad

Generally, patient travel to India to get medical treatment because of low cost, better quality care, no waiting time and more polarised care. Therefore, in last few years Government of India had taken various steps in improving the condition of the healthcare industry so that they can improve their ranking in near future. As a part of this initiative government had open the foreign direct investment to 100% from the year 2000 which help hospital to provide good quality of treatments and services to the patients.

Monitoring stake is also permitted in hospital for foreign investors, with this foreign companies can invest in the healthcare sectors through capital investments, technology exchange and joint venture across all the section of healthcare industry including medical equipment, diagnostics, hospital and education and trainings.

Leading Medical Hospitals in India

- Andromeda Andrology Centre (All India Institute of Medical Sciences)
- Apollo Hospitals
- B.M. Birla (C.M.C Vellore)
- Tata Memorial Hospitals
- Indraprastha Medical Corporation
- Institute of Cardiovascular Disease
- Escorts Health Institute and Research Centre
- Kalra Hospitals
- Institute of Child Health and Hospital for Children
- PG Chandigarh

Challenges Before Indian Medical Tourism Industry

Beside the opportunity, the Indian medical tourism industry grieves from some major restraints that is non-availability of ample infrastructure including suitable air seat capacity, approachability of tourist destination, accommodation and trained manpower in adequate number. The poor tourist experience due to poor hygienic conditions and incident of taunting and harassment of tourist in some places are factors that underwrite to poor visitor experience. Some other reasons are lack of community participation and awareness, lack of funding, lack of involvement from rural sector, lack of concern for sustainability, difficult visa procedure and lack of good language translators all are serving as a limitation in the way of medical tourism. Hospitals in India are missing behind in providing the hygienic medical facilities and room services including hygienic food for the patients, as a results Indian hospitals are losing trust of foreign patients. The major challenges face by the Indian Medical Tourism are:

- Commercialisation of the profession in which doctors are not comfortable as the personal doctor-patient relationship is been hampered.
- Problem in insurance cover.
- Poor power supply to the hospitals.
- Differences in the medical services provided by government and private hospitals.
- Brain drain from government sector to private sectors.

Government of India is trying to improve the statues of medical industry by removing political instability, bureaucracy, taxation but still more work need to be done for the betterment of the Indian Medical Tourism Industry.

II. CONCLUSIONS

In Indian, Medical tourism industry has shown a tremendous growth in providing good quality services to the patients. World class treatments and highly advanced healthcare infrastructure is the main reason for concentration on promotion of this kind of tourism in India. Indian healthcare industry is the prime destination for medical tourist by upgrading its technology, have improve its image in terms of quality and cost. Booming software industry in India has facilitated technological revolution in healthcare industry. In fact, after the software industry healthcare industry has contributed majorly to India's fast growing economy. The number of foreigner has increased for medical treatment because of cost of medical treatment is much lower as compare to other countries worldwide. Strong academic and research base studies in healthcare industry have contributed in generation world class medical forces (Surgeon's, Physicians and Nurses). Fast growing economy has led to privatisation and corporatisation in the field of healthcare that leads to setting up of world class hospitals that provide highly advance treatment through high end technology and best forces of doctors. With this India has a strong healthcare industry as comparing with other foreign industry that further strengthen the healthcare with good technology and latest discoveries that endeavour India with other western countries.

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THE SWACHH BHARAT MISSION

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Abstract

Swachh Bharat Mission/Abhiyaan is a campaign in India that aims to clean up the streets, roads, and infrastructure of India's cities, smaller towns, and rural areas. The objectives of Swachh Bharat include eliminating open defecation through the construction of household-owned and community-owned toilets and establishing an accountable mechanism of monitoring toilet use. Run by the Government of India, the mission aims to achieve an Open-Defecation Free (ODF) India by 2 October 2019, the 150th anniversary of the birth of Mahatma Gandhi, by constructing 12 million toilets in rural India at a projected cost of ₹1.96 lakh crore (US$30 billion).

Keywords: Swachh Bharat Mission, defecation, sanitation

INTRODUCTION

Swachh Bharat Mission/Abhiyaan is a campaign in India that aims to clean up the streets, roads, and infrastructure of India's cities, smaller towns, and rural areas. The objectives of Swachh Bharat include eliminating open defecation through the construction of household-owned and community-owned toilets and establishing an accountable mechanism of monitoring toilet use. Run by the Government of India, the mission aims to achieve an Open-Defecation Free (ODF) India by 2 October 2019, the 150th anniversary of the birth of Mahatma Gandhi, by constructing 12 million toilets in rural India at a projected cost of ₹1.96 lakh crore (US$30 billion).

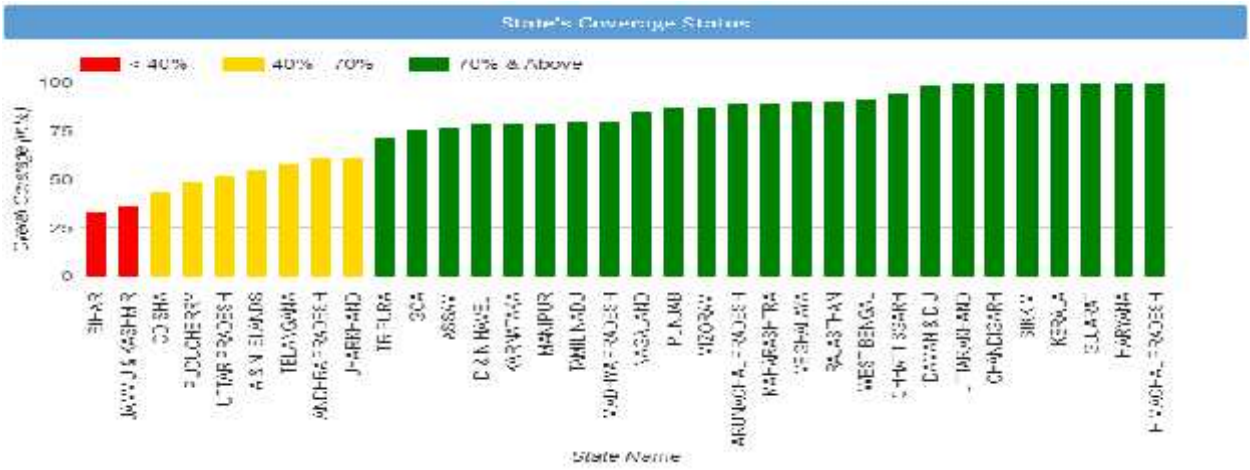
The campaign was officially launched on 2 October 2014 in New Delhi by Prime Minister Mr. Narendra Modi. It is India's largest cleanliness drive to date with 3 million government employees, school students, and college students from all parts of India participating in 4,041 statutory cities, towns and associated rural areas.

The mission contains two sub-missions

- Swachh Bharat Abhiyan ("Gramin" or rural), which operates under the Ministry of Drinking Water and Sanitation
- Swachh Bharat Abhiyan (Urban), which operates under the Ministry of Housing and Urban Affairs

The mission includes ambassadors and activities such as national real-time monitoring and updates from non-governmental organizations (NGOs) that are working towards its goals.





Areas for Corporate Involvement in Swachh Bharat Mission

The Corporates can contribute in a variety of ways to Swachh Bharat. They can either contribute financially to the Swachh Bharat Kosh, or take up direct work of sanitation in selected villages/blocks/districts, in partnership with the local government. It may be useful if they associate in making the entire village/block/district free from open defecation. Since it is known that the key restraining factor in sanitation is behavior change, Corporates may prioritize the same. "

Some possible areas for Corporate involvement in Swachh Bharat Mission

- Involvement as part of Corporate Social Responsibility. Contribution to Swachh Bharat Kosh has been covered under Corporate Social Responsibility under the Companies Act.
- Contributing to the Swachh Bharat Kosh that has been set up under the aegis of Ministry of Finance to receive financial contribution which is 100% tax exempted. A dedicated website (sbkosh.gov.in) has been started to facilitate the same and online payment system has been started.
- Adoption of certain villages/blocks and help them become open defecation free by providing financial/technical help.
- Triggering of collective behavior change in the village. It is recognized that sanitation is a behavioral issue. It is also a public good, since, unsanitary behavior by a few households impacts the health of the entire population of the village. Corporates may, therefore, concentrate on this aspect.
- Funding of Action Research on low-cost technologies in Solid and Liquid Waste Management as also toilet design/construction.
- Funding of pilot projects to be tried out of the new innovative technologies in sanitation, especially at places where conventional technologies are not feasible.
- Funding the construction/O&M of Community Sanitary Complexes in various public places viz., Bus Stands, Railway Stations, peri-urban areas, etc.
- Adopt specific public places such as Railway Stations, Schools, Police Stations etc. for creating toilet facilities and maintaining them.
- Solid and Liquid Waste Management - Effective management of solid and liquid waste such that the village environment is kept clean at all times.
- Menstrual Hygiene - Good menstrual hygiene is crucial for the health, education, and dignity of girls and women. CSR activity could cover production of sanitary pads and /or their safe disposal through incinerator etc.

- IEC and awareness and advocacy including training to householders, masons, plumbers at ground level in design and construction of toilets etc.
- Filling the gap in making the village completely Swachh. This may include activities such as funding construction of toilets of such households that are ineligible under the SBM scheme (such as defunct toilets) or providing toilets for schools, Anganwadis, or providing water availability for individual/public toilets.

Why CSR in Sanitation

India has a massive problem of open defecation. The World Health Organization (WHO) and United Nations Children s Fund (UNICEF) estimate that there are more than 620 million people practicing open defecation in the country, or nearly half the population of India. Open defecation is prevalent among all socio-economic groups in rural India through the bottom two wealth quintiles bear the heaviest burden. Children already vulnerable and marginalized pay the highest price in respect of their survival and development.

This well-established traditional behavior is deeply ingrained through a practice which is transferred from parents to children. Other reasons cited for its persistence in India include poverty (the inability to afford toilets), landlessness and tenants in housing without toilets, and deep-rooted cultural and social norms that have established open defecation as an acceptable habit.

Poor sanitary measures set India back by Crores of rupees every year due to illnesses, and its cost, to rural families and to the economy, as a whole, in terms of productivity losses, and expenditure on medicines and public health care are enormous. As per World Bank statistics, India s GDP stands at 1.3 Trillion dollars and we are currently ranked 11th in the world on the basis of nominal GDP. If we could cut down expenses incurred due to illnesses and lack of productivity due to illnesses, our economy would get a further impetus.

Objective with regard to Sanitation

The main objective of the CSR Guideline with regard to Sanitation would be as under:-

To promote better human health and improve quality of life for people living in rural areas through improved sanitation measures, including adoption and creation of Adarsh Gram (model village) for all types of Water and Sanitation activities which may include individual and community toilets and decentralized Solid and Liquid Waste Management projects, Menstrual Hygiene projects, Environmental Sustainability projects, rainwater harvesting, water recycling and any other related activities.

Move towards Swachh Bharat by 2019 with Gram Panchayats attaining Swachh status.

Type of Activities

Constructions of Community Toilets-Community toilet with water connection and disposal pits (leach pits tanks, septic tanks etc.), and with toilets seats for men and women, bathing spaces, ramp for physically challenged, toilet for physically challenged, child friendly toilets, nappie changing room, creche, space for washing clothes etc. (the design can be varied as per local demand) could be implemented independent to Adarsh Gram.

Adarsh Gram in terms of Water and Sanitation-All habitations, schools and Aganwaris within the jurisdiction of the Gram Panchayat to have individual and/or Community toilet facilities and access to water for drinking and sanitation. CSR activity may include providing all left out items (without duplication with Government ongoing /completed projects which should be

certified) in sanitation, and water connection to toilets. Prefab plastic toilets with prefab superstructure could also be considered if that helps achieve ODF status quickly or are more durable.

·Solid and Liquid Waste Management - Effective management of solid and liquid waste such that the Village environment is kept clean at all times

· Menstrual Hygiene - Good menstrual hygiene is crucial for the health, education, and dignity of girls and women. CSR activity could cover production of sanitary pads and /or their safe disposal through incinerator etc.

· IEC and awareness and advocacy including training to householders, masons, plumbers at ground level in design and construction of toilets etc. including the manufacture of local input materials.

Top Five Psu Donors to Swachh Bharat Kosh in 2016-17

- Rs 54.82 crore - Power Finance Corporation
- Rs 50 crore - Rural Electrification Corporation
- Rs 30 crore - Power Grid Corporation
- Rs 20 crore - Airports Authority of India
- Rs 17 crore - Nuclear Power Corporation of India

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THE BURNING ISSUES OF RURAL DEVELOPMENT AND THE PROSPECTS OF HUMAN RESOURCES DEVELOPMENT IN INDIA

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Abstract

Human Resource Development is defined as the policies and programs that support for equitable opportunities. Rural development is the major concern for the overall economic development of the country. Various Governmental organization as well as the NGO's are working in this area of concerned. The Countries overall development is not possible if this major workforce is not developed. We have discussed various scheme launched by Government of India. This area should be focussed because the problems related to the necessary basic amenities still persists in the area because of the corruption.

Key words: Rural development, human resource development, India

I. INTRODUCTION

Rural Development in India is one of the most important factor of the growth of the Indian Economy. Human Resource Development is defined as the policies and programs that support for equitable opportunities. It is necessary for continuing acquisition and application of skill and knowledge which is beneficial to individual organization and is equally beneficial to the community of larger environment of which they are part. Human resource development in India will consider the urban development as well as rural development. The most challenging is the rural development. Rural Development is concerned with overall development of rural areas to improve the quality of life of rural people. Life style in rural areas is different than those in urban areas because of the limited services available. Human resource Development (HRD) is the framework for helping employees develops their personal and organizational skills, knowledge and abilities.

Concept of Human Resource Development (HRD)

Human resource development in the organization context is a process by which the employees of an organization are helped, in a continuous and planned way to :

- Acquire or sharpen capabilities required to perform various functions associated with their present or expected future roles:
- Develop their general capabilities as individuals and discover and exploit their own inner potentials for their own and/organisational.
- Develop an organizational culture in which supervisor subordinate relationships, teamwork and collaboration among sub-units are strong and contribute to the professional well being, motivation and pride of employees.

Purpose of Human Resource Development

Human resources development can be viewed, in some ways, in the same manner that a

coach views his athletic team. While coach may recruit players who already have some skill and ability, the point of continue practice is to strengthen those skills and abilities and make even better athletes.

Human Resource Development has the same goal; to make better employees. The purpose of Human Resources Development is to provide the 'coaching' needed to strengthen and grow the knowledge, skills, and abilities that an employees already has. The goal of development and training is to make employees even better at what they do.

Scope and Importance of Rural Development

Rural development is concerned with the rural areas. These include agricultural growth, education, public health, communication etc. Rural development has a great importance in India because of the following reasons. First, about three-fourth of India's population live in rural areas. Second, nearly half of the country's national income is derived from agriculture. Third, raw material for industries come from agriculture.

Initiatives for Rural Development by the Government

To overcome these problems in rural areas Government of India has started various schemes and developed organizations to support in implementing these schemes effectively for the overall development of rural communities.

Swarnjayanti Gram Swarozgar Yojana (Sgsy)

Swarnjayanti Gram Swarozgar Yojana (SGSY) was the major programme for self-employment of the rural poor. The programme was started in 1999 and its allied programmes were TRYSEM. SITRA and GKY. The basic objective of the SGSY is to bring the assisted poor families above the poverty line by providing them income generating assets through Bank credit and Governmental subsidy.

Training of Rural Youth for Self Employment (Trysem)

TRYSEM is the largest scheme launched by the Government of India to address the problem of training the rural youth for employment and the training was imparted through formal institutions including industrial and servicing units. It was merged with the SGSY with in 1999. This aimed at providing basic technical and entrepreneurial skill to the rural poor in the age group of 18-35 years. This skill improvement programme enables them to take up income generating activities (self/wage employment).

Council for advancement of people's action & rural technology (capart).

The main objectives of the CAPART are:-

- To encourage, promote and assist voluntary action for the implementation of projects.
- To Strengthe ad promote voluntary efforts in rural development with focus on injecting new technological inputs.
- To act as a catalyst for the development of technology appropriate for rural areas.

National Bank For Agriculture And Rural Development (Nabard)

NABARD is set up as a apex development Bank with a mandate for facilitating credit flow for promotion and development of agriculture, small-scale industries, cottage and village industries, handicrafts and other rural crafts. It also supports all other allied economic activities in rural areas to promote integrated and sustainable rural development.

Mahatma gandhi national rural employment guarantee act (mnrega).

The national rural employment Guarantee Act 2005 is also known as NREGA guarantees 100 days of employment in a financial year to any rural household whose adult members are willing to do unskilled manual work. This also serve the

objective of generating productive assets and skills which ultimately have a role in boosting the rural economy, empowering rural woman, protecting the environment, reducing rural urban migration. The Scheme is own facing rampat corruption as cases of underpayment of wages have been received by the government from all over the country. The corruption can be alleviated by including Biometric ATMs to transfer the cash directly into the accounts of the people.

II. CONCLUSION

Rural development is the major concern for the overall economic development of the country. Various Governmental organizations as well as the NGO's are working in this area of concerned. The Countries overall development is not possible if this major workforce is not developed. We have discussed various scheme launched by Government of India. This area should be focussed because the problems related to the necessary basic amenities still persists in the area because of the corruption.

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*IMPACT OF MGNREGA ON THE CONSUMPTION EXPENDITURE PATTERN OF RURAL HOUSEHOLDS: A STUDY OF ALLAHABAD DISTRICT**

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Abstract

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a demand driven and self-targeting scheme that aims to eradicate poverty and generate employment in the rural areas. Consumption expenditure is a better measurement than income for impact assessment of poverty alleviation. Monthly per capita expenditure can be used as a proxy indicator to measure the impact of the scheme on poverty levels of a household. This paper evaluates the impact of scheme on consumption expenditure pattern of beneficiaries as compared to their counterparts from similar financial background. In particular, the study analyses effect of the scheme on various components of consumption expenditure function of rural households. The study is based on primary data collected from Allahabad district of Uttar Pradesh. Using simple linear regression analysis, it found that the food expenditure was increased by 20 percent and the non-food expenditure by 7 percent, as consequence of scheme participation. The components of consumption expenditure, where we noticed a significant change were cereal and pulses expenditure, among food expenditure groups; and education, durable and medical expenditures, as non-food items.

keywords: MGNREGA, Allahabad, Consumption expenditure

INTRODUCTION

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), implemented in 2006, is a demand driven and self-targeting scheme that aims to eradicate poverty and generate employment in the rural areas. Reducing rural poverty is one of the main objectives of MGNREGA. The direct mechanism behind poverty reduction is through generating employment and income in rural areas. However, there are several hypothesized indirect mechanisms for poverty eradication; such as, by inducing gender-equitable minimum wage on private employers by boosting labour demand at the minimum wage, by investing in productivity-enhancing public goods, among other pathways (Liu & Barrett, 2012).

Studies show that MGNREGA has alleviated poverty in rural areas by generating employment and additional income for the poor (Banerjee and Saha 2010; Dreze and Khera 2011; Kumar and Murthi 2011; Jha eta al 2011; Ahuja et al 2011; Ravi and Engler 2013; Kumar and Joshi 2013; Desai et al 2015). However, most of the

studies were either drawing a macro picture using a national level dataset or present regional picture with micro studies of developed and better performers than rest of the regions regarding MGNREGA functioning. The state of Uttar Pradesh (UP) has been the poorer performer considering MGNREGA performance (Narayan 2008; Dreze and Khera 2011; Dutt et al 2012; Narayan and Das 2014). Women participation, average number of person days generated, awareness level, among other indicators, indicate that UP is one of the poor performers while very few of the studies attempt to analyse the impact MGNREGA has made on the rural households in UP. In UP, 47,935 lakh persons or more than 30 percent of rural population lives Below Poverty Line (BPL) (Planning Commission, GoI 2012). Allahabad, the most populous district of UP, has 75.3 percent of rural population.

This paper attempts to evaluate impact of MGNREGA on household expenditure pattern by comparing the expenditures of scheme beneficiaries and non-beneficiaries of district Allahabad of UP. In this study, we analyse component-wise difference in the consumption expenditure to understand the changes as a consequence of scheme participation. This paper is organised in the following manner. The next section after introduction describes the data. Section three discusses empirical framework of study including the econometric setting and variables. Section four gives results and discussion and the last section concludes the paper.

Data

Primary data used in this study is based on a household survey of Allahabad district of Uttar Pradesh collected during September and October, 2016. Overall eight villages were surveyed and 40 respondents; 30 MGNREGA beneficiaries and 10 non-beneficiaries, were selected from each village. So, the beneficiary sample size was 240 households and for non-beneficiary sample size was 80 households. The overall sample size was 320 households. The MGNREGA beneficiaries were selected on the basis of 'Systematic Random Sampling' method, by the scheme participants' list provided by the Gram Pradhan of respective villages. Due representation of female respondents was taken care of while selecting the sample. The non-beneficiaries were selected by 'Snowball Sampling' method, that is, the selection of non-beneficiaries was made by suggestion of beneficiaries. The sample of non-beneficiaries was chosen such that their socio-economic characteristics were similar to that of beneficiaries' sample. The surveyed beneficiaries were asked about the individuals who have been looking for work under MGNREGA and could not manage to get it, or the individuals with similar occupations, in their neighbourhood. It was crucial for our sample selection because a socially and financially comparable group of non-beneficiaries was required to make a reasonable analysis for impact assessment of the scheme.

Empirical framework

To analyse the impact of MGNREGA on consumption expenditure pattern, the study compares the consumption expenditure pattern of beneficiary and non-beneficiary households. Linear regression estimation is used in the study to estimate the difference in overall consumption expenditure, food and non-food expenditures as well as major component-wise breakup of food and non-food expenditures.

The Model

Multiple Linear Regression analysis is used in the study to estimate differences in the food and non-food expenditure between beneficiary and

non-beneficiary households. The estimated model is as follows.

$$ln(Y) = \beta_0 + \beta_1 MGNREGA\,beneficiary + \beta_2 Occupation + \beta_3\, ln(Income) + \beta_4 Household\,size + \beta'_5 X' + u$$

In the above equation, Y is outcome variable. The regressions are estimated separately for MPCE, total monthly food and non-food expenditure, and components of food and non-food expenditures as outcome variables. Dummy for scheme participation, i.e. variable MGNREGA beneficiary, is the focal independent variable. Other independent variables are household level controls and village dummies. The household level controls are main occupation, total income, household size, and X' represents number of working members in family, caste, livestock and land ownership.

Variables

Dependent and independent variables used in the analysis are briefly described below.

Dependent variables

MPCE

Monthly per capita expenditure (MPCE) is a continuous variable. It is estimated on the basis on Mixed Reference Period.

Food expenditure

It is a continuous variable. It is the sum of monthly per capita expenditure incurred on cereals, pulses and other food items of a household.

Cereal and pulses expenditure

It is also a continuous variable. It is the value of household Expenditure incurred on cereals and pulses.

Other food expenditure

A continuous variable; the sum of expenditure on all food items other than cereals and pulses. It includes expenditure on meat/fish, vegetables, sweeteners, edible oil and milk.

Non-food expenditure

It is the sum of all per capita non-food expenditures of a household, namely, expenditure on fuel, phone, transportation, intoxicant, clothing, footwear, medical and education. It is also a continuous variable.

Medical expenditure

Continuous variable; per capita monthly household expenditure incurred on medical services and medicines is considered in this variable.

Education expenditure

It is obtained by dividing the monthly education expenditure by the number of children in the household. So, it gives per child education expenditure. It is a continuous variable.

Durables expenditure

It is monthly per capita household expenditure incurred on durable goods. It is also a continuous variable.

Clothing bedding expenditure

It is a continuous variable measuring monthly per capita household expenditure on clothing and bedding related items.

Independent Variables

Occupation

It is a categorical variable ranging from 1 to 3. 1 is self-employed, 2 represents unskilled labour work and 3 stands for skilled/semi-skilled work.

Household total income

A continuous variable; it is an estimate of household total income from all sources.

Household size

It is a continuous variable showing the total number of persons in the household. It ranges from 1 to 15.

Number of working members

This variable gives the number of working members in the household and the values ranges from 1 to 5. It is also a continuous variable.

Caste

It is a categorical variable with three values; 1, 2 and 3, representing General, Scheduled Caste (SC) and Other Backward Caste (OBC) respectively.

Livestock ownership

This is a dummy variable that takes value 1 if the household owns any livestock and 0 otherwise.

Land ownership

It is also a dummy variable taking value 1 if the household owns an agricultural land and 0 otherwise.

Village dummies

Controlling for village level variations, village level dummies are included in the regression model.

Results and Discussion

Impact on consumption expenditure pattern

Table 1: Estimates of Model 1

	(1)	(2)	(3)
Independent Variables	Log of MPCE	Log of Food exp	Log of Non food exp
MGNREGA beneficiary	0.148*** (0.0227)	0.183*** (0.0172)	0.0701* (0.0410)
Coefficients of "MGNREGA beneficiary" in percentages^	**15.95**	**20.08**	**7.26**
Occupation (Base- Self employed)			
Agricultural/Non agri. wage labour	-0.0304 (0.0425)	-0.0178 (0.0259)	-0.0334 (0.0793)
Skilled/Semi skilled work	0.301*** (0.0704)	0.172*** (0.0449)	0.519*** (0.132)
Log of household total income	0.0194 (0.0158)	0.0271** (0.0123)	0.0101 (0.0285)
Household size	-0.0518*** (0.00520)	-0.0265*** (0.00378)	-0.0957*** (0.00957)
Number of working members	0.0234 (0.0174)	-0.00350 (0.0129)	0.0644** (0.0311)
Caste (Base- General)			
Scheduled caste	0.0195 (0.0361)	0.0260 (0.0364)	-0.00644 (0.0500)
Other Backward Caste	0.00734 (0.0365)	0.00525 (0.0379)	0.00163 (0.0520)
Livestock ownership	0.0293 (0.0251)	0.0325 (0.0199)	0.0288 (0.0476)
Land ownership	0.0638*** (0.0225)	0.0236 (0.0158)	0.126*** (0.0413)
Village dummies	Yes	Yes	Yes
Constant	6.577*** (0.166)	5.982*** (0.138)	5.732*** (0.294)
Observations	320	320	320
R-squared	0.619	0.674	0.502
Mean VIF	2.21	2.21	2.21

Source: Author's estimations with survey data

Note: Robust standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1, ^ Following Halvorsen & Palmquist (1980) for interpretation of coefficients of dummy variables in semi-logarithmic models.

Table 1 depicts a significant difference in the MPCE, food and non-food expenditure of beneficiaries and non-beneficiaries. Coefficients of variable MGNREGA beneficiary in percentages show that MPCE of scheme beneficiary households are approximately 16 percent higher than that of non-beneficiary households. Also, the food and non-food expenditure of beneficiary households are 20 and 7 percent higher than the non-beneficiary households, respectively. In absolute terms, the MPCE of beneficiary households are approximately Rs. 101 higher than that of non-beneficiaries; out of which food expenditure constitutes Rs. 79 and non-food expenditure is Rs. 22 higher for beneficiaries. It indicates that the scheme has a larger impact on the food expenditure of the beneficiary households. It is also reasonable because studies found that with increase in income for the households in the lower consumption quintiles; the food expenditure is most likely to increase compared to the non-food expenditures. For our sample of resource poor households with considerably higher expenditure on food items, these results are compatible.

Figure 1: *CDF plots of Food and Non-food expenditure by scheme participation*

Figure 1(a)

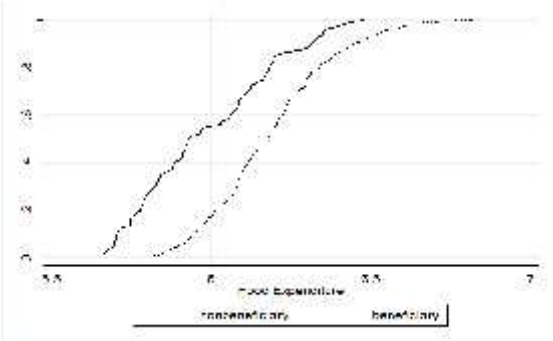
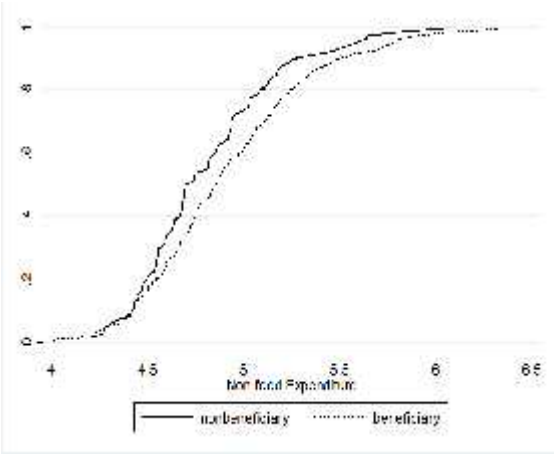


Figure 1(b)



Source: Author's estimations with survey data

The Cumulative Distribution Frequency (CDF) plots of food and non-food expenditure of MGNREGA beneficiary and non-beneficiary households in figure 1 make the point visibly clear. Difference in the food expenditure between the beneficiaries and non-beneficiaries is higher than that of non-food expenditure. It implicates that the additional income generated by the scheme has helped to increase the MPCE and has mainly raised the food expenditure of beneficiary households.

Coefficients for occupation is suggesting that compared to self-employed, the per capita expenditure of agricultural/non-agricultural wage labourers is less while that of skilled/semi-skilled workers is significantly high. The expenditure of skilled/semi-skilled workers are higher than other occupations because of higher wages and consequently higher income levels. In this hierarchy, households with skilled/semi-skilled work as main occupation is placed at first place second are self-employed households and the lowest are the agricultural/non-agricultural labourers. On an average, one percent increase in the household income increases the MPCE and non-food expenditure by approximately 0.02 and 0.01 percent respectively. This elasticity is slightly higher in case of household food expenditure, as an

increase in income raises the food expenditure by 0.03 percent. There is a negative relationship between household size and monthly food, non-food and total expenditures. It means that as the household size increase, the per capita expenditure decreases. The coefficients for number of working members in the household take positive value except for food expenditures; but are not statistically significant here. In the present case, the expenditure of SCs and OBCs is found to be higher as compared to general caste. This is because the individuals from general caste do not prefer to participate in the MGNREGA work as we found in our group discussions and interviews with the Gram Pradhan and locals of villages surveyed. It is found that unless the individuals belonging to general caste are left with no other option; they do not take up wage work like MGNREGA work. The coefficients for land and livestock ownership are positive indicating that household with ownership has got higher level of expenditures, especially for land ownership, as the coefficients are significant in this case.

Table 2: Component-wise breakup of Food expenditure

	(1)	**(2)**	**(3)**
Independent Variables	Log of Cereal and pulse exp	Log of Other food exp	Per capita cereal consumption (kg)
MGNREGA beneficiary	0.155***	0.248***	1.279***
	(0.0152)	(0.0393)	(0.127)
Coefficients of "MGNREGA beneficiary" in percentages^	16.77	28.14	
Occupation (Base- Self employed)			
Agricultural/Non agri. wage labour	-0.0150	-0.0300	-0.0498
	(0.0212)	(0.0592)	(0.199)
Skilled/Semi skilled work	0.0842**	0.270***	0.349
	(0.0339)	(0.0890)	(0.266)
Household total income	0.000031	0.0684**	-0.00396
	(0.0110)	(0.0275)	(0.0918)
Household size	-0.00279	-0.0554***	-0.0260
	(0.00346)	(0.00828)	(0.0314)
Number of working members	0.00629	-0.0111	0.0255
	(0.0117)	(0.0266)	(0.109)
Caste (Base- General)			
Scheduled caste	0.0133	0.0706	-0.0200
	(0.0242)	(0.0766)	(0.256)
Other Backward Caste	0.00185	0.0281	-0.0703
	(0.0249)	(0.0810)	(0.259)
Livestock ownership	0.0339*	0.0581	0.349**
	(0.0184)	(0.0444)	(0.156)
Land ownership	0.0430***	-0.00395	0.450***
	(0.0145)	(0.0346)	(0.125)
Village dummies	Yes	Yes	Yes
Constant	5.389***	4.966***	8.726***
	(0.127)	(0.291)	(1.070)
Observations	320	320	320
R-squared	0.376	0.718	0.379
Mean VIF	2.21	2.21	2.21

Source: Author's estimations with survey data

Note: Robust standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1, ^

Following Halvorsen & Palmquist (1980) for interpretation of coefficients of dummy variables in semi-logarithmic models.

Table 2 reports the regression estimates for breakup of food expenditure under two broad categories, namely, cereal and pulses expenditure, and all other food expenses. It shows that the expenditure of scheme beneficiaries on cereal and pulses is 17 percent higher than the non-beneficiaries, and other food expenses are 28 percent higher for beneficiaries. In absolute terms, the cereal and pulses expenditure is, on an average, approximately Rs. 41 more for beneficiaries than non-beneficiaries while the expenditure on other food expenses is Rs. 37 more for the beneficiaries. Also, the monthly per capita cereal and pulses consumption, taken together, of beneficiary households is found to be approximately 1.3 kilograms higher than that of non-beneficiaries. An increase in MPCE is associated with increase in the per capita cereal consumption among households (Oldiges, 2012).

Figure 2: Cumulative Distribution Function plots of Components of food expenditure

Figure2(a)

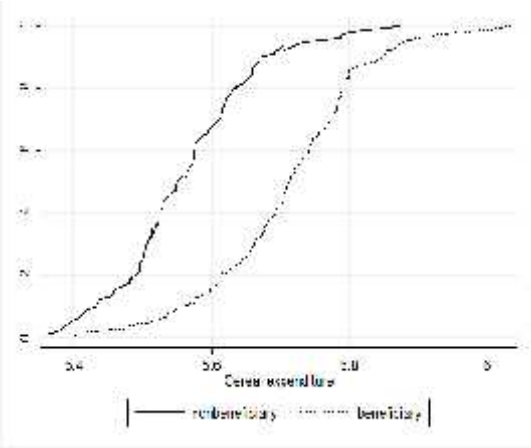
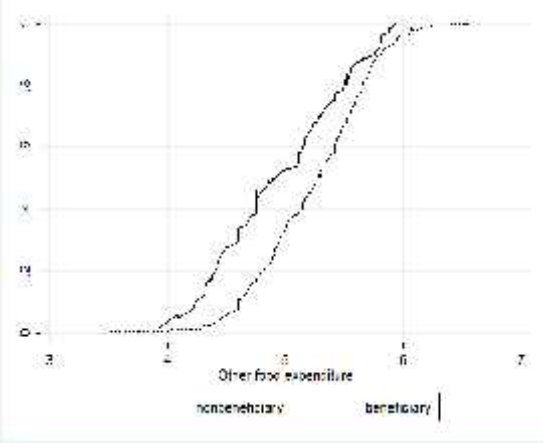


Figure 2(b)



Source: Author's estimations with survey data

The figures 2(a) and 2(b) show the CDF plots of cereal and pulses expenditure as well as other food expenditure respectively, for MGNREGA beneficiaries and non-beneficiaries. It is clear from the figures that the scheme has increased the cereal and pulses expenditure by a larger quantum than other food expenditure. This is how the consumption expenditure pattern of households in the lower quintiles changes if their income level increases.

Like the estimates in table 1, in table 2 also, the coefficient for variable occupation is indicating that the expenditure of households having skilled/semi-skilled work as main income source is the highest among other occupations considered in the study. Although not significant, the household income has got a negative coefficient for per capita cereal consumption suggesting that any further increase in income will not induce cereal consumption of households. However, one percent increase in household income further increases the other food expenditure by 0.07 percent. The literature on consumption expenditure pattern also suggest that after a threshold, increase in income do not increases cereal expenditure, rather it paves the way for diet diversity (Dyson and Hanchate 2000; Kumar et al 2007; Mittal 2007; Rao 2000). It simply means that after a level,

households tend to spend more on other more nutritious food items, such as milk and milk products etc, instead of cereal consumption.

Table 3: Component-wise breakup of Non-food expenditure

	(1)	**(2)**	**(3)**	**(4)**
Independent Variables	Log of Medical exp	Log of Education exp	Log of Durables exp	Log of Clothing and bedding exp
MGNREGA beneficiary	0.340***	0.297*	0.228***	0.0283
	(0.0873)	(0.170)	(0.0633)	(0.0185)
Coefficients of "MGNREGA beneficiary" in percentages^	40.49	34.58	25.61	2.87
Occupation (Base- Self employed)				
Agricultural/Non agri. wage labour	-0.0755	-0.0874	-0.0416	0.00302
	(0.157)	(0.165)	(0.120)	(0.0340)
Skilled/Semi skilled work	0.0266	0.384	0.0350	0.0749
	(0.181)	(0.235)	(0.158)	(0.0457)
Household total income	-0.0629	0.0540	0.00137	0.00167
	(0.0628)	(0.0843)	(0.0404)	(0.0132)
Household size	-0.115***	-0.0604**	-0.107***	-0.157***
	(0.0230)	(0.0256)	(0.0167)	(0.00625)
Number of working members	0.102	0.0366	0.0572	0.00641
	(0.0747)	(0.0886)	(0.0512)	(0.0134)
Caste (Base- General)				
Scheduled caste	0.00606	0.00606	-0.0167	0.00314
	(0.153)	(0.153)	(0.136)	(0.0257)
Other Backward Caste	-0.0679	-0.0679	0.116	0.00589
	(0.166)	(0.166)	(0.144)	(0.0262)
Livestock ownership	0.0473	0.0473	-0.0426	0.0473
	(0.122)	(0.122)	(0.0744)	(0.122)
Land ownership	0.0857	0.0857	0.108*	0.0857
	(0.0917)	(0.0917)	(0.0647)	(0.0917)
Village dummies	Yes	Yes	Yes	Yes
Constant	3.927***	2.882***	3.847***	3.835***
	(0.726)	(0.876)	(0.434)	(0.160)
Observations	299	138	262	296
R-squared	0.367	0.600	0.306	0.902
Mean VIF	2.19	2.45	2.26	2.21

Source: Author's estimations with survey data

Note: Robust standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1, ^ Following Halvorsen & Palmquist (1980) for interpretation of coefficients of dummy variables in semi-logarithmic models.

Table 3 gives the estimates of our model with dependent variables as monthly per capita medical, education and durable expenditures. The coefficients are indicating that the expenditure of beneficiaries on medical, education and durables are 40, 35 and 26 percent higher than the non-beneficiaries. Per capita household expenditure on clothing and bedding is not found to be much affected because of MGNREGA participation, as the coefficient shows a small difference of 3 percent from that of non-beneficiaries that too is statistically not significant. The absolute figures make the difference clearer; as it found that the

beneficiaries have got higher monthly expenditure on medical by approximately Rs. 8, on education by Rs. 19 and on durables by Rs. 11. Thus, the largest impact of the scheme is found on education expenditure followed by durables expenditure and medical expenditure of beneficiary households.

Figure 3: *Cumulative Distribution Function plots of Components of Non-food expenditure*

Figure3(a)

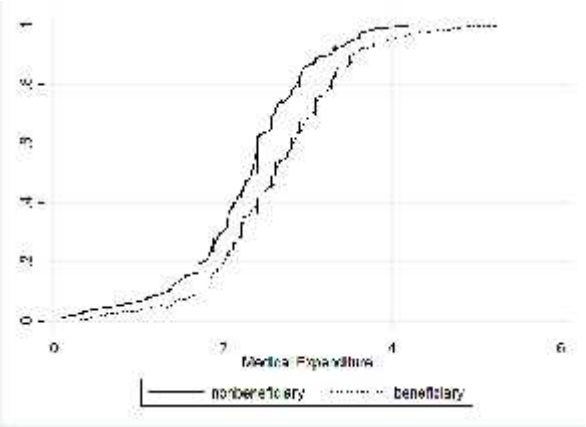


Figure3(b)

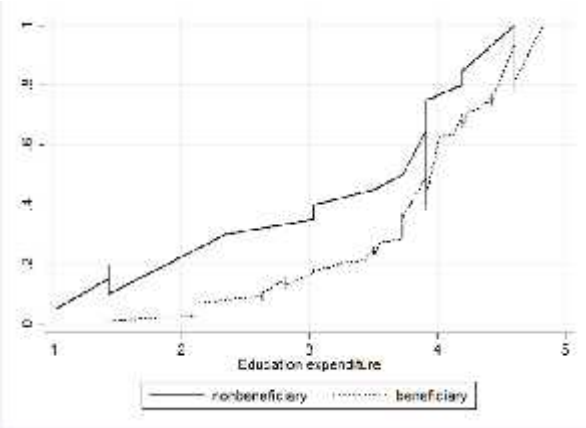


Figure3(c)

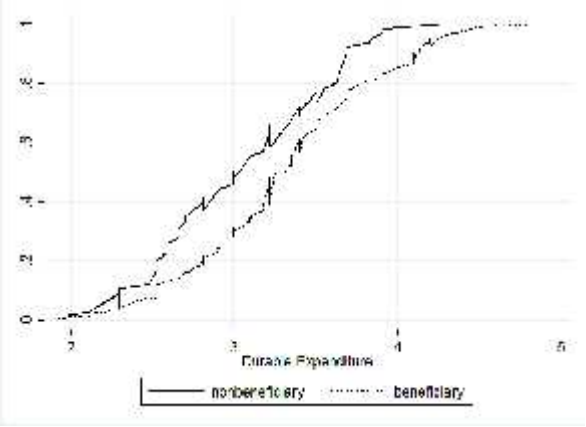
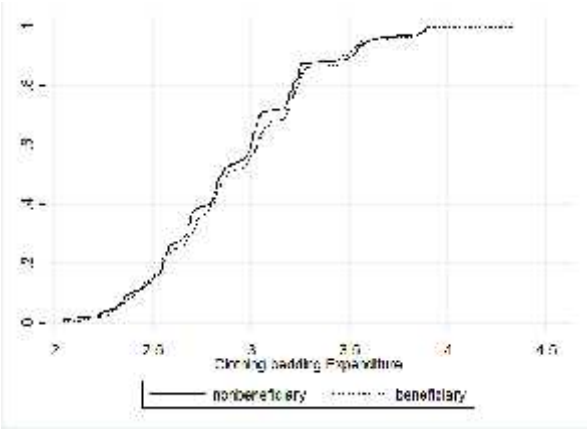


Figure 3(d)



Source: Author's estimations with survey data

Note: There are breaks in the CDF plots because of some households reported no expenditure on the respective consumption component.

Figure 3(b) shows a larger difference between the beneficiaries and non-beneficiaries regarding education expenditure and comparatively smaller difference for medical and durable expenditures. Thus, among the components of non-food expenditure, the scheme has found to increase the monthly per child education and durable expenditure mainly. However, it has induced to some extent the expenditure on medical also but the effect is smaller. The impact of the scheme is negligible in case of monthly per capita expenditure on clothing and bedding.

Concluding remarks

In a nutshell, the study has found that participation in MGNREGA work has increased the income and consumption expenditure both, of rural households. On an average the household income from MGNREGA constituted around 16.33 percent of total annual income, i.e. income generated in the form of MGNREGA wages has raised the household income by approximately 16 percent. This increase in income has consequently helped the households to have increased consumption expenditure. There was a larger

change in food expenditure than in the non-food expenditures. The food expenditure was increased by 20 percent and the non-food expenditure by 7 percent. The components of consumption expenditure, where we noticed a significant change were cereal and pulses expenditure, among food expenditure groups; and education, durable and medical expenditures, as non-food items. The expenditure of beneficiary households is found to be higher by Rs 41 on cereal and pulses, and by Rs 37 on other food items including milk and vegetables. Among the non-food expenditures education was reportedly the most affected expenditure followed by durable and medical expenses, as the per child education expenditure of beneficiary households was Rs 19 more than non-beneficiaries, Rs 11 on durables and Rs. 8 for medical expenditures. Thus, the scheme is extremely important to the resource poor rural households, who could avoid food insecurity with the help of wages received under the scheme as well as they were able to improve their standard of living to some extent.

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WOMEN CONTRIBUTION IN 'MAKE IN INDIA PROGRAMME' WITH SPECIAL REFERENCE TO BOUTIQUE ENTREPRENEURSHIP FOR ALLAHABAD DIVISION

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Abstract

The Make in India and Startup India campaigns launched by the government this year have also fuelled the growth of start-ups in the country, and the interesting fact is that many women who have turned entrepreneurs are riding this momentum. Many entrepreneurs, especially women who have started their ventures from home, have benefitted from how the digital has revolutionized business and work. Social media is becoming a go-to tool for these women entrepreneurs who have found it to be a support system for their marketing strategy.

Keywords: Make in India programme, Women Entrepreneurs, Boutique, and Allahabad

I. INTRODUCTION

Make in India is an initiative launched by Prime Minister Narendra Modi on 25 September 2014 to encourage national, as well as multi-national companies to manufacture their products in India. The major objective behind the initiative is to focus on job creation and skill enhancement in 25 sectors of the economy. The initiative also aims at high quality standards and minimizing the impact on the environment. The initiative hopes to attract capital and technological investment in India. Make in India focuses on the following twenty-five sectors of the economy: Automobiles, Automobile components, Aviation, Biotechnology, Chemicals, Construction, Defense manufacturing, Electrical machinery, Electronic systems, Food processing, Information technology and business process management, Leather, Media and entertainment, Mining, Oil and gas, Pharmaceuticals, Ports and shipping, Railways, Renewable energy, Roads and highways, Space and astronomy, Textiles and garments, Thermal power, Tourism and hospitality, Wellness.

The Make in India and Startup India campaigns launched by the government this year have also fuelled the growth of start-ups in the country, and the interesting fact is that many women who have turned entrepreneurs are riding this momentum. Many entrepreneurs, especially women who have started their ventures from home, have benefitted from how the digital has revolutionized business and work. Social media is becoming a go-to tool for these women entrepreneurs who have found it to be a support system for their marketing strategy.

Making waves, Prime Minister Narendra Modi's manufacturing dreams for India have a vision to put the country in the big league. Modi's Make in India campaign is a bold call to make the nation a manufacturing hub. Modi's focus has been on getting more multinational corporations in the market through increased foreign direct investment. Two highlighted industries in the Make in India campaign—garment and food processing—are popular among women entrepreneurs. A significant share of women's entrepreneurship takes place in garment manufacturing, with nearly half of all women-owned enterprises in this sector. With another 10% of women-owned enterprises in food processing, there is significant scope to boost women's entrepreneurship. The status of women in the Indian society has undergone a drastic change in the past few decades. From being a mere housewife to working as a dynamic multitasking individual, women in India have been able to successfully carve out a niche for themselves and leave behind a mark in various spheres of life, including in professions that are male-dominated. Women are now playing a crucial role in the growth of the economy and have made a substantial impact and achieved success across all sectors both within the country and overseas.

Women Entrepreneurs may be defined as a women or group of women who initiate, organize and run business enterprises**.** The Government of India has defined women enterprises as an industrial unit, where one or more women Entrepreneurs have not less than 51 per cent financial holding. **A boutique** is "a small store that sells stylish clothing, jewelry, or other usually expensive things". Researchers belong to Allahabad City so they consider Allahabad division in their study. The Allahabad Division includes the districts of Fatehpur, Pratapgarh and Allahabad, with the western Allahabad District becoming part of the new Kaushambi district.

Present Status of Women Entrepreneurs in India as well as Globally

Make in India program is related to drastic change in quality of economical work through skill enhancement and job creation that is related to workforce either they are men or women. Table-1 shows that the female labor force participation rate (from 1990 to 2016) has throughout increasing rate in developed countries like Germany and UK and in under developed countries like Afghanistan and Pakistan while decreasing trend are found in Bangladesh that is an under developed country. FLFP rate is near about constant in Myanmar and Nepal that is also under developed countries. In 2016, Nepal (79.69) has highest rate of FLFP followed by Myanmar (74.92) and China (63.35) respectively. India (26.91) has very low rate of FLFP. Two lowest countries Afghanistan (19.19) and Pakistan (24.57) are also under developed countries.

Table-1 : female labor force participation rate

Types Of Contries	Countries 01-06-17	1990	1995	2000	2005	2010	2011	2012	2013	2014	2015	2016
Developed Countries	Canada	57.91	56.82	58.66	60.86	61.84	61.65	61.59	61.60	61.10	60.97	60.85
	Germany	43.42	47.83	49.41	50.55	52.76	53.61	53.66	54.25	54.50	54.53	54.53
	France	46.27	47.67	48.44	50.00	50.87	50.81	51.00	50.93	50.91	50.68	50.49
	United Kingdom	52.56	52.27	54.02	54.93	55.76	55.75	55.97	56.60	56.88	56.92	56.95
	Japan	50.10	50.03	49.28	48.42	49.40	48.17	48.16	48.92	49.34	49.12	48.98
	United States	56.35	57.84	59.06	58.29	57.58	56.97	56.75	56.32	56.12	56.01	55.87
BRICS	Brazil	44.74	54.45	55.08	59.08	57.58	56.13	56.14	55.88	56.45	56.31	56.18

Countries	Russian Federation	59.51	52.65	54.10	56.20	56.49	56.92	56.97	56.70	56.65	56.64	56.51
	India	34.82	35.41	33.82	36.78	28.58	27.69	26.83	26.80	26.69	26.80	26.91
	China	73.49	72.78	71.24	66.90	63.72	63.74	63.76	63.78	63.73	63.58	63.35
	South Africa	41.17	45.44	49.51	46.66	43.78	44.28	44.56	45.92	46.06	46.22	46.31
Neighboring Countries	Afghanistan	16.44	15.85	15.04	16.42	16.53	16.95	17.51	18.18	18.91	19.05	19.19
	Bangladesh	61.93	56.31	54.24	48.12	42.00	42.17	42.37	42.64	43.05	43.13	43.19
	Bhutan	50.27	47.49	53.28	65.17	63.81	62.23	63.44	58.27	58.31	58.71	59.09
	Sri Lanka	45.50	36.32	37.29	34.40	34.58	34.40	32.89	33.57	30.14	30.23	30.31
	Maldives	20.22	28.18	37.46	50.36	55.17	55.63	56.09	56.54	56.96	57.29	57.57
	Myanmar	73.42	73.75	74.26	75.44	75.75	75.67	75.58	75.47	75.34	75.13	74.92
	Nepal	79.21	82.75	81.46	80.40	79.80	79.78	79.75	79.71	79.66	79.66	79.69
	Pakistan	13.44	12.50	16.05	19.32	23.85	24.17	24.11	24.06	24.06	24.31	24.57

Source: World Development Report, 2016

"Entrepreneurs" or ladies, who are doing phenomenal odd jobs from the domains of their homes, are the latest to attract attention in the world of business in India. Table-2 shows the female participation rate of entrepreneurs in the world. We can see that there are only 34.3% females engage as an entrepreneurship in the world. India has very poor condition, means only 10.7% females are engage in the business.

Table-2 : female participation rate of entrepreneurs

S. No.	Economy	Percent of firms with female participation in ownership	Percent of firms with a female top manager
1	All Countries 2	34.3	18.6
2	Afghanistan (2014)	2.2	4.7
3	Bangladesh (2013)	12.7	4.8
4	Bhutan (2015)	43.3	26.3
5	Brazil (2009)	50.2	19.4
6	China (2012)	64.2	17.5
7	Germany (2005)	20.3	n.a.
8	Ghana (2013)	31.6	14.9
9	India (2014)	10.7	8.9
10	Myanmar (2014)	27.3	29.5
11	Nepal (2013)	21.8	17.2
12	Pakistan (2013)	11.8	6
13	Russian Federation (2012)	28.5	20.1
14	South Africa (2007)	22.6	n.a.
15	Sri Lanka (2011)	26.1	8.8

Source: world development report, 2016

II. OBJECTIVES

The main objectives of this study are as follows:-

1. To focus the major women enterprises that are running in Allahabad Division.
2. To evaluate how much contribution of women's boutique enterprises to make in India program in Allahabad Division.
3. To highlight the scenario of women's Boutique enterprises like Demographic, Skill Enhancement and Economic factors in Allahabad Division.
4. To find out the challenges that faces by the Women entrepreneurs for making in India program.
5. To predict opportunities for women entrepreneurship that give speedy growth to the Indian Economy as make in India program.

This study is based on secondary data that is collected from the **Word Development Report**

2016. This paper is also prepared on the basis of a primary survey of Allahabad division by using multistage proportionate random sampling technique. After choosing Allahabad Division purposively in the first stage, the universe data of women enterprises has been made on the basis of information gathered from Zila udhyog Kendra of district of Allahabad Division namely Allahabad District, Fatehpur District, Pratapgarh District and Kaushambi District. Then the researcher made use of personal interview method for collecting sampling information for the selecting respondent. The size of universe is 800 and the size of sample is 240 i.e. the 30% of universe.

Profile of Women Enterprises Especially Boutique Enterprises of Allahabad Division

In Allahabad Division Boutique has the first rank and Beauty Parlor is on second rank. Third rank belongs to coaching while Food Product has fourth rank in Allahabad Division.

Table-3: women entrepreneurs/enterprises in allahabad division

ENTERPRISES	ALLAHABAD DIVISION	
	COUNT	RANK
Boutique	81	I
Beauty parlor	72	II
Jewelers	4	
Food products (bakery/papad)	15	IV
Printing/photostat	8	
Repairing sewing machine	10	
Atta/masala mill	9	
Oil preparing	8	
Allied milk products	14	
Coaching	19	III
Total	240	

Researcher analyses Boutique enterprises under three main heads- Demographic, Skill Enhancement and Economical Factors.

Demographic factors

Chart 1-6 shows the clear pictures of those women who are running boutique enterprises in Allahabad Division. They are 36% unmarried women followed by 45% married

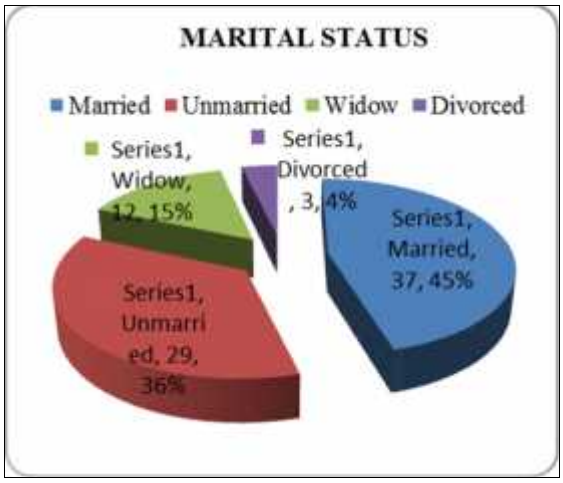


Chart-1: marital statu



chart-2: academic qualification

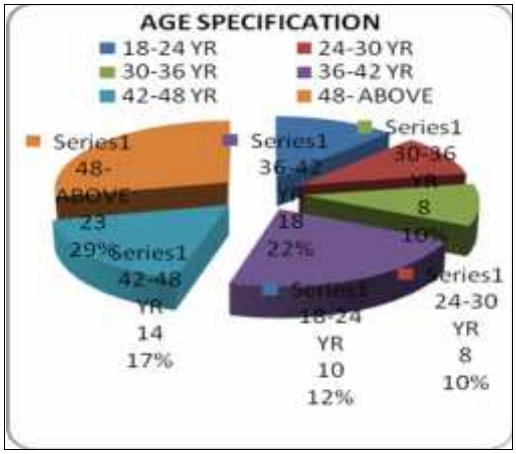


Chart-3: age specification

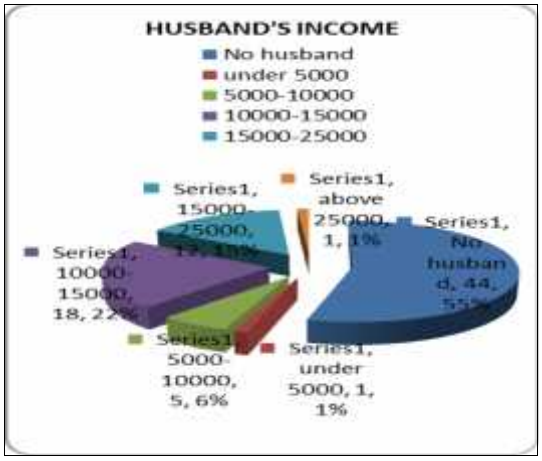


chart- 4: husband monthly income structure

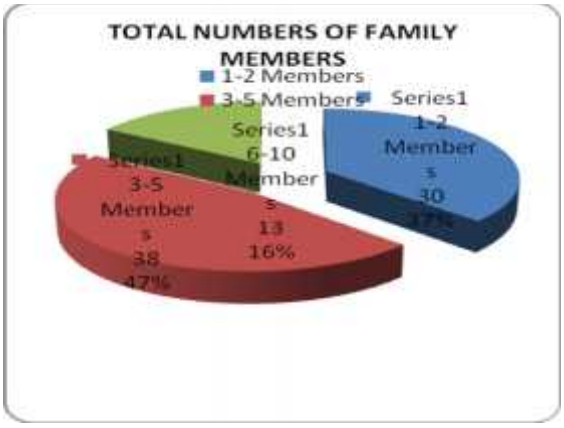


Chart-5: total number of family members.

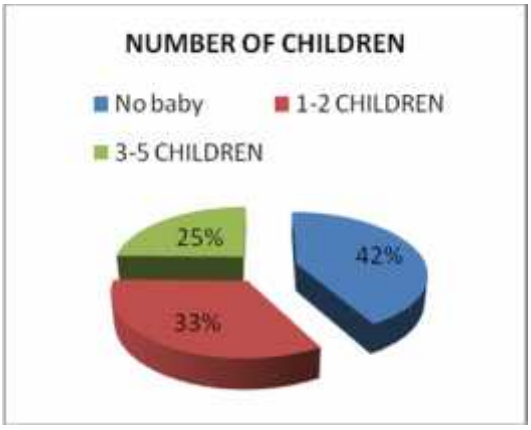


chart-6: number of children

women (Chart-1). They are 48% graduate (Chart-2). They are mostly 48 and above ageing women (Chart-3). Her husband modal income group comes in 10000-15000 (Chart-4). They are having 3-5 family members' (Chart-5) means belonging to nuclear families having 1-2 children (Chart-6).Generally in this age group, women search their identity that lost in the routine work or fulfilling responsibility of household job**.** Now it enhance their family income too because normally family of women of this age group have the school/college going children which demand additional expenditure, demonstration effects or career planning children drives additional demand of money and income for family survival and maintenance. Therefore they focus to open Boutiques enterprises for supplementing the income of their families and maintaining the enhance expenditure of their families. It diverts them psychologically and they also come to the society that gives them a new identity in the open world.

Skill Enhancement Factors

Chart 7-14 throws the light on skill enhancement techniques that is related to women who are running boutique enterprises in Allahabad Division. 44% women starts business on the self motivation because they have personal interest to be a career women (37%) and also wants to diversion from close world to open world where they feel themselves. In Allahabad Division 62% women try to acquire up-to-date knowledge of their business from related organizations (33%). They (62%) participate trade exhibition like Shilp Mela too. They have power to take decision about the project for their enterprises (54%) but mostly they

do not like to attend any skill development programme (93%) because they think that it is not useful for them (44%) so they are not interested to attend it in the future (72%). It makes a clear that they are mostly semi skilled/unskilled to manage and maintain their business. Therefore it can be said that women entrepreneurs of Allahabad Division have not specialized skilled. They are either semi skill or unskilled. On the other hand, naturally 36-42 age groups of women entrepreneurs create deceases and sickness problem in routine sexo-cycles/periods which forces them to maintain their health and creating the pressure of expenditure. On the other hand is not achieving training during that period. Therefore skill development factors or skill promotion is not observable in order that skill promotion or semi skilled or unskilled may be transformed into skill entrepreneurs. Some institutions must lead and promote in these areas which will convert unskilled/semi skilled to skilled entrepreneurs and thus we successful in promoting their income in future. Therefore Modi government Skill Development Program through institutional set up will bring positive fruits in enhancing level of income of the entrepreneurs and thus creating an environment of promoting job opportunity in the area concern to the women.

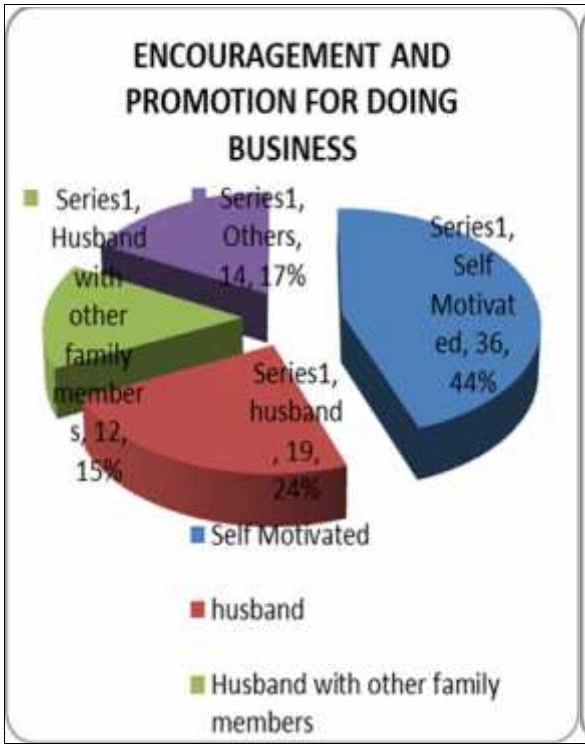


Chart-7: encouragement and Promotion for doing business

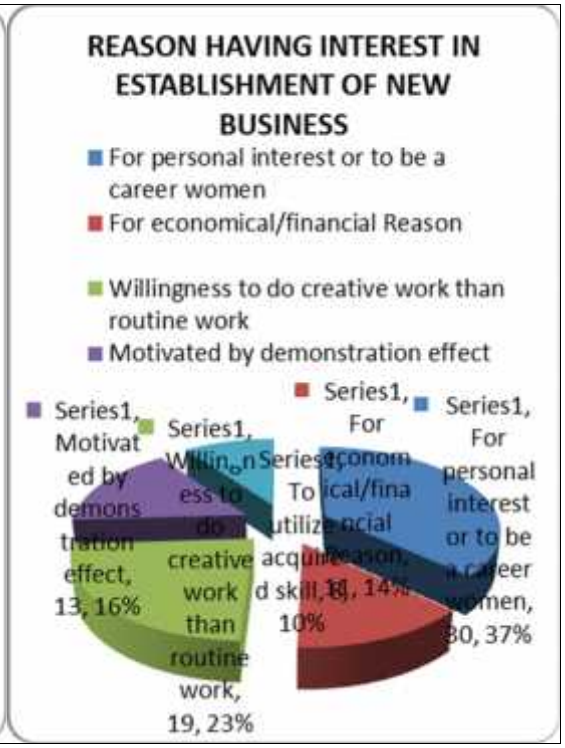
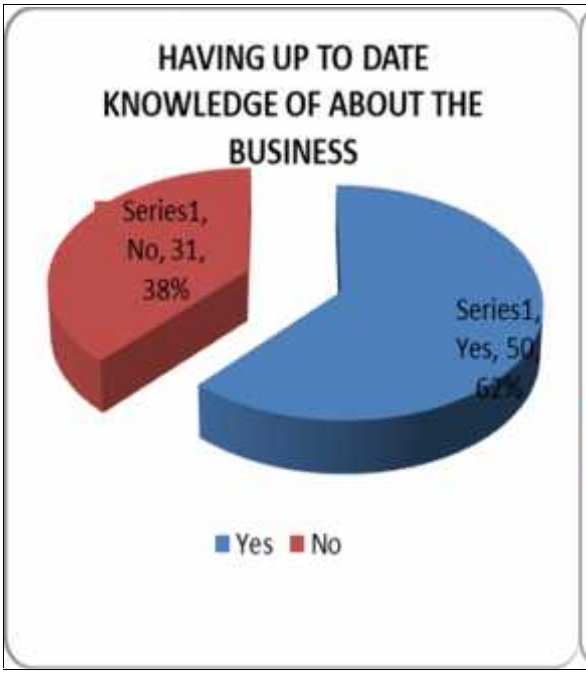


chart-8: reason having interest in establishment of new business



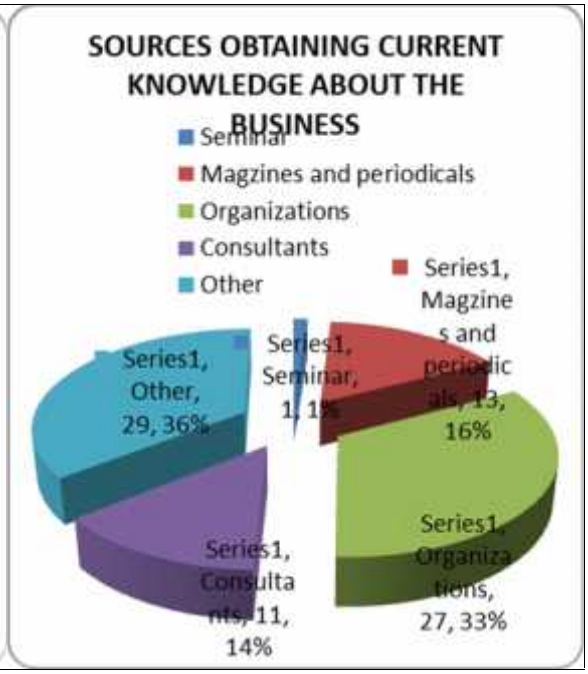
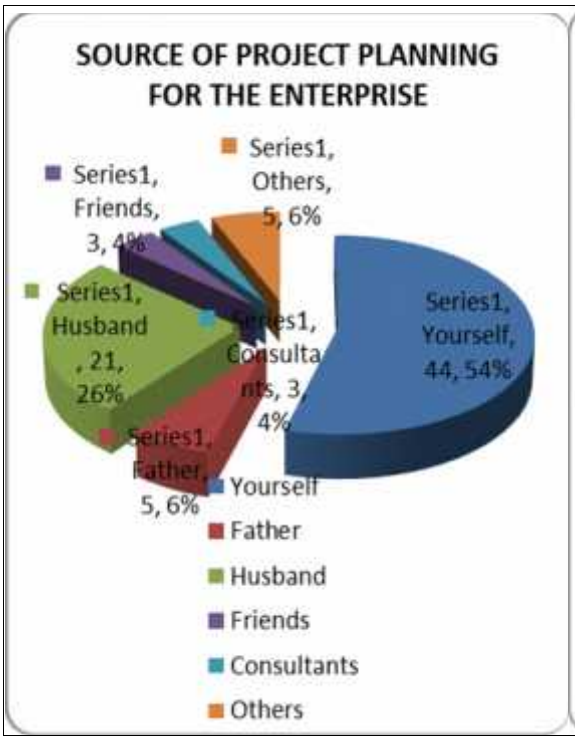


Chart-9: sources obtaining current exhibition/s for women Entrepreneurs

chart-10: participation in trade knowledge about the business



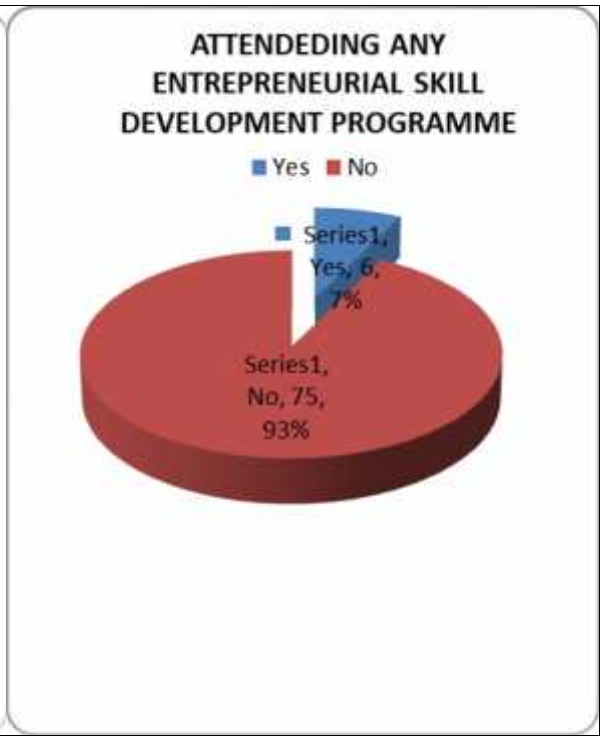


Chart-11: source of project Planning for the enterprise

chart-12: attendeding any entrepreneurial skill development programme

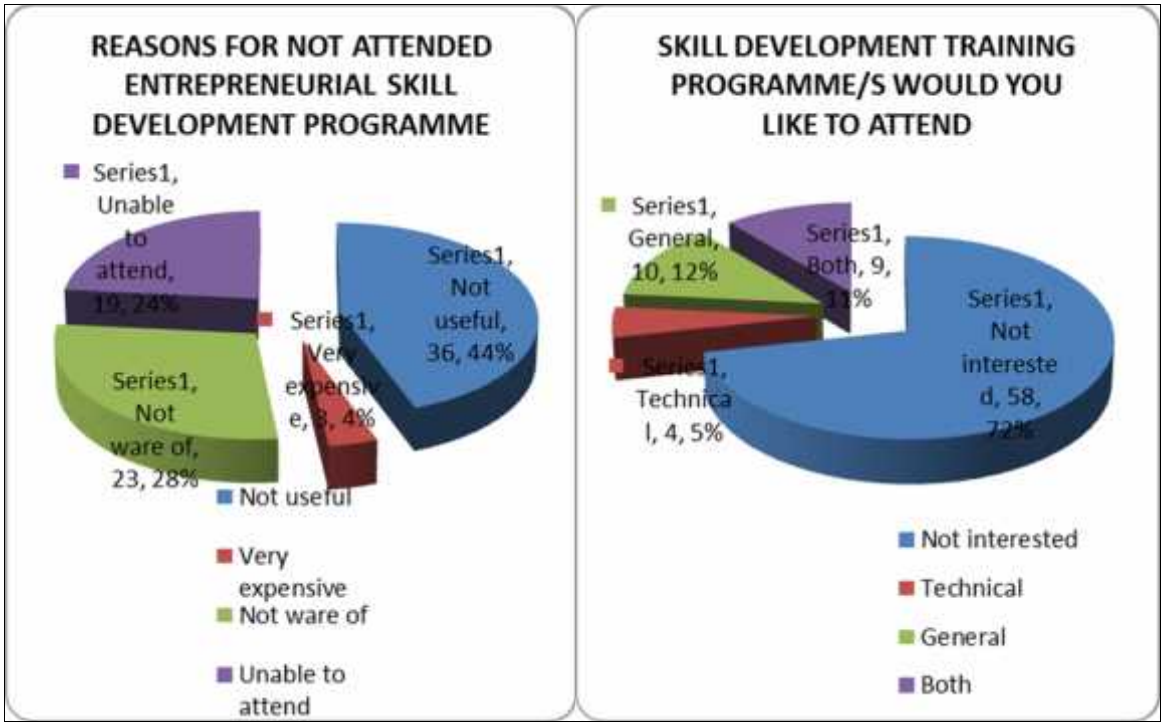


Chart-13: reasons for not attended Entrepreneurial skill development Programme

chart-14: skill development training programmers would you like to attend

Economic Factors

Chart 15-24 throws the light on Economic Factors that is related to those women who are running boutique enterprises in Allahabad Division. 58% women runs boutique on sole proprietorship that are trained in stitching work. Their modal capital investment group is 50000 and above group for boutique i9n Allahabad Division. It was arranged by their saving or borrowing from family members. Amodal income group for boutique enterprise is 10000-20000 aggregately. . It means women can easily economical stand through this enterprise by devoting 6-8 hours. While their satisfaction level can be differ from person to person because one third is satisfied women and one third is less satisfied too

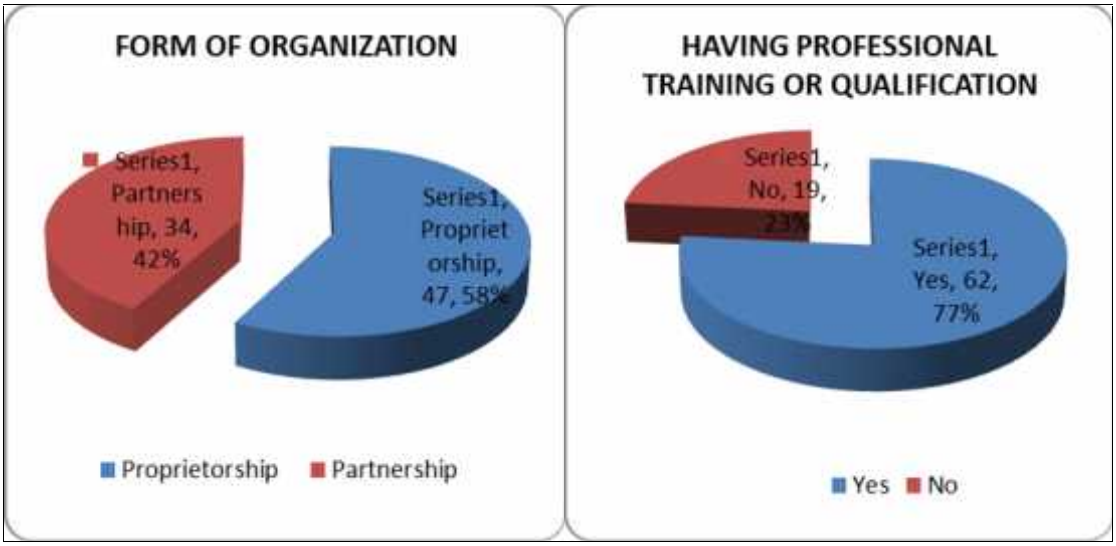


Chart-15: form of organization

chart-16:having professional training Or qualification



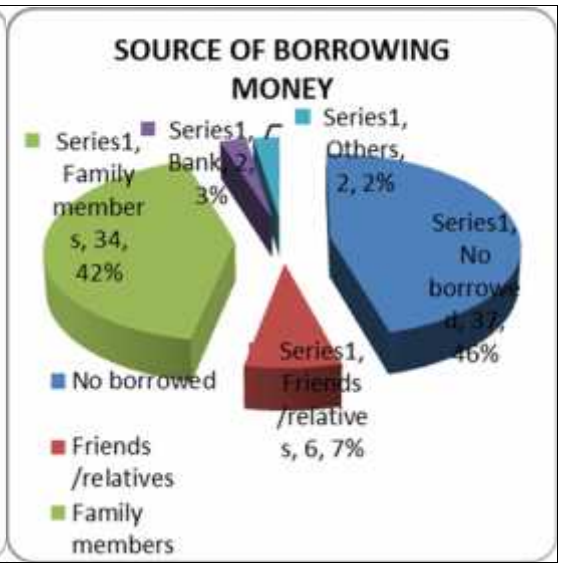
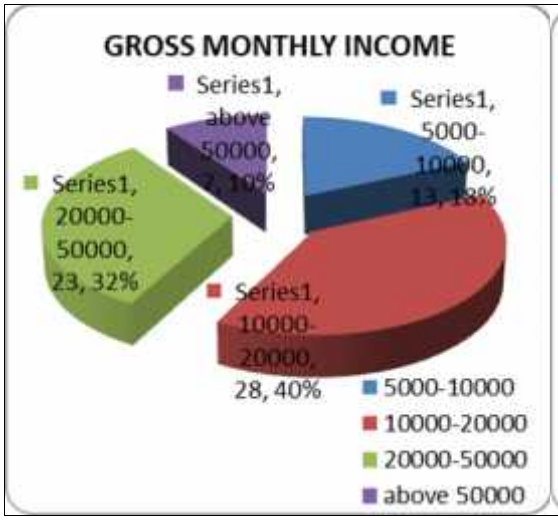


Chart-17: capital investment *chart-18: source of borrowing money*



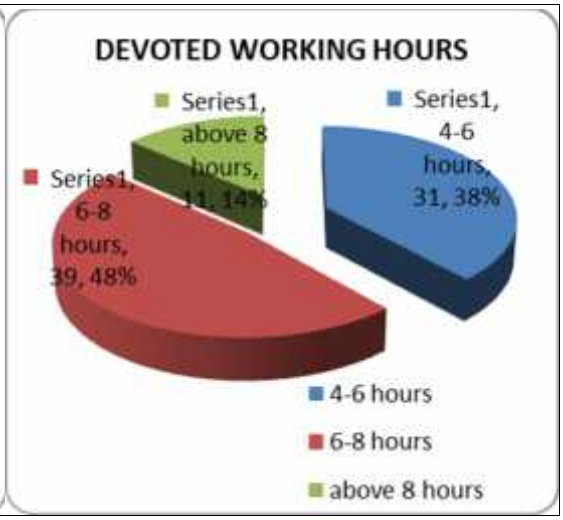


Chart-19: gross monthly income *chart-20: devoted working hours*

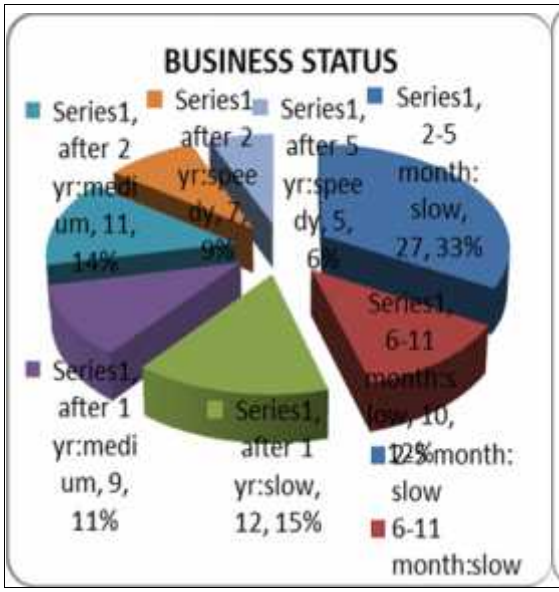


Chart-21: business status

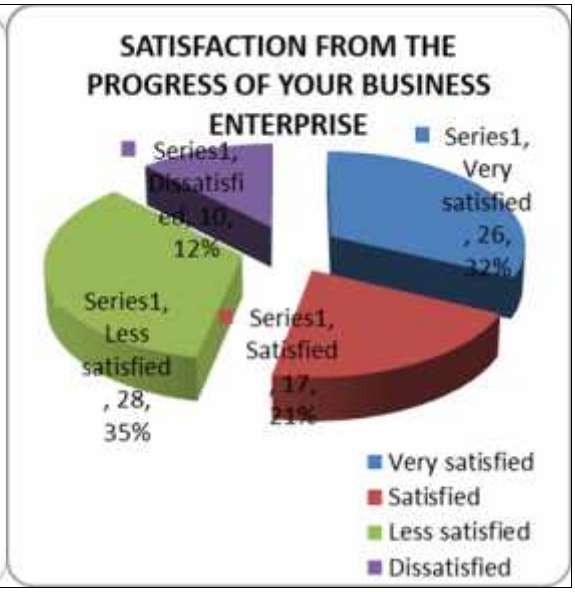


chart-22: satisfaction from the progress of your business enterprise

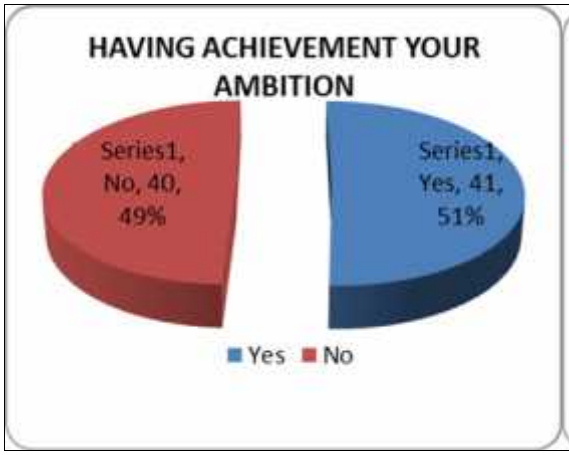


Chart-23: having achievement

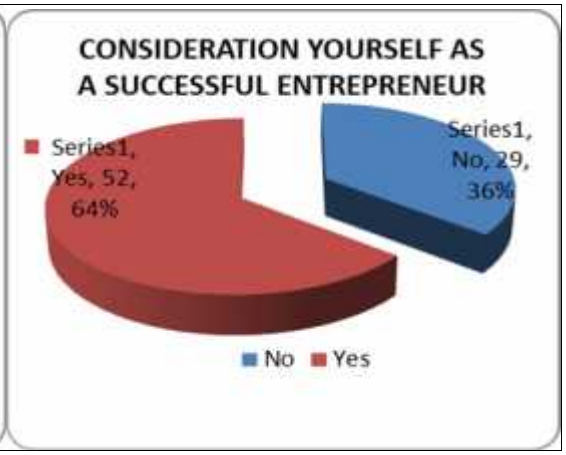


chart-24: consideration yourself as a your ambition successful entrepreneur

50% women feel that they achieve their ambition but they do not consider themselves as successful entrepreneurs because they faces many problems in running business. Table-4 highlights that borrowing working capital is expensive in the money market. While this business has less capital but if they want to expansion in their business for taking benefit from the pregame- Make in India and giving their contribution in it, money will have to be borrowed by money market**.** The second problem that they face is high competition in garment business. Substitution of cheap garments is also a third major problem of them.

Table-4: major problems that currently faces in enterprises

S. NO.	FACTORS	FREQUENCY	Rank
1	Raw material		
	High price	13	
	Scarcity	7	
2	Marketing		
	Low demand	6	
	Stiff compotetion	24	VI

	Availability of cheap substitute	29	IV
3	Financial		
	Shortage of working capital	45	II
	High interest rate	36	III
4	Technical		
	Maintenance	7	
	Lack of servicing facilities	5	
5	Labour		
	Absenteeism	12	
6	Electricity		
	Uncertainty of supply	18	
7	Political		
	Unstable government	26	V
	Change in policy	7	
8	Security		
	So-so	4	
9	Taxes		
	High taxes	8	
10	Inrastructure facilities		
	Insufficient	3	
	Less sufficient	12	
11	Personal		
	Dual responsibilities (family and business)	81	I

One thing is most the important that Working women always play a dual personality because our stereotype society has a clear picture about the men and women. They accept men as a working economical personality who is appreciated and also motivated for their career but women is accepted for her devoting family duties. If they choose their economical personality, they pay of it by their excess duty. If men neglect their family due to their career, nobody give blame on them, but if women do like that they are torched by the family members or society. They are blamed by everyone. Whenever society does not leave their dual stereotype personality, women will not be empowering in Indian society.

These facts may be interpreted as those women in Allahabad Division are willing to come from the traditional house hold lady to the career oriented women. Boutique enterprises are chosen by women in Allahabad Division because both are related to micro investments i.e. upto 100000 that can be managed by self, family members, relatives or friends. Averagely both comes under minimum exemption limit of the income tax therefore the total income may be utilized for enhance of the standard of living of the family. Also income of these professions/enterprises enhances the aggregate income of the family which ultimately raises the social status in the given socio-economic structure of the society. Further the engagement of less number of working hours in these enterprises also provide them in a relax position from the point of view of family attention in comparison to any other private or public services.

If management training is provided for establishing in above mentioned enterprises, working hours engagement may be reduced and overall recurring cost of these enterprises may be minimized. As a result, the desired outcomes of the business are quickly achieved and more of remunerative business opportunities are found. Appropriate support and encouragement from the society, family and government can make these women entrepreneur a part of mainstream of national economy and they can contribute to the economy progress of India. So, Entrepreneurship

for women can be planned and developed and the need for providing appropriate awareness and development to promote entrepreneurship is of vital importance and promoting entrepreneurship among women is certainly a short-cut to rapid economic growth and development.

Future Prospects of Women Entrepreneurs

- The concept of women entrepreneurship is becoming a global phenomenon today. All over the world, women are playing a vital role in the business. In India, however, women have made a comparatively late entry and thus women entrepreneurship, in a formalized sense, is a relatively new phenomenon. Women owned businesses are highly increasing in the economies of almost all countries. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators.
- Entrepreneurship is regarded as one of the most crucial factors in the economic development of every region of the country. Entrepreneurs play a very vital role in generating of new employment and setting up of new business. The problem of poverty, in equality and regional imbalances can be tackled with the development of entrepreneurship. Entrepreneurship among women is more suitable because it is possible to do work when she has free time. Self-employed women are gaining better status.
- Women entrepreneurship is not only generate employment opportunities but also it can use for tackling the gender bias issues effectively from the root cause itself in the form of women empowerment and Increase the speed of reducing gender disparities in the country. Hence, women will become stronger in social-economical form as well as taking decision. Further, Entrepreneurship development among women offers, mental satisfaction and provides diversion to women from routine work. It gives psychological satisfaction to women and enhanced identity in the society. Emergence of women entrepreneurs in the economy is an indicator of women's economic independence.

III. SUGGESTIONS

- Hence to improve the Socio-Economic condition of India, Government of India has implemented the 12th Plan with the focus on the manufacturing sector and creating job opportunities to women with an intention to remove poverty and empower them. There are many avenues thrown open to women for wealth creation like Entrepreneurship, Employees, Self Help groups and so on. Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Handloom and Power loom are the traditional sectors preferred by rural women. Therefore, Now a days, India' s many leading women is in certain key sectors such as biotechnology, pharmaceuticals, automotive components, Information technology, software, IT enabled services, banks, education and many other service sectors. All above production areas with the improve women entrepreneurship promotion may provide more and more job opportunities not only for women but also for their spouse and male partners depending their own family cooperation therefore internal dynamics of family thinking in a positive

direction of jobs, jobs opportunities and entrepreneurship shall bring a mixed fruits for leading the nation to a developed country within a sort spam and we may fulfill the dreams of our Ex President Abdul Kalam "As develop nation within a target country of 2020".

- The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation. It is only within the last ten years that the concept of women entrepreneurship has achieved the momentum of facts gained some acceptance in overall male dominated majority within the Indian Society. With the growing recognition that women have, unique talents, which could be harnessed for development and for development and for creating employment opportunities for others who are not suited to an entrepreneurial career, developing women as entrepreneurs has become an important part of national development planning and strategies. The financial support to entrepreneurship is being provided institutional level both private and public, since it increases the social and economic status of women, especially, with reference to Indian condition. Entrepreneurship for women can be planned and developed and the need for providing appropriate awareness and development to promote entrepreneurship is of vital importance.
- Women is a part of the workforce, it is essential to promote skill development as this enhances productivity and efficiency, increasing employment opportunities and resulting in increased income. A study conducted by McKinsey stated that India could increase its GDP by 16% to 60% just by enabling women to participate in the economy on the same footing as men. Under all these circumstances, there are women in India who have made a mark and continue to be world's most powerful women entrepreneurs in various sectors. Through these schemes, the government aims to turn women from job-seekers to job-creators.
- From making and selling eatables, to opening small garment boutiques, the Indian women are not shying from making that extra contribution to their economic well-being. Therefore Sign of Make in India is not only lion as well as lioness. For India's big opportunity as well as empowerment lies with the women who are driving the businesses. These industries are big and small, from home or an office, virtual or on the shop-floor.

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ASSESSMENT OF LIVESTOCK DEVELOPMENT IN JODHPUR DISTRICT: TRENDS AND FUTURE PROSPECTS

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Abstract

Livestock is highly potential sector of state economy as well as in study area. The potential of crop production depends upon huge investment and weather and meteorological condition. Comparatively animal husbandry and livestock is more stable and require lesser investment. Livestock have proved to be life saviour in many distresses, especially in case of drought in study area. Livestock provides a potentially significant source of diversified income to smallholder operating in difficult climatic condition. Livestock is a measure of the relationship between area and therefore an essential part of geography. The relations and connection between area's are frequently reflected in the composition structure of the livestock and change in livestock involving basic geographical concept as spatial interaction and areal association and development of livestock affected by terrain, climate, vegetation etc

Keywords: indigenous breeds , growth, Rearing, fodder, arid region

I. INTRODUCTION

Animal Husbandry is a major economic activity of the rural peoples, specially in the arid and semi-arid regions of the Rajasthan. Development of livestock sector has a significant beneficial impact in generating employment and reducing poverty in rural areas. Livestock contributes a large portion of draft power for Agriculture, with approximately half the cattle population and 25 percent of the buffalo population being used for cultivation. Livestock contributes a large portion of draft power for agriculture, with approximately half the cattle population and 25 percent of the buffalo population being used for cultivation. In addition that Livestock production in Rajasthan is pre-dominantly the Endeavour of small holders. Almost 90 per cent of the rural households keep livestock of one species or the other. Livestock farming is practiced traditionally mostly for agricultural operations. There are hardly any commercial livestock farms in the rural areas; though few commercial dairy farms exist in the periphery of the cities.

The aim of this paper is to examine the various issues related to livestock production vis-à-vis the development of animal husbandry sector in Jodhpur district of Rajasthan, and to identify the constraints and strategies to be adopted for better growth and development of livestock production and productivity in Rajasthan.

Livestock Resources

Livestock in the state is highly livelihood-oriented and is generally owned by small and marginal farmers and landless agricultural labourers. The livestock is basically a component of production system, contributing to sustainable agricultural systems. The livestock population in

the state is very large in numbers but its productivity is very low as compared to other parts of the country. Animal husbandry is the most important occupation and play a significant role in the economy of Rajasthan. Live stock is one of the important resources in rural Rajasthan in general and in the districts of Great Indian Desert in Rajasthan Particular. The livestock population in Rajasthan has increased from 255.16 lacs in 1951 to 577.32 lacs, About 11.27% of Livestock population of country is available in Rajasthan. In this way animal husbandry remains the Prime occupation in Rajasthan. 19th Enumeration of livestock was done in 2012 when the number of total domestic animal found to be 577.32 lacs and their density was 169 per sq km. livestock sector provide consistent growth rate of over 6% per annum round the year employment opportunity with more than 50% of total house hold income in arid region as against national average of 22.5% and produce 11% milk, 30% wool and10% meat of the country. Rajasthan has Rank 1st in wool production, Rank 1st in live meat animals (goat, sheep, and buffalo) to the tune of about 40,000 heads per day Rank 2nd in milk production in country more than 80% rural households keep animals which continue to provide subsistence income during scarcity.

The livestock population of Jodhpur district was 14.59 lac in 1961 and now it is 35.90 lacs as per livestock census 2012. Jodhpur is second highest producer of livestock in state after Barmer district. Jodhpur does not have any economically important breeds of livestock except some indigenous breed of horse, cattle, and goats. The indigenous cows are of poor reproductive efficiency.. The important breeds of cattle traded in the district are Rathi, Nagori, Tharparkar, Sanchori. Regarding buffalo breed, Murrah/desi buffalo is the only preferred breed found in Jodhpur. Sheep also occupy an important place in animal husbandry sector of the District, Jodhpur is in first place in production of wool in state. The important breeds of sheep are, Marwadi, Jaisalmeri, Sonari or Chanother, and Bagdi. The important goat breeds in the State are Marwari and Sirohi breeds, which are reared for milk and meat; Lohi breeds is mainly for meat purpose.

Table . Status of Livestock during various years in Jodhpur District

years	Cattle	Buffalo	Sheep	Goat	Horses	Mules	Donkeys	Camel	Pig	Livestock	Annual Growth %
1961	532052	57609	484963	337910	2391	19	5114	39006	66	1459130	-
1966	607212	57263	663335	375189	1161	21	4643	45952	60	1754836	20.26
1972	426079	47917	682636	673258	1136	3	5734	55989	448	1893200	7.88
1977	531300	74877	1014482	752462	756	17	8004	60279	247	2442424	29.01
1983	526495	98965	1146816	834996	483	2	7746	49744	490	2665737	9.14
1988	343497	83146	769185	585405	450	3	7063	40980	805	1830534	-31.33
1992	489611	137156	1138822	953858	357	11	7620	49791	694	2777920	51.75
1997	668481	208926	1692516	1305495	490	19	9672	42997	952	3929680	41.46
2003	519972	736387	884191	1036696	549	97	5611	30240	3087	2696858	-31.37
2007	654167	263019	976749	1402242	591	591	4966	25377	1032	3328143	23.40
2012	848343	305238	731229	1681913	1616	178	4176	16749	822	3590264	7.87

Source: Statistical Abstracts (1961-2010)

Jodhpur has the monopoly in breed of horse, Marwari breed is considered as the best breed's horse. According to 2012 census Rajasthan State had 1616 Horses. The Marwadi breed of horses is inhabitant of Barmer, Jalore and Jodhpur districts.

Therefore, efforts are necessary to upgrade the indigenous cattle, goat and pigs through infusion of exotic/Indian breeds of cattle, goat. The buffaloes in Jodhpur are mostly of swamp type and no river-type buffaloes are found. Swamp buffaloes are poor in milk production and are good source of buffalo meat production but, this has not yet been exploited commercially. Goat is very popular all over the District. It adapts quickly to harsh environment and has high reproductive efficiency, fair milk yield and excellent meat quality.. According the table the fluctuation in number of cattle may be due to overwhelming increase in human population. The man and animal competition also affected man- Animals ratio

Livestock Rearing System

By and large, cattle, buffalo, sheep and goat in Jodhpur are reared under traditional system (extensive) of management, i.e. the animals are let loose throughout the day and in the evening they are tied in animal shed made of locally available materials. In contrast to rural areas, around the cities and towns intensive management system is generally practiced particularly for the crossbred cattle meant for milk production. The cows are housed throughout the day and night. The animals are stall-fed with cut grasses and tree leaves along with feeding roughage and concentrates. Community grazing system is rarely seen even in rural areas. The disappearance of at large number of village grazing reserve (VGR) and professional grazing reserve (PGR) due to increasing human population pressure adversely affected the livestock sector.

Feed Resources

The Government shall create an institutional arrangement to undertake the following functions

- Creating a database on various feed and fodder resources, feeding practices and consumption patterns in various agro-climatic zones/areas, to be updated every two years. This also needs to be linked through input and output profiles of various animal products as cost-benefit studies;
- Step to be taken to effectively monitor the production and sale of quality cattle feed area specific production of Mineral Mixture as per Mineral Mapping, Calf Starter and Bye-pass Protein feed.
- Inter-agency coordination in fodder production, fodder seed production, conservation, transport and sponsoring research in these directions;
- Establishment of fodder banks in private sector, for which appropriate programmes shall be formulated to generate feasible storage technologies for each type of roughage and to facilitate banking with the farmers themselves;
- Identifying potential areas outside the State, from where fodder can be purchased and transported to the deficient areas of the State, through surveys well in advance of the lean period/drought;
- Creation of regulated feed markets for input marketing and processing and value addition facilities in PPP mode.

The Government shall constitute State level Standing Committee for Fodder Development and District level Fodder Management Committees for ensuring fodder availability. These committees shall:

- Formulate and reorient existing programmes to ensure fodder and pasture grass seed availability;

- Increase availability of fodder by facilitating cultivation of fodder crops and fodder trees and regeneration of grazing lands as well as CPR through implementation of new programmes to be formulated for this purpose;
- Increase availability of fodder by facilitating cultivation of fodder crops and fodder trees and regeneration of grazing lands as well as CPR through implementation of new programmes to be formulated for this purpose;

The National Commission on Cattle has also recommended that in the State of Rajasthan, the emphasis should shift from crops to animal husbandry as a major livelihood option;

- For this purpose, the Government shall launch new schemes for motivating and facilitating incorporation of animal husbandry component in the farming practices of those farmers, who are currently pursuing only crop farming for the purpose of making it more sustainable;
- Intensified efforts shall be undertaken so that the wasteland are converted into grazing lands by planting grasses and fodder trees with the help of Gram Panchayats. Similarly, vast area of non-forest & forests land shall be utilized for developing good grazing lands;
- The Government shall make appropriate efforts to utilize land availability with public sector organizations, Gosh alas, NGOs etc. for fodder production and pasture development.
- Dovetailing of fodder production and pasture development programmes with other programmes related to animal husbandry, agriculture, forest and rural development.

Results and Discussion

- Facilities shall be upgraded for Feed and Fodder Analysis, so that quality of marketed feed and fodder can be tested and ensured;
- Efforts shall be intensified to utilize latest technologies so that crop residues and non-conventional feed and fodder resources can be utilized for feeding animals if converted into energetic feed and oil-meals into proteins, which are usable by animals;
- Fodder banking technologies shall also be developed and transferred;
- The Department of Animal Husbandry and Dairying, Agriculture & Forest shall have a special R&D fund to encourage institutions (both in public and private sector)to undertake result-oriented and time-bound projects in these areas;
- Widespread demonstration of fodder enrichment technologies to the stake holders.
- The production of livestock particularly that of ruminants depends on the availability of quality feeds and fodder. Good quality grass/fodder helps in increased production on milk and meat at a cheaper rate. The cultivation of quality grass/fodder is rare and the quantity is inadequate. Because, the smaller land holdings are devoted to cultivation of food crops on first priority and the cultivation of fodder gets lower priority.

Animal productivity

Production of milk, meat, eggs are minimal in Jodhpur. The basic reason for such a low production is the absence of good breeds of cattle, buffalo, goat, pigs and poultry coupled with shortage of concentrate feed and green fodder.

Overall constraints of livestock production

- The effective technology intervention on Artificial Insemination has not been fully put into gear. Except cows, other species of animals have not been covered under AI programme
- Absence of quality breeds of animals, all the animals are nondescript types resulting in poor animal productivity

- Acute shortage of feed concentrate and green fodder is the root cause of the poor performance as the genetic potentiality of an animal cannot be exploited fully in the absence of proper nutrition
- High animal density is a management deterrent
- Small land holding size limiting cultivation of fodder. The entire land is put under crop production for human consumption
- Lack of perception of farmers' to real need and poor research focus and planning. Poor linkage between the concerned government department and the agricultural university resulting in poor feedback from the field of veterinary to the university. This has created a void in the research focus and planning
- In adequate monitoring of field works, feedback on failure, rate of adoption of the scientific knowhow imported through various trainings
- There is no compound feed manufacturer in the whole of the Rajasthan. As a result the utilization of non-conventional feed resources could not be maximized
- Presence of fragmented, unorganized market for all livestock products, which involves chains of middlemen who reap the actual benefit depriving the real producers of their rightful share
- Inadequate surveillance and monitoring of infectious and contagious diseases

Strategies

Germplasm

The District is endowed with vast livestock populations having wide genetic diversity suitable for milk, meat and fiber production and draft power. Genetic improvement of the indigenous non-descript animals through crossbreeding with superior germ plasm and the subsequent inter-se-mating with FIS. Selective breeding of some indigenous breeds of livestock could be an easier option and also conservation of valuable germplasm in state is the need of hours.

Feed resource

The Government should encourage establishment of compound feed manufactures unit to exploiting of non-conventional feed resources, land to produce economic ration and make the suitable plan and strategy for cultivation of green fodder in the fallow land. Beside that utilization of straws/crop of cereals and food crops with suitable treatment like that urea molasses blocks in rural areas which increase the nutritive value of feed. In recent decades, growing concern has been expressed about the large and expanding gap between feed and fodder resource availability and demand to be an alarming 50-80% of the requirement. It is difficult to find immediate solutions and therefore, research and development wings need to address this imminent problem urgently.

Animal Health Management

Another critical constraint is the wide spread presence of a variety of animal diseases and the District failure to eradicate/control them. This may not only affect livestock/product export, but also results in massive economic losses. Its needs to intensive epidemiological studies of the livestock diseases particularly the infectious diseases should be under taken to plan programme for control and eradication and also done the timely prophylactic measures and emergency of services for treatment of livestock.

Breeding Management

The state has poor breeding policies; therefore there are needs for upgrading the indigenous buffaloes through improved breeding of animals of Indian origin and also availability of quality breeding animals/birds to the livestock farmers is to be ensured. Beside above facility for

A.I and pregnancy diagnosis at farmers door needs to be located through activation of A.H. extension service which is make the farmers familiar with the scientific practices. Exploitation of modern tools for enhancing productive and reproductive performances in cattle through ETT may be taken up in the cattle breeding farm, Barpeta where pure bred jersey cattle are maintained.

Animal Production system

The District has well-established cattle, buffalo, sheep, goat, camel and poultry productions. Backyard production systems/small holder livestock production farming is also need to special attention. Pig farming needs reintroduction into the state. The research and development support need to be designed in a way that there is blending of the features of advanced input intensive technologies with traditional production systems.

II. CONCLUSION

Key to better livestock production is the availability of quality animals, quality feed and fodder and effective disease control measures. There should be a comprehensive policy approach to deal with the above key factors. The fallow land needs to be exploited for cultivation of green fodder and the utilization of non-conventional feed resource may augment the feed supply situation. The coordination and collaboration approach in programme implementation by the State Agricultural University, State Animal Husbandry and Veterinary Department and State Agricultural Department should be a priority activity.

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STRUCTURAL CHANGES IN THE COMPOSITION OF INCOME AND EMPLOYMENT

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Abstract

Evidence on trends in surplus generation and utilization suggest that India's recent transition to a high-growth trajectory has been accompanied by the partly based tendencies towards profit inflation and increased inequality. In addition, sectorally, the pattern of growth involves indifferent or dismal performance in the agricultural sector, and poor employment growth despite high output growth in the manufacturing and services sectors. Based on a discussion of the stimuli driving growth and the consequent factors underlying the dissociation between output and employment growth in the non-agricultural sectors, this paper offers an explanation as to why the net implications for employment and conditions of work of the growth trajectory have been adverse.

One of the essential features of the structural changes observed in the process of economic development of the developed economies has been the decline in the proportion of workforce engaged in agriculture. Development economists have shown an abiding interest in the structural changes in the composition of income and employment. The premier objective of the development planning has been the diversification of rural economy away from agriculture to rural non-agriculture, leading to reduction in the population pressure on agriculture. In the process of such development paradigm, the rural employment structure, as an outcome of economic growth as well as the government policies has begun to show its different dimensions in the declining work force participation rates, increasing diversification of rural workforce from agriculture to rural non-agriculture.

Keywords: Income, Employment, Growth, Economic reforms

I. INTRODUCTION

India's government has made "inclusive growth" a key element of their policy platform, stating as a goal: "Achieving a growth process in which people in different walks in life… feel that they too benefit significantly from the process." (Ahluwalia, 2007).

The onset of economic reforms, in a significant sense, since 1991 in the form of removal of State controls and opening up of the economy led to an intensification of competition in the product market. Employers and critics have argued that the legal framework of the IRS and the labour market is biased in favour of the workers and imposes a real and monetary burden on the employers, and are demanding labour reforms. Trade unions have resisted these demands and countered these with their agenda. Apart from exerting pressure on the State to initiate labour reforms, employers have used managerial strategies to achieve labour flexibility. The number and share of regular workers have declined while those of flexi-workers like contract, casual workers have risen.

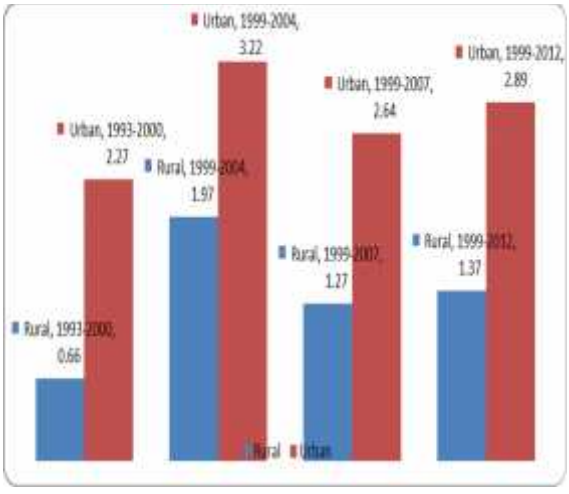
Rural non-farm Sector has gained momentum especially after liberalization. It is mainly due to the limitation of the agriculture sector in providing gainful employment to the surplus workforce. Besides, due to the seasonal fluctuation and environmental degradation, the agriculture workforce itself is not able to obtain the sufficient livelihoods from agriculture. As the result, they have to seek for employment out of their village. This migration is mainly of the temporary. It occurs mostly for duration of less than one year. Even the urban area also has its limits in absorbing the surplus work force. This creates the problem of unemployment and underemployment. In such a situation, rural non-farm sector is considered to be the panacea for the problem of poverty, unemployment and rural out migration. Its significance is even more pronounced in the agriculturally backward and low productivity areas.

Structure of Employment in Rural and Urban Sector

However, the 68th Round of the NSS, which had migration as its focus and includes the annual 'thin' sample coverage of employment and unemployment, does provide us with an additional source of data. Since the 64th Round, the annual thin sample round covering employment have used a separate schedule on employment and unemployment, which is canvassed over a separate set of sample households. Moreover, the overall sample size for the NSS 68th round is seen as being comparable with were oriented towards households and persons as opposed to being enterprise-based. The real difference is that the second stage stratum (SSS) in the NSS 68th round was designed to net round. On the other hand, the SSS in the NSS 64th Round was tailored to provide adequate representation to the different strata of the population to facilitate a study of their employment characteristics. This difference in spite of, it could be argued that we have a reasonably comparable set of estimates for the years till 2010-11.

Chart-1

Annual Rates of Employment Growth for Usual Status Workers (Percent)



Source: NSSO, 1997; 2001; 2006; 2010; 2012.

The availability of the 2011-12 estimates is of significance because of the important changes that had occurred. The importance of the years concerned being good or bad agricultural years come through from an examination of labour force participation rates (LFPRs). There was an increase in the labour force participation rates for both men and women in 2004-05 relative to 1999-2000(see Table 1). This includes both those who were

actively engaged in work and those who were unemployed but looking for work.

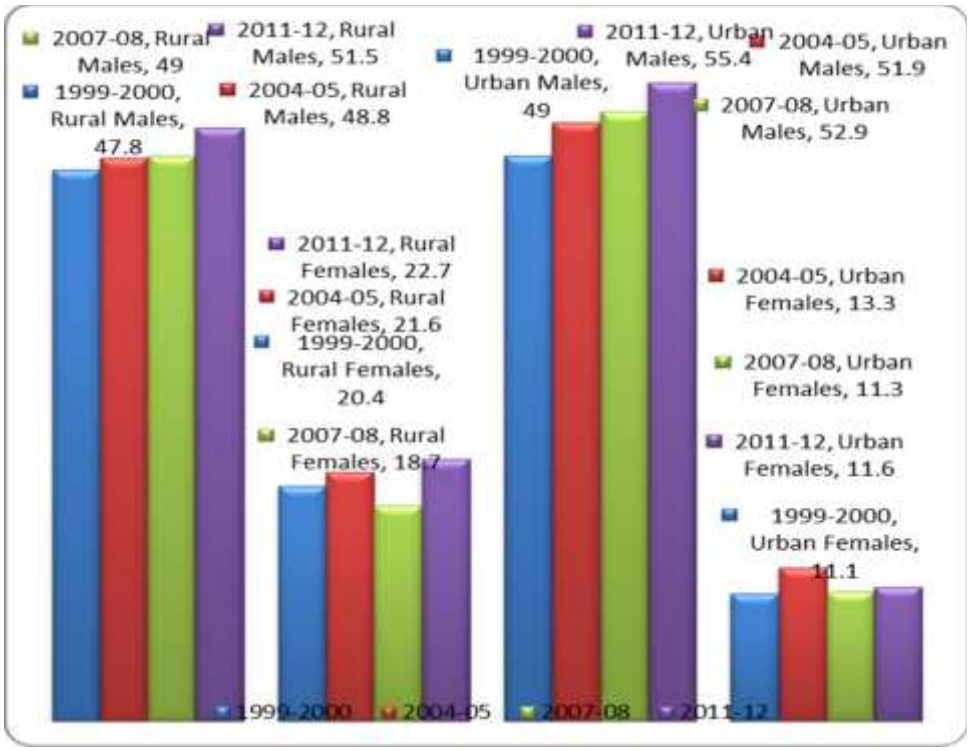
The significant increase in female participation may have been because of the need to substitute (in lands cultivated by individual households) for male workers who were looking for better opportunities outside agriculture in a poor agriculture year. Or it may be reflection of the need to augment household earning in a bad year. These possibilities are corroborated by the fact that in the good agricultural year 2011-12, while male participation rates increased marginally, those of women fell significantly, possibly because the compulsions operating in a bad year were not operative. This suggest that higher participation rates as in 2004-05need not necessarily be are reflection of improved employment performance. In fact, it warrants noting that the increase in aggregate LFPRs in 2004-05 incorporates the declining rates of labour force participation among the youth that is the age group of 15-59 years, and a rise for the older age cohorts.

Table: 1 Labour Force Participation Rates

	Usual Status (PS+SS)				Current Daily Status			
	1999-2000	**2004-05**	**2007-08**	**2011-12**	**1999-2000**	**2004-05**	**2007-08**	**2011-12**
Rural Males	54	55.5	55.9	55.1	51.5	53.1	53.6	54.2
Rural Females	30.2	33.3	29.2	28.7	22	23.7	20.4	24
Urban Males	54.2	57	57.6	56.4	52.8	56.1	56.8	56.6
Urban Females	14.7	17.8	14.6	16.3	12.3	15	12.5	13.4

Sources: NSSO, 1997; 2001; 2006; 2010; 2012

Chart-1 Work Participation Rates by Current Daily Status (Percent)



Sources: Same as for Table 1.

The changes in work participation, provided in Chart 1, mirror the changes in labour force participation for 2004-05, but to a lesser extent. The biggest change here was for urban males, many more of whom describe themselves as working in some fashion than during the two preceding survey periods. On the other hand, in 2007-08, not only was there no similar significant increase in male work force participation, but there was actually a significant fall in the case of female

participation in work in both rural and urban areas. This partly corroborates the argument advanced above.

Industrial Distribution of the Workforce

As is to be expected, given the short period of time involved, there have been no major changes in the structure of employment between 2007-08 and 2011-12, except for a rise in the share of construction among rural males. Thus, the trends in the structure of employment prior to 2007-08 have been more or less sustained. One of the prime trends among these is the fact that while there has been a significant decline in agriculture as a share of rural employment, the share of manufacturing employment has not gone up commensurately for rural male workers. The share of manufacturing employment has stagnated in the urban areas as well. And there has been some shift towards construction. However, the share of trade, hotels and restaurants seems to be stagnating. And, interestingly, the big shift for urban women workers has been towards manufacturing, the share of which increased by more than 4.1 percentage points in 2007-08 and more or less maintained that position in 2011-12. However, a substantial part of this is in the form of self-employment.

All this suggests that while the years of high growth may have been accompanied by increased employment, that employment has not been manifested either in the productive sectors or in forms which suggest that growth does result in the generation of what has been termed 'decent work' of one kind or another. Growth occurs in an environment in which a huge reserve army, unsupported by any form of social security, spills over into casual employment and self-employment, with extremely adverse distributional and social, welfare implications. This necessitates an examination of why the 'new', high-growth sectors have failed to deliver on the employment front. Answers are needed for two questions the first relates to the factors that stimulated the high growth recorded over much of this decade. And the second question pertains to the factors that explain why that growth, while seemingly contributing to an increase in employment, has not done so in ways that indicate satisfactory outcomes in the labour market.

Constrains on a Full Employment Strategy

The Wage Goods (Food) Constraint

The most obvious and widely discussed constraint on a full employment trajectory in developing countries is the wage goods constraint, particularly the agricultural constraint expressed most forcibly in the price of food. However, ever since the global food crisis became particularly marked in 2008, such views are no longer in the ascendant, and in most populous developing countries, it is now recognized that ensuring the domestic availability to the most basic wage good, that is , food, is an essential element of a sustainable strategy for full employment.

It is now recognized that even in global markets, demand factors have played very little role in causing prices increases, and domain effect has been in changed conditions of supply. These factors have resulted from inappropriate agriculture policies, which, in turn, have resulted from the basic neo-liberal open market-oriented framework that has governed economic policy-making in most countries over the past two decades. The cost of cultivation have been further increased in most developing countries by the growing difficulties that farmers have in accessing institutional credit because financial liberalization has moved away from the policies of directed credit and provided other more profitable opportunities for financial investment.

Finance as a Constraint

The greater volatility of financial markets consequent has effect upon domestic and external deregulation of financial flows. The deflationary bias that is imparted to domestic macroeconomic policies, and the reduced possibilities for directing credit towards strategic and more employment-generating sectors. It is now widely accepted that financial liberalization has resulted in an increase in financial fragility in developing countries, making them prone to periodic financial and currency crises. These related both to internal banking and related crises, and currency crises stemming from more open capital accounts. The origin of several crises can be traced t o the shift to a more liberal and open financial regime, since this unleashes a dynamic that pushes the financial system towards a poorly regulated, oligopolistic structure, with a corresponding increase in fragility.

The Balance of Payments Constraint

The period of globalization led to a widespread perception that such a constraint is no longer ,operative; there are two major implications of this. First, developing countries that rely heavily on capital inflows to sustain the balance of payments typically find themselves in a volatile boom-bust cycle, in which the boom creates the very conditions of the subsequent bust. This is because capital inflows tent to generate shifts in real exchange rates, causing real appreciations those domestic incentives from tradable to non-tradable sectors and leading, over time, to growing current account deficits that eventually cause declining investor confidence and capital outflows. The second major constraint on a full employment

The Significance of Planning

The most important of these strategies relate to fiscal policies that facilitate significantly increase public expenditure, to provide essential wage goods and services to the population in general. These include the greater provision of food and basic housing, as well as sanitation, health and education services, which allow for higher spending on other goods and services out of incomes form wage work and self-employment, and have direct employment effects as well high multiplier effects. It is obvious that a more comprehensive approach to agriculture and rural development is required, which reiterates the critical role of public intervention. This involves appropriate policies, which bring back the role of public research and extension as well as State intervention in water management, input provision, and crop price management in order to make Indian agriculture more viable and productive.

II. CONCLUSION

The study shows that the rural nonfarm enterprises are increasing in almost all the states of India. But it has not been able to provide sufficient employment to the rural work force. The gap between the annual growth rate of rural nonfarm enterprises and the rural nonfarm employment is increasing. The states which are agriculturally advanced have high growth rate of rural nonfarm enterprises and less difference between the growth rate of rural nonfarm enterprises and rural nonfarm employment. These states also have less seasonal migration from rural to urban area for employment. This may seem to be a banal statement, but it is one that contradicts the dominant economic policy thinking in the country at present. This lack of seriousness with respect to planning is only partly the result of the overall neo-liberal economic orientation of the economic policy framework. It is also related to a general public dissatisfaction with the experience of both planning and public intervention more broadly, which is all too often identified with venality or cynicism, and definitely with lack of accountability to the people. Since State involvement in economic activity is clearly an

imperative, it is necessary to develop methods and practices to make such involvement more democratic and accountable to society, and to make the process of formulation and implementation of economic policies more open and responsive to the needs of a majority of the citizens.

The conflicts between the divergent interests of the 'actors' seem to have resulted in a peculiar constellation of dynamic forces in India, which is why we have a mosaic of varieties of responses-soft and hard labour reforms, passive State in one context and active in another, new managerial strategies, the empowerment of non-regular workers, conflicts between conventional and new workers' organizations, joint struggles on issues concerning the unorganized workers, and so on. While the legal framework of the IRS and the labour market has remained virtually the same, some significant changes have taken place, which seek to redefine the parameters of the framework.

The study suggests that there is a need to raise the level of rural literacy. This should be combined with skill based training progrmme so as to enable the poor people to work in the non-farm sector. This would also help the farmers to bear the climatic stress. The increase in the rural non-farm employment decreases the dependency on natural resources. This would lead to the regeneration of natural resources which would enhance the share of agricultural productivity. This would control the seasonal migration to urban area for employment.

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Annexure-I

Important Employment and unemployment indicators (1000) at a glance									
	Rural			Urban			Rural+Urban		
Indicator	**Male**	**Female**	**Person**	**Male**	**Female**	**Person**	**Male**	**Female**	**Person**
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
NSS 68th round (2011-2012)									
Usual Principal Status									
LFPR	547	181	368	560	134	356	550	168	364
WPR	535	176	359	542	125	342	537	161	354
PU	12	5	8	18	9	14	13	6	10
UR	21	29	23	32	66	38	24	37	27
Usual Status (ps+ss)									
LFPR	553	253	406	563	155	367	556	225	395
WPR	543	248	399	546	147	355	544	219	386
PU	10	4	7	17	8	13	12	5	9
UR	17	17	17	30	52	34	21	24	22
Current Weekly Status									
LFPR	545	215	383	561	148	363	549	196	377
WPR	526	207	370	539	138	347	530	188	364
PU	18	8	13	22	10	16	19	8	14
UR	33	35	34	38	67	44	35	42	37
Current Daily Status									
LFPR	534	180	361	555	136	354	540	168	359
WPR	504	169	340	528	125	335	511	156	339
PU	29	11	20	27	11	19	29	11	20
UR	55	62	57	49	80	55	53	66	56

Source:NSSO 68th Round 2011-12.

Annexure-II

Estimated persons/person-days (in million) in different broad activity statuses all-India age: all ages				
Estimated persons/person-days on a day	**Rural**		**Urban**	
	Male	**Female**	**Male**	**Female**
(1)	(2)	(3)	(4)	(5)
NSS 68th round (2011-12)				
Usual Principal Status				
In the labour force	236.0	74.2	111.8	25.0
In the workforce	231.0	72.1	108.2	23.3
Unemployed	5.0	2.2	3.6	1.6
Usual Status (ps+ss)				
In the labour force	238.8	103.6	112.5	28.8
In the workforce	234.6	101.8	109.2	27.3
Unemployed	4.2	1.7	3.4	1.5
Current Weekly Status				
In the labour force	235.1	88.0	112.0	27.6
In the work force	227.3	84.9	107.7	25.7
Unemployed	7.8	3.1	4.3	1.9
Current daily status (person-days on a day)				
In the labour force	230.4	73.8	110.9	25.3
In the work force	217.7	69.2	105.5	23.3
Unemployed	12.7	4.6	5.4	2.0
Projected population	431.7	409.8	199.8	186.1

Source: NSSO 68th Round 2011-12.

IMPACT OF CORE COMPETENCY ON SUSTAINABLE STRATEGIC ADVANTAGE: A STUDY ON BANKING SECTOR IN INDIA

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Abstract

A core competency is a unique skill that creates a unique customer value. Core competencies are valuable capabilities that are collective and unique in their characteristics, as well as strategically flexible contributing towards the success of potential business. Core competencies are the combination of pooled knowledge and technical capacities that allow a business to be Strategic in the marketplace. It should allow the company to expand into new end markets as well as provide the significant benefit to banking customers. Core competencies are functions of several forces from both the supply and demand side. This study is focusing on the strategic role of core competencies on Strategic advantage, it applied by the Banking industry in India. The main objective is to identify the impact & role of core competency on Strategic advantage and its sustainability on banking industry in India. The secondary objective is to find out the preparedness of banking industry to implement the identified core competencies to achieve Strategic advantage. This study is based on selected commercial banks (public and private both). The study has been conducted based on survey. Primary data have been collected through structured questionnaire, which were distributed to selected Banking firms in India. The data have been analyzed using correlation, simple linear regression analysis and hypothesis testing by using statistical and other analytical tools, and also using descriptive statistical tools such as means, standard deviation and graphs. The findings will reveal that different banking firms have different areas which they consider as their core competencies; there is significant relationship between core competencies and Strategic advantage among Indian Banking industry. This study also proves that, the core competencies have significant impact on Strategic advantage. It concludes that banking industry achieves Strategic advantage, which is considered as significantly successful; Banks sustain their success by proper use of their core competencies.

Keywords: Core Competency, Strategic Advantage and Banking.

I. INTRODUCTION

The Banking Sector in India

The Banking sector in India has always been one of the most preferred avenues of employment. In the current decade, this has emerged as a resurgent sector in the Indian economy. As per the McKinsey report 'India Banking 2010', the banking sector index has grown at a compounded annual rate of over 51 per cent since the year 2001, as compared to a 27 per cent

growth in the market index during the same period. It is projected that the sector has the potential to account for over 7.7 per cent of GDP with over Rs.7,500 billion in market cap, and to provide over 1.5 million jobs.

Today, banks have diversified their activities and are getting into new products and services that include opportunities in credit cards, consumer finance, wealth management, life and general insurance, investment banking, mutual funds, pension fund regulation, stock broking services, custodian services, private equity, etc. Further, most of the leading Indian banks are going global, setting up offices in foreign countries, by themselves or through their subsidiaries.

Core competency in Indian Banking Sector

Acore competency is a unique skill that creates a unique customer value. Core competencies are valuable capabilities that are collective and unique in their characteristics, as well as strategically flexible contributing towards the success of potential business. An organizational core competency is an organization's strategic strength. Organizational core competencies, the unique resources of an organization, affect many products and services and provide a Strategic advantage in the market place (Johnson & Scholes, 2002). Organizations use their unique resources which include their capabilities and competencies to be ahead of their competition. Once an organization identifies its unique area of excellence, its management requires coming up with strategic plan, how to utilize its competencies to achieve great Strategic advantage.

Banks possess resources and capabilities which are superior to those of competitors, then as long as the firm adopts strategy that utilizes these resources and capabilities effectively, it should be possible to establish Strategic advantage. It is achieved by Banks through strategic planning and management, which is a continuous process that evaluates controls and examines the business, the competitors and the industry at large and sets goals and strategies to overcome obstacles on their way to success.

This study is important for banking firms because banks able to identify key competencies for the investment and Bank managers gain insight into the competitiveness of their core competences and find ways of how they can formulate the strategies with the achieving Strategic advantage by using of their own known core competences. Bank marketers also find this study useful as well as them able to identify competitive internal organizational competencies which can aid them to sustain organic growth and ensure maximum retention of customers.

The stiff competition has necessitated banks to apply competitive strategies to maximize their profits and to compete against other rivals. Effective strategies often set up themselves apart from the competition. However, some firms resort to adopt ‘a me too’ strategy thus positioning themselves close to their competitors, so that customers can make direct comparison when they make purchase while other companies strategize to position themselves away from their competitors. In the latter case, some banks take deliberate decision to offer products that are superior to those of its competitors. This is developing unique products through innovation and customized products which may be difficult for others to imitate.

Core competence is primary factor for strategy formulation as it is an important source of profitability. One stream of research suggests, core competencies to be at the base of all Strategic advantage. Banks are likely to be different in terms of their abilities to select, build, deploy and protect this core Competencies. These differences are

likely to yield differences on corporate performance. The concept of core competence has been developed to support more efficient identification and utilization of an organization's strength. Core competencies are cumulative and they change more slowly over time than products and markets (Gupta et al.,2009). Therefore, building core competence becomes essential to Strategic advantage because advantages emanating from the product-price-performance-tradeoffs are almost short term. Especially in an era where technologies are altering the existing boundaries of business; advantage can last only through competence enjoyed at the very roots of products. And only through expertise over several technologies and complete command on their infinite variety of users, company can occupy the highly advantageous position (Eris and Saatcioglu, 2006).

This innovation points towards bank's ability to shape the market by developing distinct capabilities through innovation in technology that lead towards sustainable products resulting in Strategic advantage. Drawing upon Kay (1993), the distinctive capabilities of firm also comprises of the network of relationships with customers, suppliers and similar firm related activities. Therefore, core competencies that do result in Strategic advantage are the ones embedded in firm's structure and culture. Therefore, in broader perspective, core competencies can emerge from human resources, operation and marketing functions within firm, with an impact on financial performance that ultimately translates into Strategic advantage (Reed & DePhilliipi, 1990).

This study is to identify the relationship between the core competency on Strategic advantage and also this study was examined the impact of core competency on Strategic advantage of banking firms in India.

Problem Statement

The core competence of firms such as skills and tactic knowledge is used to develop competitive strategies that are unique to an organization. Hence, core competence has given significant contribution to the end product, provided access to more than one market, and has become difficult for competitors to imitate. Therefore, core competence has led to sustained Strategic advantage. Banks gain competitive strategies as the impacts of specialization in the banking industry. Core competence is used to explaining collaboration in firm to be initiative which co-ordinate activities of different individuals in an organization with different skills and capabilities.

In such competitive environment, banks are employing various strategic tools to achieve market leadership in order to gain Strategic advantage. Some banks are going back to enhance their internal processes and capabilities thereby making them more consistent and efficient by improving their processes and products. Core competencies play key role to counter competitors' strategies. How the bank utilizes its core competencies to large extent determines the eventual organizational performance. The search for Strategic advantage also depends on how customers appreciate firm's value addition and how they make comparisons among the available products and service. Therefore it becomes necessity for bank's management to assess its core competencies.

II. OBJECTIVE

The main objectives of the study are:

1. To examine the impact of Core competency on Strategic advantage of banking firms in India. Furthermore,
2. The secondary objective is to find out the preparedness of banking industry to implement the identified core competencies to achieve Strategic advantage. This study is based on selected commercial banks (public and private both).

Literature Review

Core Competence

Hafsi and Thomas, 2005 viewed that strategic advantage focused on core competencies as a major source of that advantage, core competencies include the particular set of skills and resources firm possesses as well as the way those resources are used to produce outcomes (Fiol, 2001).The concept of core competence, as fundamental to organizational renewal and as a driving force behind strategic change, interests both managers and scholars. It is a complex and challenging concept: it is difficult to specify theoretically, to identify empirically as a phenomenon, and to apply in practice. Scholars have recently recognized these problems in general conceptual discussions

Competencies are commonly agreed to reside in individuals and teams of individuals, implying that the competence concept involves cumulative hierarchy. This cumulative hierarchy notion is evident in many streams of research concerning the associated concepts: i.e. single-, double-, and triple-loop learning, which are based on competencies, capabilities, and dynamic capabilities, respectively, according to Savory (2006), another researcher has adopted similar notions of hierarchy: i.e. first-order competence, which comprises customer and technological competencies; integrative competence, which is the ability to combine the previous competencies; and second-order competence, which is the ability to create first-order competencies (Danneels, 2002). Scholars also distinguish between "distinctive competence" and "core distinctive competence" (Eden and Ackermann, 2000).

According to Yang 2015 core competence is the efficient integration of knowledge, technology, resources, techniques, employee skills, and management skills of an organization. He also identifies core capability as the unique management ability of core competencies to develop novel products, services, and processes. Petts (1997) claims that core competence is becoming more crucial for competition in business environments. He clarifies attributes of core competencies as 1) complexity, 2) invisibility, 3) inimitability, 4) durability, 5) appropriability, 6) non-substitutability, and 7) superiority

Strategic advantage

Strategic advantage is the heart of firm's performance. It is concerned with the interplay between the types of Strategic advantage, i.e., cost, and differentiation, and the scope of the firm's activities. Sustainable Strategic advantage creates some barriers that make imitation difficult. Without sustainable Strategic advantage, above average performance is usually a sign of harvesting (Porter, 1985). Strategic advantage is a position a firm occupies against its competitors.

Hypotheses

The following null (H_0) and alternative (H_A) hypotheses had been established in this study.

H_0: There is no relationship between core competency and Strategic advantage.

H_A: There is relationship between core competency and Strategic advantage.

Methodology

Population & Sampling

Population of the study mainly consisted of selected commercial banks from the main three districts in Western part of Uttar Pradesh in India. Sample of study was comprised selected banking firms in Western part of Uttar Pradesh. Such as PNB, BOI, OBC, ICICI, HDFC and Axis Bank have been selected as sample for this study. One hundred twenty (120) officials to be selected for this study. Simple random sampling technique is used to select the respondents surveyed for this study.

Name of Bank	Sample selected (No. of banks)	No. of Respondents from each bank
Punjab National Bank	5	20
Bank of India	5	20
Oriental Bank of Commerce	5	20
ICICI Bank	5	20
HDFC Bank	5	20
Axis Bank	5	20
Total	30	120

Data Collection Method

The study used both primary and secondary data. Primary data have been collected through well-structured questionnaire and formal discussion with bank' managers. The questionnaire consists with likert scaling questions to analyze the relationship between the variables. The secondary data is also used in this study in order to amalgamate further information. Relevant articles, related text books, banks annual reports, websites and journals are referred to gain information.

Method of Data Analysis

For data analysis, descriptive analytical techniques such as, mean, Standard Deviation, and frequency distribution tables and graphs were used. For the statistical analysis, the researcher used MS-Excel 2013, computer software packages And also Correlation analysis find out the relation between core competency and Strategic advantage. **Discussion and Findings**

Effects of Bank's core competence

The respondents were requested to indicate the extent of agreement with the Bank's core competence in five point Likert scale. The range was 'strongly disagree (1)' to 'strongly agree' (5). The scores of strongly disagree have been taken to represent variable which had mean score of 0 to 2.5 on the continuous Likert scale; (0< S.E <2.5). The scores of 'moderate' have been taken to represent variable with mean score of 2.5 to 3.9 on the continuous Likert scale: (2.5<M.E. <3.9) and the score of both agree and strongly agree have been taken to represent variable which had mean score of 3.9 to 5.0 on continuous Likert scale; (3.9 < L.E. <5.0). Standard deviation greater than 1.0 implies significant difference on the impact of the variables among respondents. The results are presented in Table 1.2.

Bank's core competencies	Mean	Std. deviation
They are collective & unique in their characteristics	3.87	1.22
They are strategically flexible contributing towards the success of potential business	4.03	1.09
They are difficult for competitors to imitate	3.87	1.30
It provides potential access to a wide variety of market	4.23	0.97
It makes significant contribution to the perceived customers benefits of the end product	4.23	1.13
They are flexible enough to straddle variety of business functions	4.30	0.98
They involve in coordination of diverse production skills and integrate multiple stream of technologies	4.27	0.98
It has close relationship with customers and suppliers	4.20	1.24

The findings in Table 1.2 indicate that, banking firms strongly agree on the effect that core competencies have to their various business operations. According to the respondents, core competencies contribute enough to straddle variety of business functions (mean value is 4.30), involve coordination of diverse production skills and integrate multiple streams of technologies (mean value is 4.27), provides potential access to wide variety of markets (mean value is 4.23), significant contribute to the perceived customer benefits of the end product (mean value is 4.23). It has close relationships with customers and suppliers (mean value is 4.20), are strategically flexible contributing toward the success of potential business (mean value is 4.03) and they are collective and unique in their Characteristics and difficult for competitors to imitate (mean value is 3.87). The difference in views was evident on the respondents' regarding how difficult they consider their core competitors and whether they can be imitated by their rivals. Their views were strong moderate (mean value is 3.87) with high standard deviation (1.30). The respondents' reasons could have been subjective as what one considers as hard to imitate could be viewed by another as easy to imitate. This could be informed by the existence of variety of similar bank products in the market which may not be highly differentiated.

The question sought to establish the extent to which bank's uses core competence to achieve Strategic advantage. The results are presented in Table 1.3.

Core competence usage to achieve Strategic advantage	**Mean**	**Std. Deviation**
Market access competencies,(management of brand, sales and marketing, distribution and logistics, technical support)	4.10	0.88
Integrity-related competencies (competencies such as, quality, cycle time management and Just-In-Time)	4.10	0.80
Functionality-related competencies (skills that enable the functionality and distinctive customer benefits)	4.40	1.00

The results show that usage of core competencies by banking firms to achieve Strategic advantage was to great extent in Functionality-related competencies (mean value is4.40). Integrity-related competencies were also used to great extent (mean value is4.10) and market access competencies (mean value is4.10). However, from the standard deviation, it is notable that, banks are highly varied in views on the use of all types of competencies to gain Strategic advantage but great variance is on the use of competencies relating to functionality-related competencies and Market access portray standard deviation of 1.00 and 0.88 respectively. This could be as a result of internal strategic programs.

The respondents were to indicate the extent to which their banks use core competencies to sustain their success. The results are presented in Table 1.4

Use of core competence to sustain success	Mean	Std. Deviation
Unique resources	4.10	0.80
Dynamic capabilities	4.17	0.79
Institutional facilities (Infrastructure)	4.03	0.85
Knowledge management systems	4.47	0.81
Key work processes	4.53	0.86

The findings show that, majority of the banking firms use key work processes (mean value is 4.53), knowledge management systems (mean value is 4.47) and Dynamic capabilities (mean value is 4.17) as their main tools to sustain success and unique resources (mean value is 4.10). This evident from their high mean and also collaborates with the response given under section 1.3 which indicated strong agreement among the respondents that they use integrity related competencies to achieve Strategic advantage. The other core competency employed by banking firms include Institutional facilities (Infrastructure) (mean value is 4.03). The Bank's views are varied on how bank use these factors to maintain successes implying the diversity in the way these core competencies are used within the various banking firms to sustain their business success. There is also disparity of how banking firms use both internal work processes and strategy to sustain success within the industry. However, the results show that the banking firms use the core competencies to sustain their success within the competitive in the capital market.

Strategic advantage

The respondents were asked to indicate the applicability of the statements in contributing to Strategic advantage. The findings are presented in Table 1.5

Applicability of the factors in contributing to strategic advantages	Mean	Std. Deviation
The banks have Strategic advantages over its rivals due to its service flexibility	4.07	0.90
The banks have Strategic advantages over its rivals due to its unique corporate culture	4.03	0.80
The banks have achieved strateagic advantages through its cost leadership strategy	3.93	1.01
The banks have achieved strategic advantages through its differentiation strategy	4.43	0.85
The banks have educated staff in areas like product knowledge and customer services	4.20	0.92
The complexity of technology helped the banks to achieve sustainable edge	4.27	0.86
Speed of offering the services is one factor that led to achieving Strategic advantages	4.13	1.10
Unique resources are a source of sustained Strategic advantages	4.30	0.95
The added values are a source of Strategic advantages	4.27	0.98
The superior quality of service is a source of Strategic advantages	4.27	0.98
The banks' product and service diversity is a source of Strategic advantage	4.23	0.89
The banks' protection policy is a source of Strategic advantage	3.80	1.18

The findings show that Strategic advantage of the bank was contributed by the through its differentiation strategy (mean value is 4.43), Unique resources (mean value is 4.30), superior quality of services (mean value is 4.27), The added value (mean value is 4.27), Complexity of technology (mean value is 4.27), The bank's product and service diversity (mean value is 4.23), educated bank staff in areas like product knowledge and customer service (mean value is

4.20), Speed of offering the service (mean value is 4.13), over its rivals due to its service flexibility (mean value is 4.07), unique corporate culture (mean value is 4.03) and through its cost leadership strategy (mean value is 3.93). The banks was moderate on the extent to which they use the bank's protection policy (in terms of patents, copyrights, trademarks) (mean value is 3.80) to achieve Strategic advantage. The banks' views on the applicability of through its differentiation strategy (standard deviation is 0.85) and over its rivals due to its unique corporate culture to achieving Strategic advantage (standard deviation is 0.80) are almost agreed. The above table 1.5 shows that maintaining high level of service in customer, service quality, empathy and responsiveness are the most effective ways for most banking firms to compete and differentiate themselves and probably increase profitability in highly competitive banking industry. It is also evident from the findings that banking firms are placing emphasis on their known core competencies which enable them to be more efficient, provide better service, strategy execution among other key issues with an aim of achieving great success within their industry. Banking firms are exploiting their internal resources and capabilities and ensuring that bank provide value to their customers to ahead of the pack. Many bank managers are realizing that it is no longer business as usual where it was traditionally the product or the price that bank used to compete but now it is about the level of engagement in terms service provision which means that the banks have to succeed in creating an intimate long-term relationship with their customer. Due to having well trained and qualified staff that understand the bank's products well and are able to deliver the service with zeal and speed.

The question provides to establish the effect of core competence on Strategic advantage of banking firms. The results are presented in Table 1.6

Banks' core competence	**Mean**	**Std. Deviation**
Differentiation advantage	3.90	1.24
Cost leadership advantage	3.70	0.95
Time advantage	4.07	1.14
Profit	4.03	0.96
Growth	4.17	0.98
Sustainability	4.20	0.96

The findings in Table 1.6 indicate that, the Bank's core competences affected the Bank's sustainability (mean value is 4.20), growth (mean value is 4.17), time advantage (mean value is 4.07), profit (mean value is 4.03), differentiation advantage (mean value is 3.90) and cost leadership advantage (mean value is 3.70). However, the banking firms have varied views on the effect that growth (standard deviation is 0.98), time advantage (standard deviation is 1.14) and differentiation advantage (standard deviation is 1.24) have on the organizational Strategic advantage. It is revealed that, most of the products available in the banking industry are closely related and hence differentiation is rare.

Correlation Analysis and Hypothesis Testing

Correlation Analysis for Core competencies and Strategic advantages			
		Core Competency	**Strategic advantage**
Core Competency	Pearson Correlation	1	.919**
	Sig. (2-tailed)		.000
	N	30	30
Competitive Advantage	Pearson Correlation	.919**	1
	Sig. (2-tailed)	.000	
	N	30	30
****. Correlation is significant at the 0.01 level (2-tailed)**			

The Pearson correlation indicates that there is strong positive relationship between core

competency and Strategic advantage. The value correlation is 0.919 which means that there is strong positive relationship between two variables. Therefore, Correlation is significant at the 0.01 level (2-tailed).The null hypothesis(H_0) is rejected and alternative Hypothesis (H_A) is accepted there is enough evidence to support to the alternative hypothesis (P Value 0.000 is less than Alpha Value 0.01). It means that there is strong positive relationship between core competency and Strategic advantage. Therefore, it can be statistically concluded that there is significant strong positive relationship between core competency and Strategic advantage.

III. CONCLUSION

This study noted that banking firms use their core competence to achieve Strategic advantage as they pick up skills, abilities, and resources that are unique to them, reflecting their particular path through history. These resources and capabilities reflect the unique personalities, experiences, and relationship that exist only in the banking firms. Such resources can be the sources of sustainable Strategic advantage, and those imitating these resources will be at cost disadvantage building them.

The core competences adopted by the banking firms will enhance the long run to determine the survival of these firms as only organizations that are able to continually build new strategic assets faster and cheaper than those of their competitors will earn superior returns and create long term Strategic advantage. In order to sustain success the banks adopted key work processes, knowledge management systems, institutional facilities (Infrastructure), dynamic capabilities and unique resources. This study found out that the firms achieved Strategic advantage through banks product and service diversity, service flexibility, superior quality of services, educated staff in areas like product knowledge and customer service, speed of offering the service, unique resources, added value, cost leadership strategy, complexity of technology and unique corporate culture.

In conclusion, core competence determines the degree of difference between average and superior performance. It helps management to shape Bank's market position by forecasting future. Superior forecasting ability generates an economic surplus, and the stronger bank's forecasting competence, the larger the firm will subsequently grow(Makadok, Walker, 2000). Although the Shared vision and communicating bank’s mission occupy significant attention level in banking firms in India, clarity about what to be really communicated is not totally satisfactory. Empowerment appeared as high important core competence for bank managers in India. However, results showed that managers still lack of full confidence about their employees’ capability for such responsibility, maybe managers are not showing them how they can be empowered and what does it mean for them and for the firm. Plan for employees to develop, improve their competences, and have good & rewarding careers. Training, development and progression are critical, and even more critical when linked to market dynamics. Developing employees is the most important factor for banks success: However, they need more attention in terms of career path and progression plans.

Recommendation

This study found out that the firms have been using core competence to achieve Strategic advantage. It is recommended that, in order to sustain Strategic advantage, the firms must continually enhance their core competencies and if constant renewal does not take place, other firms will imitate and make the competencies which lead to Strategic advantage obsolescence. Secondly, the

study established that the banks used different core competence to achieve Strategic advantage. It is recommended that the regulator should encourage the bank executers to use their known core competencies to inculcate professionalism in their operations. This will lead to financial stability and service consistency which will lead to customer satisfaction and mutual benefit for all stakeholders. This will also mean that there will be healthy competition which results stable economy and avoid the collapse of the firms.

Bank managers are recommended to embrace development of core competencies and competitive strategies as an integral part of their responsibility. Core competencies are also vital for value creation and for the creation of Strategic advantage in the Bank. This is important especially in the banking sector where competition and flexibility of a customer's loyalty cause a challenge to many bank managers.

Especially banks should embrace the use of Information Technology to effectively and efficiently offer services to their customers. This study found that Information Technology enables an organization to interlink with businesses that have diverse activities hence making Information Technology is an important instrument for outsourcing, information sharing and remote access of information especially with regard to financial transactions.

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FARMERS SUICIDES IN INDIA AND DR. M. S. SWAMINATHAN COMMISSION'S REPORT RECOMMENDATIONS

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Abstract

During the last one decade agriculture lands are converted in to residential houses and factories hence the use of agricultural land is reducing, the number of agriculture labour lost their work and move to urban areas. This leads to low output in agricultural products, insufficiency and rise in food articles prices.

In India Maximum of landholders fall under the category of Small farmers, so they are not able to meet out the increasing input cost and not able to introduce any new technological machinery in their farms. Indebtedness, low productivity crop failure, more expenditure than income tension of daughter's marriage and continuous pressure from money lenders and banks persons for repayments etc. were the major causes of suicide of farmers.

The paper also finds out that the share of Agriculture in GDP is decreasing from 1950-51 years to 2013-14. It has been resulted a sharp decline in the average size of the holding leading to increase number of small and marginal farmers in the country.

Key words: Suicides, farmers, M.S. Swaminathan Commission

I. INTRODUCTION

India is an agrarian country with around 60% of its people directly or indirectly depending upon agriculture. India is the land of agriculture and agriculture is the main occupation for more than 70 percent of the population of our country. Agriculture sector includes Agriculture (Agriculture proper & Livestock), Forestry & Logging, Fishing and related activities. Indian population lives in the villages and majority of villagers are engaged in agriculture. Despite a steady decline of its share in GDP, agriculture is still the largest economic sector and plays a significant role in the overall socio-economic development of our country Farmer suicide in India is the intentional ending of one's life by a person dependent on farming as their primary source of livelihood. Under the chairmanship of Professor M.S. Swaminathan the National Commission on Farmers (NCF) was constituted on November 18, 2004. After 13 year the submission of NCF report the total number of farmer suicides in the country since 1995 crossed the 300,000 mark in 2016.

In April 2017, Uttar Pradesh Government had approved this crop loan waiver scheme to waive crop loan of small and marginal farmers subject to a ceiling of Rs. 1,00,000. On June 1, 2017 farmers in Maharashtra went on strike for the first time. Their agitation saw violence, and angry farmers spilling milk and throwing vegetables on the road; at one point the strike expanded into a bandh call, where agitators threatened to stop supply to urban markets. The other demands include higher support price for their produce and

the implementation of the Dr. M.S. Swaminathan Commission recommendations. The present paper made an attempt to analyses the causes for farmers suicide in India. It also focused on recommendation of NFC commission to reduce the Farmers Suicide and current situation of Indian farmers

II. OBJECTIVES

1. To study the contribution of agriculture sector in Indian economy.
2. To know the various problems of farmers.
3. To studies the various reasons for farmers suicide in India..
4. To understand the causes of increasing rural indebtedness.
5. To suggest remedies.

Share of agriculture as GDP in Indian economy

The economic prosperity of our country to a major extent depends on prosperity of agriculture. The contribution of agriculture to Indian economy in terms of Gross Domestic Product (GDP) is declining steadily year by year. According to union finance minister the GDP from agriculture, forestry and fishing for the year 2008-09 was 16 percent. The share of agriculture and allied sectors in GDP for year 2009-10 was 14.6 per cent and for the year 2010-11 it was 14.2 per cent. The share of agriculture and allied sectors in GDP for the year 2011-12 was 14.4 per cent and for the year 2013-14 it was 13.9 per cent. The agriculture sector employs nearly half of the workforce in the country. However, it contributes to 17.5% of the GDP (at current prices in 2015-16). Over the past few decades, the manufacturing and services sectors have increasingly contributed to the growth of the economy, while the agriculture sector's contribution has decreased

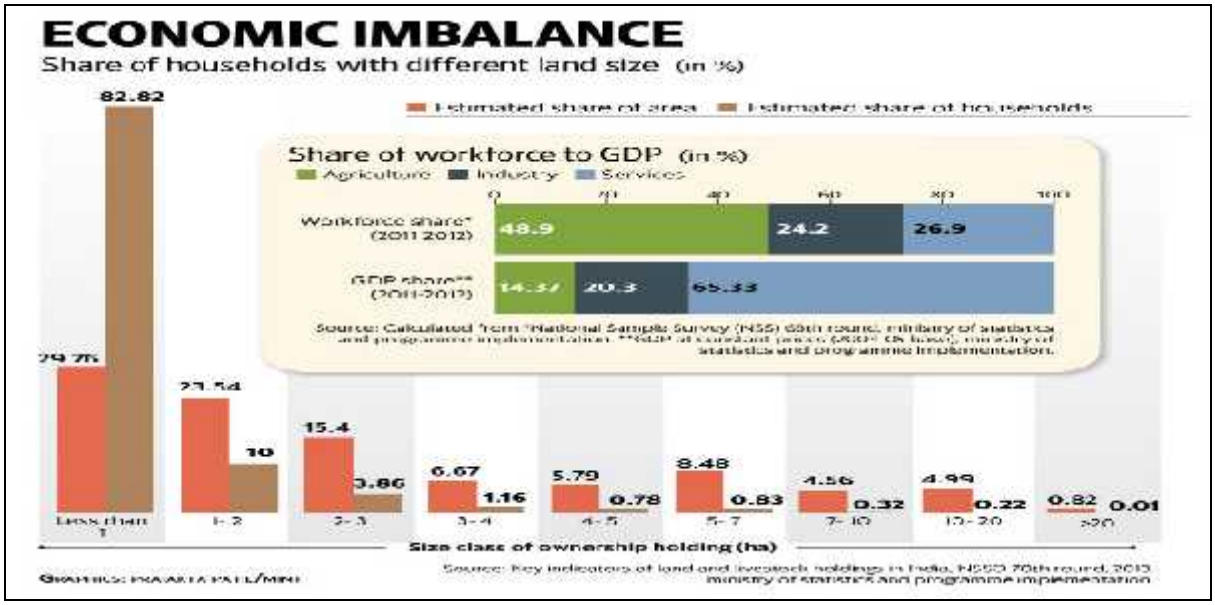
The Share of Agriculture & allied, Industry, and Services sector was 51.81%, 14.16%, and 33.25%, respectively at current prices in 1950-51. Share of Agriculture & allied sector has declined at 15.4% in 2015-16. Share of Services sector has improved to 57.03%. Share of Industry sector has also increased to 24.77%

Table

Percentage Share of Gross Domestic Product (GDP) at 2004-05 Prices

Industry	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11
I. Agriculture, forestry & fishing	**19.0**	**18.3**	**17.4**	**16.8**	**15.8**	**14.6**	**14.6**
agriculture	16.0	15.5	14.7	14.3	13.4	12.3	12.4
forestry & logging	2.1	1.9	1.8	1.7	1.6	1.5	1.4
fishing	0.9	0.9	0.9	0.8	0.8	0.8	0.7
II. Industry	**27.9**	**28.0**	**28.7**	**28.7**	**28.1**	**28.3**	**27.9**
Mining & quarrying	2.9	2.6	2.6	2.5	2.4	2.3	2.2
manufacturing	15.3	15.3	16.0	16.1	15.8	16.2	16.2
electricity, gas & water supply	2.1	2.1	2.1	2.0	2.0	2.0	1.9
construction	7.7	7.9	8.0	8.1	8.0	7.8	7.6
III. Services	**53.0**	**53.7**	**54.0**	**54.4**	**56.1**	**57.1**	**57.5**
Gross Domestic Product at factor cost	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Source: Central Statistics Office, Agricultural Statistics at a glance 2016



Various problems of farmers

Intensive pressure of growing population on land

The fundamental root of the agrarian crisis is the intense pressure of population on land. Around 83% of rural households are either entirely landless or own less than 1 hectare of land. Another 14% own less than 3 hectares.

shortage of money

The second element of the crisis is the shortage of money. Landless or marginal farmers lack the resources to either buy or lease more land or invest in farm infrastructure irrigation, power, cultivation, pesticides, farm machinery, etc. to compensate for the scarcity of land.

barrage of risks

Weather is the powerful risk. The large majority of small farmers are dependent on the rains. A weak monsoon or even a delayed monsoon timing matters means a significant loss of output.

weak soil fertility

The next risk is weak soil fertility, pests and plant diseases. Large farmers have non-fertility land available. Due to heavy use of chemicals fertilizers, pesticides the lands convert into non-fertilize land after long period.

Risk in price

Even a good harvest can be bad news for the small farmer, placing him at the mercy of the trader. The better the crop the lower would be the price. Net income sometimes collapses if About 52% of agricultural households are estimated to be in debt, and the average size of household debt is Rs 47,000

Migrating to the towns and cities

Not surprisingly the rural youth, especially young males, are migrating to the towns and cities for a better future. But their dreams are quickly destroy. There is not much employment growth anyway and they lack the skills required for a decent job. What remains is a burgeoning army of unemployed, miserable and frustrated young men.

Decreasing employment

Structural change in the workforce is taking place in India albeit slowly. In 1961, the percentage of the workforce in agriculture was 75.9%. while the number decreased to 59.9% in 1999-2000.

Farmer Suicides in India

Officially the statistics of Indian farmer suicides is available from 1990sbut the history is not new. Farmer suicides account for 11.2% of all suicides in India. There are number of reasons for

farmer suicides such as high debt burdens, monsoon failure, genetically modified crops, government policies, public mental health, personal issues and family problems. From 1995 to 2013, a total of 296,438 farmers have killed themselves in India, or an average of 16,469 suicides per year. According to NCRB in the year 1995 to 2016, 60750 were suicide in Maharashtra. On average, 3,685 farmers in the state took their lives every year between 2004-13.Even accepting the 11,744 figure for 2013, that brings the national total since 1995 to 2016is more than 3,00,000 farmers' committed suicides.

The big five States are Maharashtra, Andhra Pradesh, Karnataka, Madhya Pradesh and Chhattisgarh follow closely, with two thirds (68.4%) of farmer suicides being reported from these states. According to P Sainath, a well noted journalist in India, the NCRB is not a data collection machinery. It collates and tabulates statistics coming in from the states the total number of farmer suicides in the country since 1995 crossed the 300,000-mark in 2014. However, the 2014 data are not comparable with 19 earlier years of farm suicide data. This is so due to major changes in methodology of the National Crime Records Bureau (NCRB). The NCRB reported data of around 6867 farm suicides for 2016 is mainly from 5 states , as recent statements made in the State Legislature (Madhya Pradesh and Maharashtra), or as numbers cited by Opposition (Tamil Nadu) or from compilation of media reports in the case of Telangana. This is 55% of 2015's numbers, from just 5 states.

Table No.

Total suicides in India and percentage of Farmers suicide in Five States

Year	Andhra Pradesh	Chhattisgarh	Karnataka	Madhya Pradesh	Maharashtra	Total Of Big 5 States	India
2005	3522	977	2533	319	143	7494	17416
	20.22	5.61	14.54	1.83	0.82	43.03	100.00
2006	2464	957	1115	742	252	5530	15159
	16.25	6.31	7.36	4.89	1.66	36.48	100.00
2007	2949	723	2419	524	36	6651	16705
	17.65	4.33	14.48	3.14	0.22	39.81	100.00
2008	2518	354	2909	682	191	6654	19327
	13.03	1.83	15.5	3.53	0.99	34.43	100.00
2009	1724	781	2322	1754	365	6946	18384
	9.38	4.25	12.63	9.54	1.99	37.78	100.00
2010	2122	1203	1758	1046	349	6478	20658
	10.27	5.82	8.51	5.06	1.69	31.36	100.00
2011	2449	1388	2056	1074	514	7481	24634
	9.94	5.63	8.32	4.36	2.09	30.37	100.00
2012	1742	1558	1694	1061	902	6957	20454
	9.94	5.63	8.35	4.36	4.41	34.01	100.00
2013	2436	1277	1482	1181	731	7107	24809
	9.52	5.15	5.97	4.76	2.95	28.65	100.00
2014	5803	1665	5120	2227	1419	16234	41216
	14.08	4.04	12.42	5.40	3.44	39.39	100.00

Sources: P Sainath Agrarian crisis Comments Off on The slaughter of suicide data, August 5, 2015.

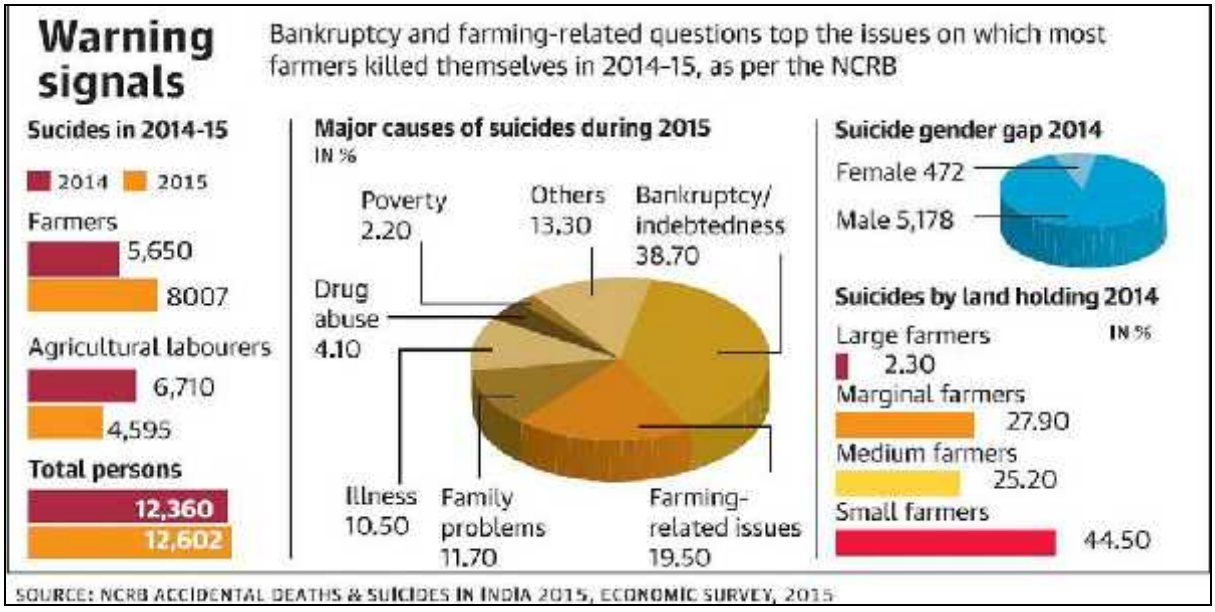
Causes of Farmers' Suicide

Some of the important causes of farmers' suicide in India are following,

- absence of adequate social support infrastructure at the level of the village and district,
- uncertainty of agricultural enterprise in the region,

- indebtedness of farmers,
- rising costs of cultivation,
- plummeting prices of farm commodities,
- lack of credit availability for small farmers,
- relative absence of irrigation facilities,
- repeated crop failures,
- dependence on rainfall for farming,
- rural living and easy access to poisons, and
- Lack of political will and insight in the region.

NCRB Findings by chart



Source: NCRB, Accidental death and Suicides in India, Economic survey, 2015.

Findings by NCRB

- A total of 12,602 persons (consisting of 8,007 farmers/cultivators and 4,595 agricultural labourers) involved in farming sector have committed suicide during 2015.
- A total of 8,007 farmers/cultivators have committed suicides during 2015 in which 7,566 were male and 441 were female.
- A total of 4,595 agricultural labourers have committed suicides during 2015 in which 4,018 were male and 577 were female.
- Telangana followed by Maharashtra and Andhra Pradesh have accounted for maximum female farmers/cultivators' suicides, accounting for 34.7%, 24.7% and 10.9% of total such suicides in the country respectively.
- Telangana followed by Maharashtra and Andhra Pradesh have accounted for maximum female farmers/cultivators' suicides, accounting for 34.7%, 24.7% and 10.9% of total such suicides in the country respectively.
- Majority of farmers/cultivators' suicides (3,030 victims) were reported in Maharashtra, followed by 1,358 such suicides in Telangana and 1,197 such suicides in Karnataka during 2015, accounting for 37.8%, 16.9% and 14.9% of total such suicides respectively.
- 'Bankruptcy or Indebtedness' and 'Family Problems' are major causes of farmer/cultivator suicides, accounting for 38.7% and 11.7% of total such suicides respectively during 2015. The other prominent causes of suicides committed by farmers/cultivators were 'Farming Related Issues' (19.5%), 'Failure of Crop' (19.4%) and 'Illness' (10.5%).
- During 2015, major cause of suicides in male farmers/cultivators were 'Bankruptcy or Indebtedness' and 'Farming Related Issues',

accounting for 39.4% and 19.7% respectively of total farmer/cultivator suicides (male).

- 'Bankruptcy or Indebtedness' followed by 'Family Problems', 'Illness' and 'Farming Related Issues' were major causes of suicides by female farmers/cultivators, accounting for 27.0% (119 out of 441 suicides), 18.1% (80 suicides), 15.4% (68 suicides) of total such suicides respectively during 2015.
- 79.0% of farmer/cultivator suicides in Karnataka and 42.7% of farmer/cultivator suicides in Maharashtra were due to 'Bankruptcy or Indebtedness'. 26.2% of farmer/cultivator suicides in Maharashtra were also due to 'Farming Related Issues (Related to Failure of Crop)'.
- Farmers/Cultivators belonging to 30 years - below 60 years of age group have accounted for 71.6% of total farmers/cultivators' suicides during 2015.
- 9.0% of farmers/cultivators who have committed suicides were in age group of 60 years & above.
- 'Family Problems' and 'Illness' were major causes of suicides among agricultural labourers accounting for 40.1% (1,843 out of 4,595 suicides) and 19.0% (872 out of 4,595 suicides).

National Commission on Farmers

Under the chairmanship of Professor M.S. Swaminathan the National Commission on Farmers (NCF) was constituted on November 18, 2004. The NCF submitted four reports in December 2004, August 2005, December 2005 and April 2006 respectively. The fifth and final report was submitted on October 4, 2006. The reports contain suggestions to achieve the goal of "faster and more inclusive growth" as envisaged in the Approach to 11th Five Year Plan.

The final report focused on causes of famer distresses and the rise in farmer suicides, and recommends addressing them through a holistic national policy for farmers. The findings and recommendations encompass issues of access to resources and social security entitlements. This summary is a quick reference point highlighting the key findings and policy recommendations under land reforms, irrigation, credit and insurance, food security, employment, productivity of agriculture and farmer competitiveness.

Prevention of Farmers' Suicides

Some of Measures Suggested Include

- Provide affordable health insurance and revitalize primary healthcare centres. The National Rural Health Mission should be extended to suicide hotspot locations on priority basis.
- Set up State level Farmers' Commission with representation of farmers for ensuring dynamic government response to farmers' problems.
- Restructure microfinance policies to serve as Livelihood Finance, i.e. credit coupled with support services in the areas of technology, management and markets.
- Cover all crops by crop insurance with the village and not block as the unit for assessment.
- Provide for a Social Security net with provision for old age support and health insurance.
- Promote aquifer recharge and rain water conservation. Decentralise water use planning and every village should aim at Jal Swaraj with Gram Sabhas serving as Pani Panchayats.
- Ensure availability of quality seed and other inputs at affordable costs and at the right time and place.
- Recommend low risk and low cost technologies which can help to provide

maximum income to farmers because they cannot cope with the shock of crop failure, particularly those associated with high cost technologies like Bt cotton.

- Need for focused Market Intervention Schemes (MIS) in the case of life-saving crops such as cumin in arid areas. Have a Price Stabilisation Fund in place to protect the farmers from price fluctuations. Need swift action on import duties to protect farmers from international price.
- Set up Village Knowledge Centres (VKCs) or Gyan Chaupals in the farmers' distress hotspots. These can provide dynamic and demand driven information on all aspects of agricultural and non-farm livelihoods and also serve as guidance centres.
- Public awareness campaigns to make people identify early signs of suicidal behaviour.
- It is imperative to raise the agricultural competitiveness of farmers with small land holdings. Productivity improvement to increase the marketable surplus must be linked to assured and remunerative marketing opportunities.

III. CONCLUSION

This paper concludes that number of suicides among the farmers has reached the maximum level in 2004. The share of Agriculture in GDP is decreasing from 1950-51 years to 2013-14. It has been resulted a sharp decline in the average size of the holding leading to increase number of small and marginal farmers in the country.

During the last one decade agriculture lands are converted in to residential houses and factories hence the use of agricultural land is reducing, the number of agriculture labour lost their work and move to urban areas. This leads to low output in agricultural products, insufficiency and rise in food articles prices.

In India Maximum of landholders fall under the category of Small farmers, so they are not able to meet out the increasing input cost and not able to introduce any new technological machinery in their farms. Indebtedness, low productivity crop failure, more expenditure than income tension of daughter's marriage and continuous pressure from money lenders and banks persons for repayments etc. were the major causes of suicide of farmers.

My recommendations are accept the all recommendations of Professor M.S. Swaminathan Commission report and other research agencies report and study for implementation such as IGIDR, TISS, Dr. Narendra Jadhav Committee et. Which is appointed by various state Govt. for upliftment of our nurturer.

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INCLUSIVE GROWTH & DEVELOPMENT IN INDIA – PMJDY AS AN INSTRUMENT OF GROWTH; SOME ISSUES & CHALLENGES IN THE CONTEXT OF ALLAHABAD CITY

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Abstract

The paper entitled "Growth & Development in India – PMJDY as an Instrument of growth; some issues & challenges in the context of Allahabad city" is an attempt to discuss PMJDY as an instrument of inclusiveness of growth & development in India and its various allied aspects. It will influence rural urban policies of development by considering the special area of study of both rural urban part of Allahabad Nagar Mahapalika as an example. The paper shall have four subsections. First subsection will discuss introduction, keywords, feature of study area of Allahabad city, this sub section will also explain the objectives of the study & hypothesis formulation.

The Second Sub section will focus on research design, methodology of data collection and some review of literature. It shall also discuss various tools which will be utilized for analysis of data. The third subsection will deal with data analysis and testing of hypothesis. The last sub section will discuss finding & policy suggestions and changes.

Keywords: Inclusive Growth, Instrument of Growth, PMJDY

I. INTRODUCTION

The relative high growth rate (7.7%) of Indian economy during the end years of 10th five year plan could not transform the exclusive growth into the inclusive growth because the trickledown effect of economic growth was slow therefore the planner and policymaker of the country focused on more inclusive growth in eleventh five year plan. The term inclusive growth implied the participation of all sections and regions of the society. Economy in the growth process should be equitable and even distribution of growth and benefit reaches to every section of society. Apart from this, the provision of basic facilities to the masses like health, education and safe drinking water etc. must be essential part of inclusive growth. In other words inclusive growth is defined as a process in which economic growth measured by a sustained expansion in GDP for contribution to and enlargement of the scale and the scope of attributes, capability, access and security.

The economists and policy makers are raising consistently the word "Inclusive Growth" The Idea of inclusive growth has emerged from our understanding of growth since 1960's decade. The process of Inclusive Growth refers to the inclusion

of all sections of society as beneficiaries as well as partners of economic growth process. It further emphasizes the Inclusion of the excluded segment of the society in the processes of growth & development such type of growth will lead to a high elasticity of poverty reduction as well as reduction in inequalities at individual and group levels. Inclusive growth will not only hit absolute level of poverty but also lead to the positive reduction in inequalities among individuals, groups of individuals and ultimately reduction in regional inequalities.

The UNDP defines inclusive growth as the process and the outcome where all groups of people have participated in the organization of growth and have benefitted equitably from it. Thus Inclusive Growth might be understood as equation with organization on the left hand side of the equation and benefits on the right hand side of the equation.

Though, poverty issue is one dimensional, yet lack of inclusion is interlinked with the regional Castes and group issues. An inclusive strategy shall provide better level of health, education and agricultural productivity. The necessary condition for inclusiveness of growth is that the disparity of income between agriculture and non-agriculture workers income should not widen.

Faster, sustainable and more inclusiveness growth should be given priority for the country in current planning process. Inclusive growth is broad based-high growth rate in which the poor not only benefitted there from but also participate in the growth process. It not only creates skill development and new economic opportunities but also ensures the equal access to them.

Features of PMJDY

The efforts to include the financially excluded segments of the society into formal financial system in India are not new. The concept was first introduced by the Reserve Bank of India in 2005 and branchless banking through banking agents called "BANK MITRA" (Business correspondent) was started in the year 2006. In the year 2011, the Government of India gave a series push to the program by undertaking the "SWABHIMAAN" campaign to cover over 74000 villages, with population more than 2000 (as per 2001 census), with banking facilities. Because of the RBI's drive for financial inclusion, the number of bank accounts increased by about 10 million during 2011 – 13. Data from Census, 2011 estimates that only 58.7% of the households have access to banking services. The present banking network of the country (as on 31.03.2017) comprises of a bank branch network of and an ATM network of these branches (38.2%) and ATMs (14.58%) are in rural areas. The World Bank Findex Survey (2012) explains the fact that only 35 % of Indian adults had access to a formal bank account and 8 % borrowed from a formal financial institution in last 12 months.

The scheme aims to provide at least one bank account to each household across the country, with a target of covering 75 million households by 26th January, 2015. But according to latest government report that the target have achieved much before January 26, 2015 i.e. 11.5 crore accounts were opened till 23 January, 2015 and this program is recorded in "Guinness Book of World Record". The scheme has simplified the whole process of opening an account. The KYC (know – your customer) rules to open a bank account have been simplified; the only document required is either Aaadhar card, voters identity card, driving license, pan card or card issue under MNREGA. Even if the address mentioned in the document is different from the current residence of the applicant, a self-declaration will be sufficient. For those who do not have any of above mentioned

identity proofs, a 'small account' could be opened with a self-attested photograph along with signature or thumb impression in the presence of the bank official.

The PMJDY is being implemented in two phases. In the first phase (till august 14, 2015) every account holder will receive a Rupay debit card, and will be able to use basic mobile banking services, such as balance enquiry. Further, every account holder under the scheme will get an accidental insurance cover of Rs. 1 lakh. Bank accounts opened between 28 August 2014 and 26 January 2015 would also get life insurance cover worth Rs. 30,000/- these accounts are also eligible for over draft facility of Rs. 5,000/- based on performance during the first six months. There will also be financial literacy program expansion of direct benefit transfer under various schemes through the beneficiary's bank accounts and issuance of RuPay Kisan card. In the second phase (from 14thAugust 2015 to 14 August 2018), micro insurance and unorganized sector pension scheme would also be provided. Bank accounts opened after 26th January 2015 would be eligible for life insurance cover and micro insurance in this phase. As it is difficult to spread bank branches across all unbanked areas, Business correspondents (BCs) will be deployed on large scale to help and execute the plan.

The program for financial inclusion under the PMJDY is based on six pillars:

- The country will be divided into a number of sub-service areas (SSA), each with 1000-1500 households. One banking outlet (branch or BC) will be established within a distance of five km from every SSA by August 2015;
- One bank account will be ensured for every house hold by august 2015, along with a RuPay debit card and an accident cover worth Rs. 1, 00,000. If the credit history is satisfactory during the first six months the account holder will become eligible for an overdraft worth Rs. 5,000
- Financial literacy program will be expanded by August 2015 to spread awareness about financial services;
- A credit Guarantee fund will be created before August 2018 to cover potential defaults in overdrafts;
- All willing and eligible persons will be provided with micro-insurance by August 2018; and
- Pension payments under the "Swavalamban Yojana" Scheme for workers in the unorganized sector will be paid through bank accounts by August 2018.

Special benefits under PMJDY Scheme

- Interest on deposit
- Accidental insurance cover of Rs. 1.00 lakh/-
- No minimum balance required
- Life insurance cover of Rs. 30,000/-
- Easy Transfer of money across India
- Beneficiaries of Government Schemes will get direct benefit Transfer in these accounts.
- After satisfactory operation of the account for 6 months, an overdraft facility will be permitted
- Access to pension, insurance products
- Accidental Insurance cover, RuPay Debit card must be used at least once in 45 days
- Overdraft facility up to Rs. 5000/- is available in only one account per household, preferably lady of the household.

Brief Introduction of the area of the study – Allahabad City

The study area is Allahabad city which is purposely chosen by the principal investigator and his team of the research scholars. Each one, among the research scholars has chosen a particular Mohalla / area of Allahabad city. In this survey

Govindpur, Salori and Allahapur and colenganj area of Allahabad city have been chosen.

Govindpur, Salori and Allahpur area of the Allahabad City are slum area of the Nagar Mahapalika Allahabad, but they marginally differ in income distribution of the respondents as well as on development index. Allahpur area is relatively more developed than salori and Govindpur. Salori is relatively most backward area than Govindpur and Allahpur.

Further Colonelganj / Katra area is representing truly old city of Allahabad and development of

Colonelganj / Katra is based on development of Central University of Allahabad. Those students of Central University, MNNIT, IERT Allahabad etc are not getting residential facility in hostels of above institutions, are residing in Allahpur, Salori, Govindpur. Migrated people from other parts of the state, who have been employed in various public institutions of Allahabad city, are also residing in these areas. Govindpur, Salori, Allahpur and Colonelganj areas cover approximately 15-20% population of Allahabad City. People of these areas are either in lower income group, middle income group or BPL/APL group of people. Therefore, income structure of living people / respondents in these areas is heterogeneous one. From the point of view of poverty, Salori has deep poverty, Govindpur less poor. Allahpur marginally poor and Colonelganj is not poor.

II. OBJECTIVES

The objective of the paper is to highlight the grass – root status of the PMJDY. The research work is based on the primary survey and focuses on reality of financial inclusion and PMJDY. It has following objectives of the study:

1. To know about status of PMJDY
2. To know about the awareness of benefits of PMJDY
3. To know about distribution of sampled area & distribution of awareness, benefits, subsidy, gas connection

Hypothesis Formulation

$\mathbf{H_{o1}}$ Awareness of Respondents is independent of the sampled areas of the Allahabad city

$\mathbf{H_{A1}}$ Awareness of respondents is statistically significantly dependents on the sampled areas of the Allahabad city

$\mathbf{H_{o2}}$ Gas subsidy transfer distribution is independent to the sampled areas of the Allahabad city

$\mathbf{H_{A2}}$ Gas subsidy transfer is statistically significantly dependent on the sampled areas of the Allahabad city

$\mathbf{H_{o3}}$ Distribution of gas connection is independent to the sampled areas of the Allahabad city

$\mathbf{H_{A3}}$ Distribution of gas connection is statistically significantly dependent on sampled areas of Allahabad city

Research Methodology

For fulfilling above objectives of study, the primary data for 50 respondents from each of the selected sampled area of Allahabad city, were collected. Respondents were selected by convenience sampling. A group of research Scholars has collected information from selected respondents by personal interview method from Salori, Govindpur, Allahpur and Colonelganj areas of Allahabad City. The schedule for survey is enclosed as annexure – A. many more tables have been constructed but for present research paper only three contingency tables are enclosed. $\aleph^2$ statistical tool is used for testing of Hypothesis which is defined as:

$$\aleph^2_{cal} = \phi^{n}_{i=1} (foi - fei)^2 / fei$$

If contingency table is m ε n, the No. of degree of freedom will be (m – 1) (n – 1)

Data Analysis Table no. 1A represents distribution of awareness of respondents for PMJDY and distribution of sampled areas of Allahabad city

Area →	Awareness		Total
↓	Yes	No	
Salori	47	03	50
Colonel ganj	40	10	50
Allahpur	42	08	50
Govindpur	45	05	50
Total	174	26	200

For above table 1A which is 4 ε 2 contingency table, $\aleph^2$ is calculated in the following table 1B

no.	oi	ei	oi - fei	$(Foi-fei)^2$	$(Foi-fei)^2$ / fei
	7	3.5	3.5	12.25	0.280
	3	.5	3.5	12.25	1.880
	0	3.5	3.5	12.25	0.280
	0	.5	3.5	12.25	1.880
	2	3.5	1.5	2.25	0.050
	8	.5	1.5	2.25	0.346
	5	3.5	1.5	2.25	0.050
	5	.5	1.5	2.25	0.346
				Total	**3.112**

$\aleph^2_{cal} = 3.112$

For 3 degrees of freedom $\aleph^2_{tab}$ at 5% level of significance is = 7.815

Therefore $\aleph^2_{cal} < \aleph^2_{tab}$

H_{01} accepted, meaning there by awareness of Respondents is independent of the sampled areas of Allahabad city

Table no. 2A represents distribution of Gas subsidy transfer in the sampled area of the Allahabad city

Area ↓	Gas subsidy transfer status →			Total
	Yes	No	No reply	
Salori	08	07	35	0
Colonel ganj	08	20	22	0
Allahpur	07	35	08	0
Govindpur	30	15	05	0
Total	53	77	70	00

For above table 2A which is 4 ε 3 contingency table $\aleph^2$ is calculated in the following table 2B

Sno.	Foi	fei	foi - fei	$(Foifei)^2$	$(Foi-fei)^2$ / fei
1	8	13.25	-5.25	27.56	2.08
2	8	13.25	-5.25	27.56	2.08
3	7	13.25	-6.25	39.06	2.94
4	0	13.25	+16.25	280.56	21.17
5	7	19.25	-12.25	150.06	7.79
6	0	19.25	+0.75	0.5625	0.02
7	5	19.25	+15.75	248.06	12.88
8	5	19.25	-4.25	18.06	0.93
9	5	17.25	+17.75	315.06	18.26

0	2	17.25	+4.75	22.56	1.30
1	8	17.25	-9.75	95.06	5.51
2	5	17.25	-12.25	150.06	8.69
				Total	**83.65**

$\Re^2_{cal} = 83.65$

For 6 degrees of freedom $\Re^2_{tab}$ at 5% level of significance is = 2.44

Therefore $\Re^2_{cal} \Psi \Re^2_{tab}$

H_{02} is rejected or H_{A2} is accepted, meaning there- by, Gas subsidy transfer is statistically significantly dependent on the sampled areas of Allahabad city

Further, **Table 3A** shows, the distribution of Gas connection in sampled areas of Allahabad city

Area → / Gas connection Distribution →	Yes	No/No reply	Total
Salori	23	7	0
Colonel ganj	28	2	0
Allahpur	07	3	0
Govindpur	40	0	0
Total	98	02	00

For above table 3A which is 4 ε 2 contingency table $\Re^2$ is calculated in the following table 3B

	oi	Fei	foi -fei	$(Foifei)^2$	$(Foi-fei)^2$ /fei
1	3	24.5	-1.5	2.25	0.091
2	7	25.5	1.5	2.25	0.088
3	8	24.5	3.5	12.25	0.5
4	2	25.5	-3.5	12.25	0.48
5	7	24.5	-17.5	306.25	12.5
6	3	25.5	17.5	306.25	12.0
7	0	24.5	15.5	240.25	9.80
8	0	25.5	-15.5	240.25	9.41
				Total	**44.86**

$\Re^2_{cal} = 44.86$

For 3degrees of freedom $\Re^2_{tab}$ at 5% level of significance is = 3.182

Therefore $\Re^2_{cal} \Psi \Re^2_{tab}$

H_{03} is rejected or H_{A3} is accepted, meaning there by gas connection distribution is statistically significantly dependent on sampled areas of Allahabad city

III. CONCLUSION

Since the scheme has been started on August 28, 2014, therefore, the scheme should be treated as an important instrument of financial inclusion for the weaker section of people of the country and it is expected that the positive fruit will come in near future**.** By enhancing the banking facilities and bank advances to SME's, it will be helpful in providing jobs to unemployed people in

the area and ultimately augmenting and enhancing income level of the weaker section. More economic activities mean more income which leads to higher standard of living and high quality of life.

On the basis of present survey, following may be suggested:

- Some more awareness programs should be introduced for enhancing financial literacy for the targeted groups.
- Banking institutions should send their employees in rural and slum areas for promotion of the scheme and for which some kinds of incentives may be given to the employees.
- More and more attractive programs will be larger then only absolute financial inclusion of the weaker section of the people of the area concerned possible.
- With the help of banking employees and the NGOs targeted people of the areas should be promoted by informing special benefits of PMJDY. 1. Accidental insurance 2. Subsidy transfer 3. Overdraft facility benefits. Thus employees of the bank as well as NGOs should also provide the training to different sections of the people of the areas, so that these people may start SMEs (small, medium enterprises) in the concerned area which will generate more opportunities for self-employment and opportunities for employment in the areas, enhancing the economic activities in the area and ultimately generating more income for household of the area which may reduce their poverty level, shifting from BPL to APL to lower middle income group and so on. This process will help in transforming income structure of the area.

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Annexure – A

Name of Respondent…….

Qualification…….

Relation with household……

…….....

Address……

…….

Block……

…….....

Tahsil……

Mob no…….

"Questions"

Are you aware about PMJDY? YES / NO

If yes, from which media you have this information?

a) T. V. b) Radio c) News Paper d) other source

What specific information you have obtained?

a) Opening account easily on the basis of different types of ID
b) Benefit of accidental insurance / subsidy transfer
c) Others

Is anyone public authorities promoted you for opening account? YES / NO

If yes, which one: a) Parshad b) Bank officer c) My Own employer d) Others

If No, then which Private authorities

a) Person b) Private Institutions c) NGO / SHG d) any other

Have you face any difficulties in opening account? YES / NO

If yes, which types of difficulty you have face

a) Bank employees behavior b) Lack of Supporting documents c) any other

In how many days you could get bank account open

a) Within a week b) within two week c) within a month d) More than one month

After opening account have you operated it? YES / NO

If yes, then how many times

a) Once b) Twice c) Thrice d) More times

Whether you have gas connection? YES / NO

If yes, any gas subsidy transferred in your account? YES / NO

Have you deposited any more amount after opening own account? YES / NO

If yes, how much

a) Hundreds b) Thousand c) More than thousands

Opinion about respondent behavior

a) Good b) Bad c) Average d) Satisfactory

INDIA'S TRADE IN HEALTH PRODUCTS SINCE 2001: AN RCA ANALYSIS

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Abstract

Demand for health products around the world has been growing strongly both in developed and in developing countries over the past decades. The key ingredient of every health system is physical goods that are directly used for diagnosis and treatment of patients or that are vital for other elements of the health system, such as laboratory equipment to conduct medical research. International trade in health products have grown in a very dynamic way, especially trade in dosified and bulk medicines. Our results further indicate that international trade in health products is strongly dominated by trade among a small number of developed countries.

The Indian medicine market is gaining more importance due to rise in various diseases and ailments. India's medicine market is one of the fastest growing markets in the world. Many factors, including a strong economy and the country's growing healthcare needs have contributed to the accelerated growth, which is especially strong in the over-the-counter (OTC) market.

Manufacturing and trade in medical devices is also growing quite steadily. Double digit growth rates indicate its importance in health care. Medical devices' industry mostly depends on imports.

Key words: Trade, health products, comparative advantage

I. INTRODUCTION

The health sector is among the most rapidly growing sectors in the world economy. It is also reflected in the growing number of companies engaged in joint ventures and collaborative arrangements in the health products. Globalization of Indian economy over the past two and half decades has widely affected various sectors of the economy, directly or indirectly. The health sector is one such sector in India.

Although, health expenditures around the world have been growing strongly both in developed and in developing countries over the past decades, but the per capita public expenditure on health has declined. Demand for health products around the world has been growing strongly both in developed and in developing countries over the past decades. The key ingredient of every health system is physical goods that are directly used for diagnosis and treatment of patients or that are vital for other elements of the health system, such as laboratory equipment to conduct medical research. The main objective of this paper is to identify the health products in which India has a comparative advantage.

Despite the growing importance of public and private expenditures related to health, there is not yet an agreed international definition of the "universe" of health products. The present study constitutes an important attempt to construct such a

"universe" using the product classification of the Harmonized System (HS) as a basis.

However, one may believe that it offers enough detail to assemble a list of health products. It covers a substantial share of all health products that enter the public health sphere and thus offers interesting opportunities for analysis. Using this newly defined universe of health products, this present study analyses this fact in detail.

An Overview of India's Export, Import and Balance of Trade of Health Products

India not only imports health products, but also exports a number of health products to various parts of the world. As a responsible member of the global community, India must take all possible steps to export only those products which do not pose a risk to health safety, which are effective and high quality. A change in balance of trade of different health products and percentage change of exports and imports helps in policy formulations regarding health products.

Countries typically keep detailed records of goods that enter their domestic markets. In order to make national trade data comparable and in order to facilitate the exchange of goods across borders, the World Customs Organization has developed a classification for international trade in goods known as Harmonized System (HS) which is now being widely used across the world.

The HS classification dissects all trade flows into clearly distinguishable groups and breaks them down into 97 chapters and almost 6000 subheadings. It thereby follows a certain economic logic, mainly from crude products to more complex products and by sector of economic activity.

The HS is a classification that was developed to clearly identify products that enter a country at the border and to be able to accord the respective treatment. Having been developed from a trade perspective, it does not offer the refinement which, from a public health perspective, would be desirable.

However, it is believed that it offers enough detail to assemble a list of health products which covers a substantial share of all health products that enter the public health sphere and thus offers interesting opportunities for analysis. In this study, we are interested in all internationally traded goods that can contribute in one way or another to public health.

Analyzing in detail the HS classification, we are able to identify-

- Chapter-29 (Organic chemicals),
- Chapter-30 (Pharmaceutical products),
- Chapter-35 (Albuminoids, modified starches, glues, enzymes),
- Chapter-38 (Miscellaneous chemical products),
- Chapter-40 (Rubber and articles thereof),
- Chapter-70 (Glass and glassware),
- Chapter-84 (Machinery, boilers, nuclear reactors, etc.),
- Chapter-87 (Vehicles other than railway tramway),
- Chapter-90 (Optical, photo, technical, medical, etc. apparatus),
- Chapter-94 (Furniture, lighting, signs, prefabricated buildings)

On the basis of HS classification at 2-digit level and 207 containing products which can be directly linked to a health purpose.

All these products come under six sub-groups as follows:

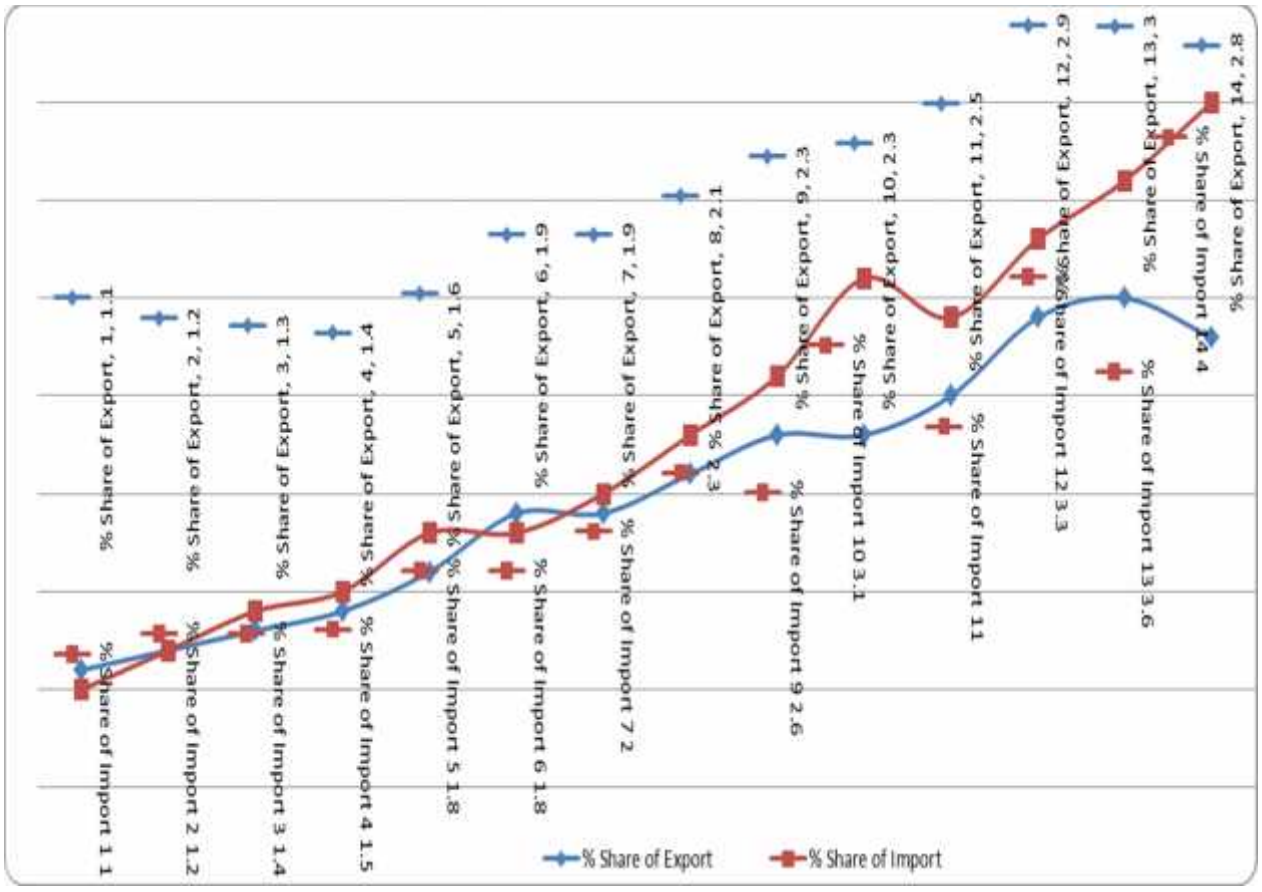
- Dosified Medicines
- Bulk Medicines
- Inputs specific to the pharmaceutical industry
- Chemical inputs of general purpose
- Hospital and laboratory inputs

- Medical technology equipment

Chapter 29 (Organic chemicals)

India's export of chapter 29 i.e., organic chemicals has a rising trend over the period except in the year 2008 as shown by blue line (figure 1-A). The down fall has occurred due to global recession in that period caused external demand for organic chemicals has declined which lead to decreased in export. India's volume of import for Chapter 29 from the world has increased indicated by red line. It has increased from US$176.9 million in 2001 to US$1823.9 million in the year 2014. India's trade balance in chapter 29 with rest of the world from 2001 to 2014 exhibited through grey line. There was unfavorable trade between India and the world for organic chemicals throughout the time period. Trade deficit was low in the beginning but after that it has deepened.

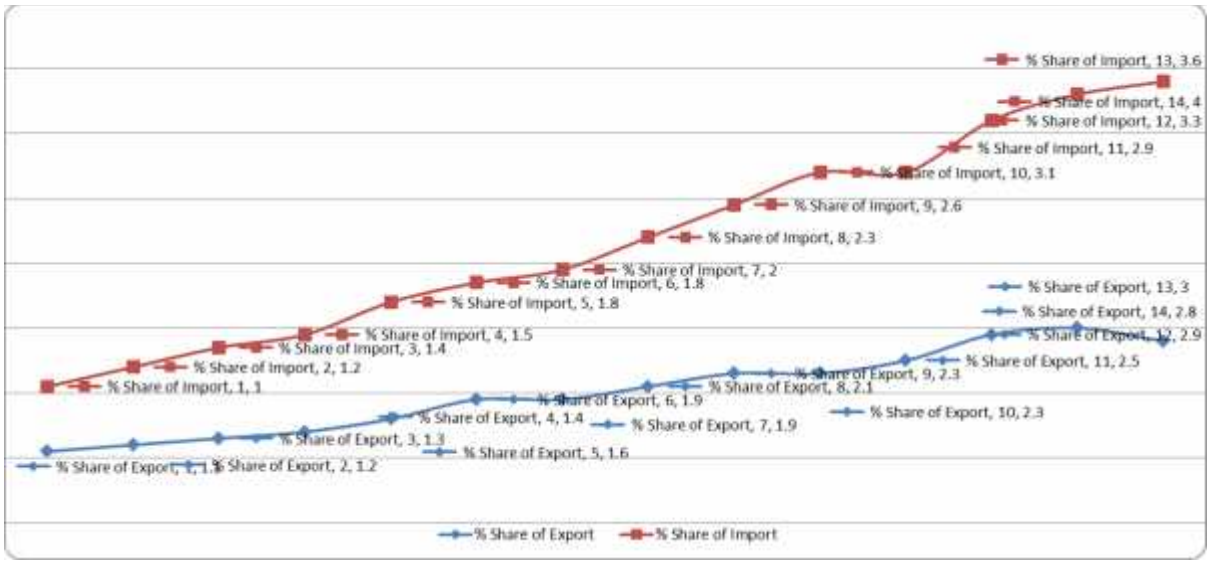
Figure 1-A: India's Trade in Chapter 29 (Organic Chemicals)



Source: UN-COMTRADE

India's percentage share of export for Chapter 29 shows the upward rising trend except a marginal fall in the year 2014 displayed by blue line (Figure-3.1-B). There was highest 3 per cent share in the preceding year 2013. India's percentage share of import for organic chemicals in the world has increased over the years as exposed by red line. It has become quadrupled from 2001 to 2014.

Figure 1-B: India's Percentage Share of Export and Import for Chapter 29 in the World

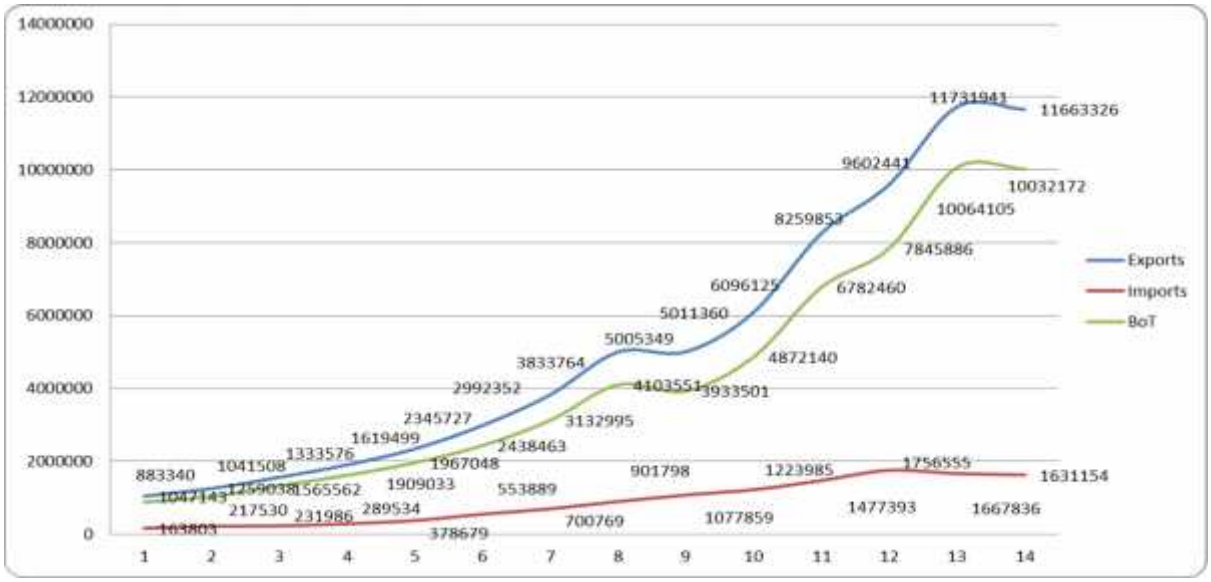


Source: UN-COMTRADE

Chapter 30 (Pharmaceutical products)

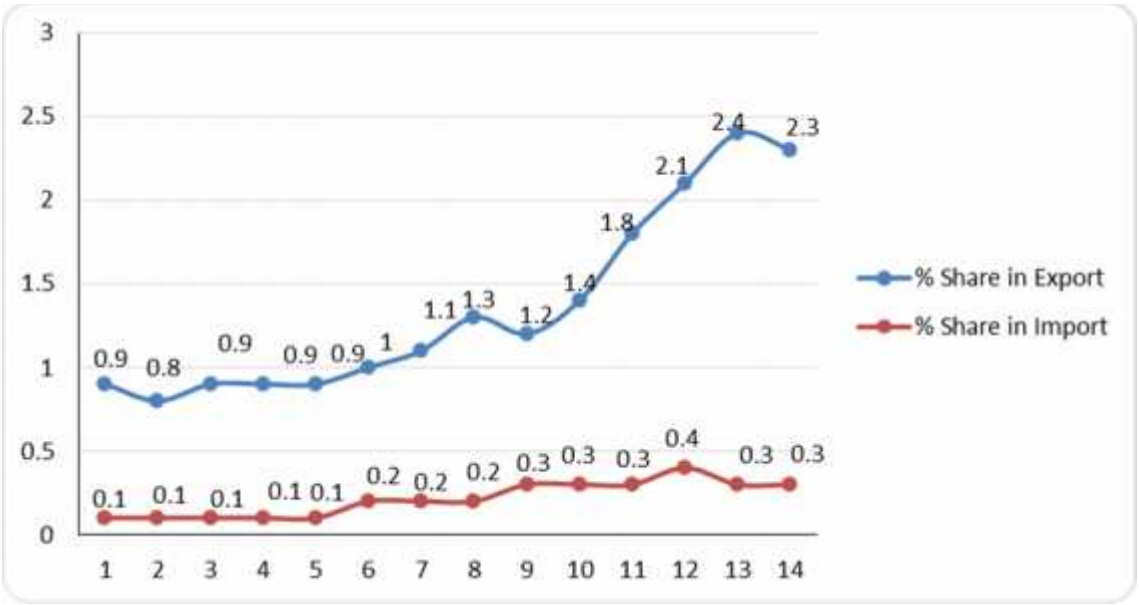
Export of Chapter 30 by India to the world shows an increasing trend throughout the period except in the year 2008 due to the effect of global financial crisis (graph 2-A). After that there is a steep increase in the total volume of export of pharmaceutical products. India's volume of import for Chapter 30 from the world has increased till 2012 after that it has started to decline. It has increased from US$16.4 million in 2001 to US$175.6 million in 2012, and then declined to US$163.1 million in 2014.India's Balance of Trade (BoT) in Chapter 30 with rest of the world has favorable balance for India. It means that India's export of pharmaceutical products to the world market is greater than it imports from the world market. Hence, India has trade surplus in case of chapter 30 with the world. The graph clearly mentions the increasing trend of trade surplus over the time period. Trade surplus has increased from US$883340 in 2001 to US$10912780 in 2014.

Figure 2-A: India's Trade in Chapter 30 (Pharmaceutical Products) Since 2001



India's percentage share of export for pharmaceutical products in the world shows a favourable condition for India by rising over the years (graph 2-B). The increase in share was low in the pre financial crisis but after that it gained momentum. India's percentage share of import for pharmaceutical products in the world has increased in a step like manner. It has become tripled from 2001 to 2014.

Figure 2-B: India's Percentage Share of Export and Import for Chapter 30 in the World



Chapter 35 (Albuminoids, Modified Starches, Glues, Enzymes)

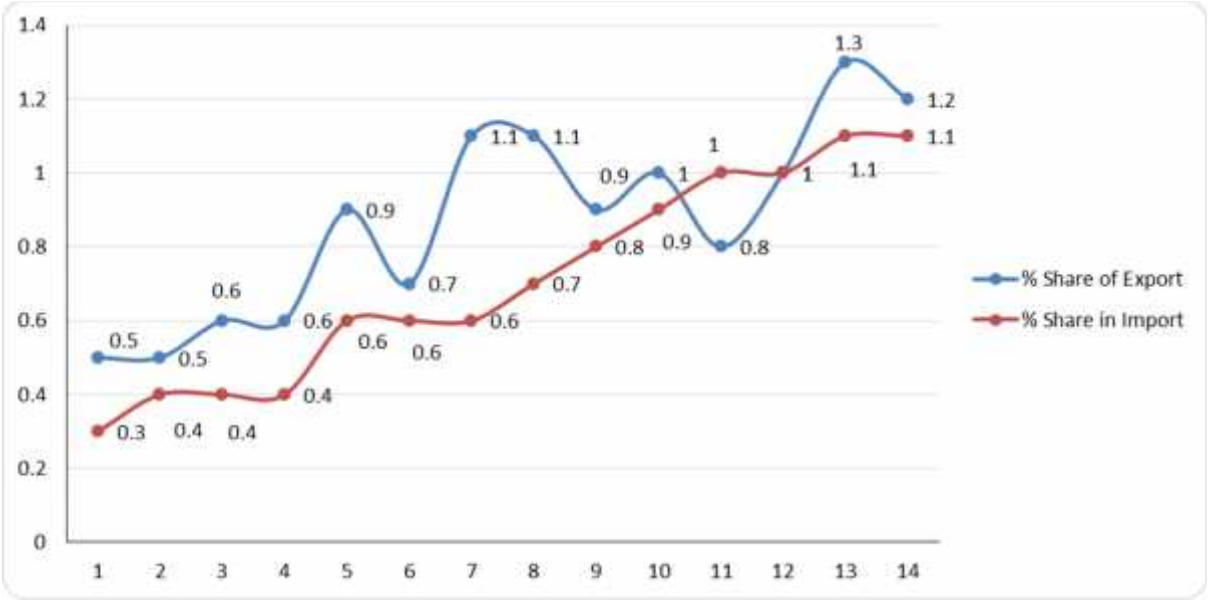
India's export of Chapter 35 to the world has increased in a step manner over the years (figure 3-A). India's import of Chapter 35 from the world has increased continuously during the study period. It has increased from US$3.1 million in 2001to US$34 million in 2014. India's BoTin Chapter 35 with rest of the world from 2001 to 2014. The graph clearly indicates that India has favorable balance of trade in chapter 35 from 2001 to 2010, after that it has faced deficit for two consecutive years. In the year 2013 there was a sign of recovery as far as trade balance is concerned. The highest trade surplus recorded US$95449 million in the year 2007.

Figure 3-A: India's Trade in Chapter 35 (Albuminoids, Modified Starches, Glues, Enzymes)



India's percentage share of export for Chapter 35 in the world has increased with some fluctuations over the time period (figure 3-B). India's percentage share of import for Chapter 35 in the world shows increasing trend. It has increased from 0.3 per cent in 2001 to 1.1 per cent in 2014.

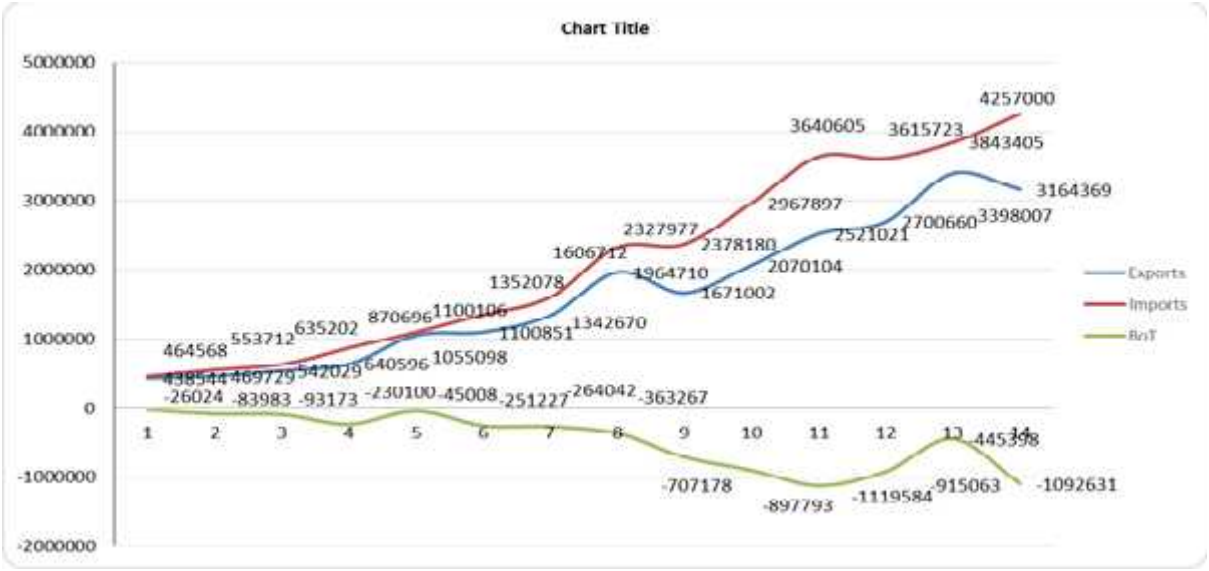
Figure 3-B: India's Percentage Share of Export and Import for Chapter 35 in the World



Chapter 38 (Miscellaneous chemical products)

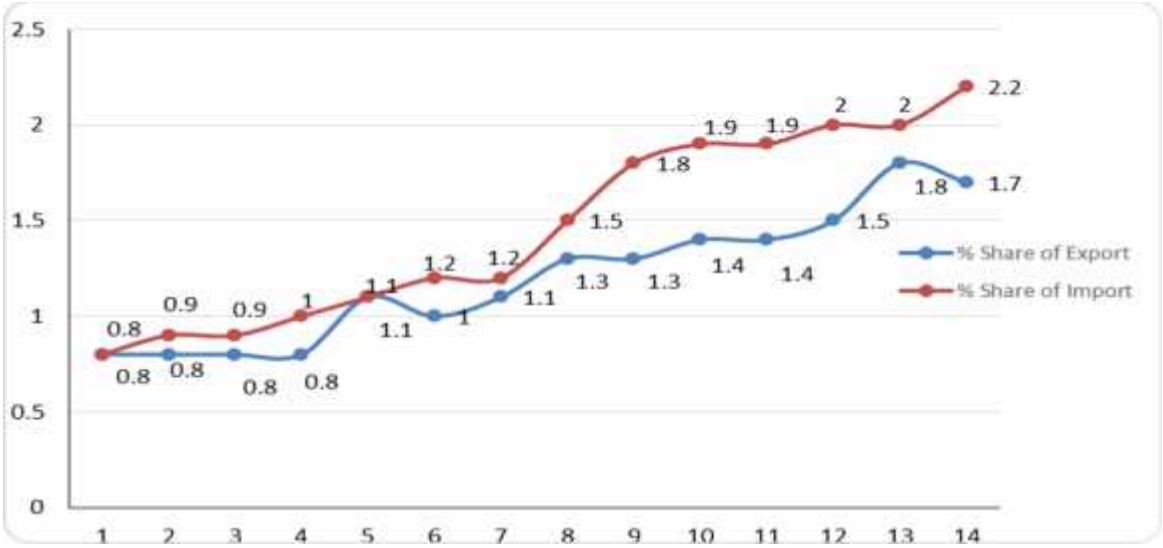
India's export of Chapter 38 to the world has increased from mere US$43.8 million in 2001 to US$339.8 million in the year 2013 (fig 4-A). But, in the year 2014 it has fell down to US$316.4 million. India's import of Chapter 38 from the world has increasing trend during the study period. It has increased from US$46.5 million in 2001 to US$425.7 million in 2014.India's BoT in Chapter 38 with rest of the world has trade deficit throughout the study period with the world (as shown in the fig.). The important thing is to notice that trade deficit was low in the initial years and after that it has started to increase. It has been observed a downward trend in trade balance for chapter 38.

Figure: 4-A: India's Trade in Chapter 38 (Miscellaneous Chemical Products) Since 2001



India's percentage share of export for Chapter 38 in the world has remained constant i.e., 0.8 per cent from 20001 to 2004 (figure 4-B). But, after that it gained momentum and increased to 1.8 per cent in the year 2013. India's percentage share of import for miscellaneous chemical products in the world has increased persistently over the time period. It has started to rise from mere 0.8 per cent in 2001 to 1.8 per cent in 2009 and 2.2 per cent in the year 2014.

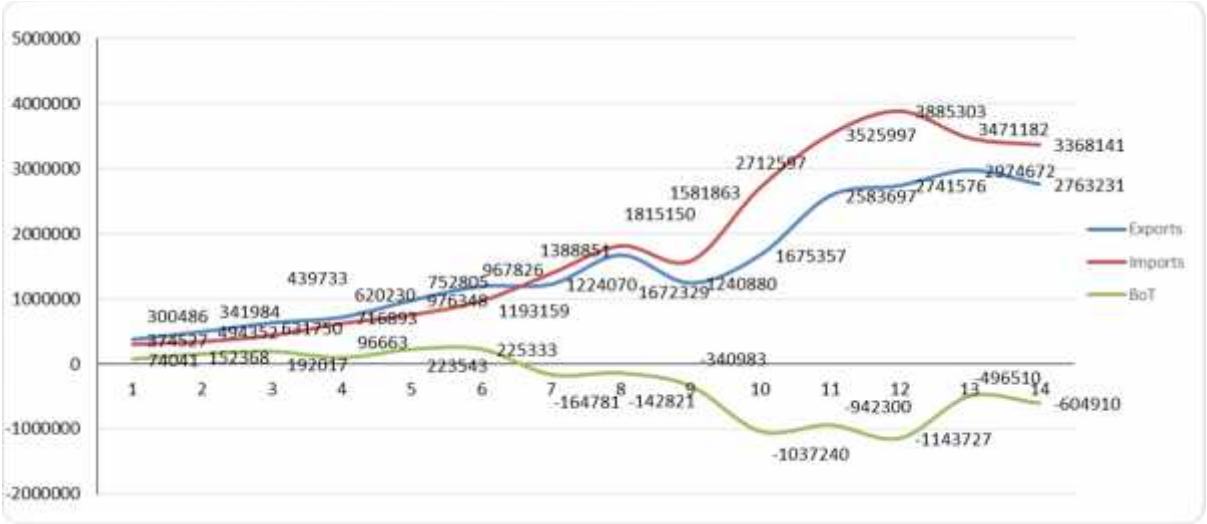
Figure 4-B: India's Percentage Share of Export and Import for Chapter 38 in the World



Chapter 40 (Rubber and article thereof)

India's export of for Chapter 40 to the world has increased from US$37.4 million to US$297.5 million in 2013 (figure 5-A). It has declined to US$276.3 million in the year 2014 due to low demand in the many parts of the world. India's volume of import for Chapter 40 from the world has increased during the study period. It has increased from mere US$30 million in 2001 to US$336.9 million in 2014, but the highest volume of import recorded in the year 2012 i.e., US$388.5 million. India's BoT in Chapter 40 with the rest of the world had a surplus in trade balance from 2001 to 2006, after that deficit has recorded. The highest trade surplus has registered worth US$ 223543 in 2005 and lowest trade deficit 1143727 in 2012.

Figure 5-A: India's Trade in Chapter 40 (Rubber and Article thereof) since 2001



India's percentage share of export for Chapter 40 in the world has increased from 0.7 per cent in 2001 to 1.4 per cent in 2014 (figure 5-B). India's percentage share of import for rubber and article thereof in the world has increasing gradually over the time period. It has become more than triple in the study period.

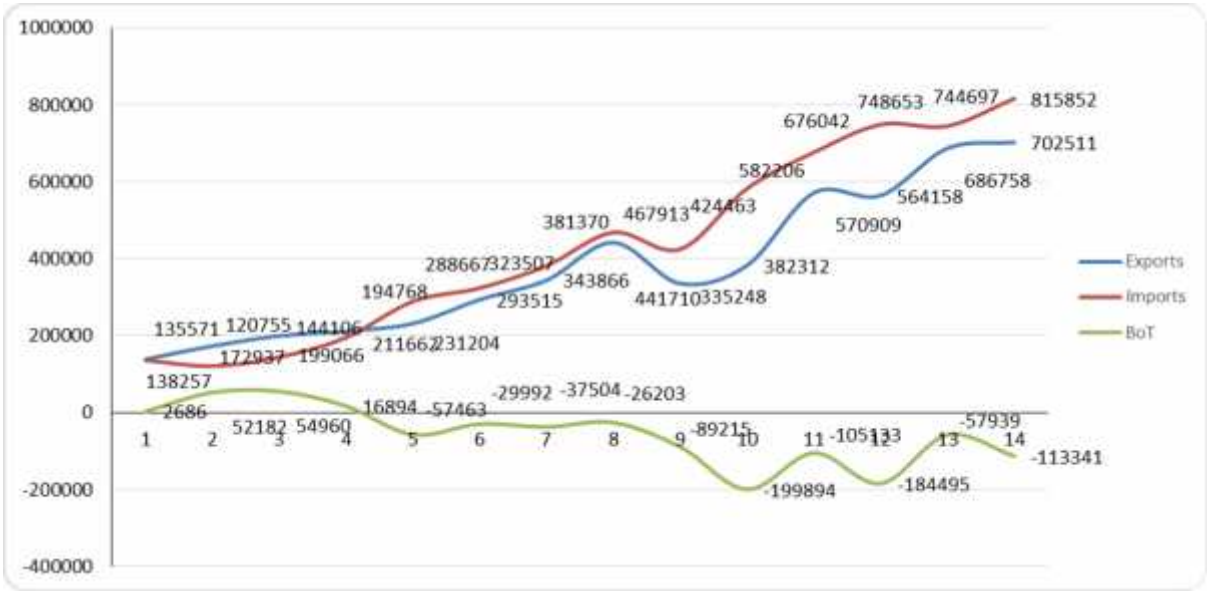
Figure 5-B: India's Percentage Export and Import for Chapter 40 in the World



Chapter 70 (Glass & glassware)

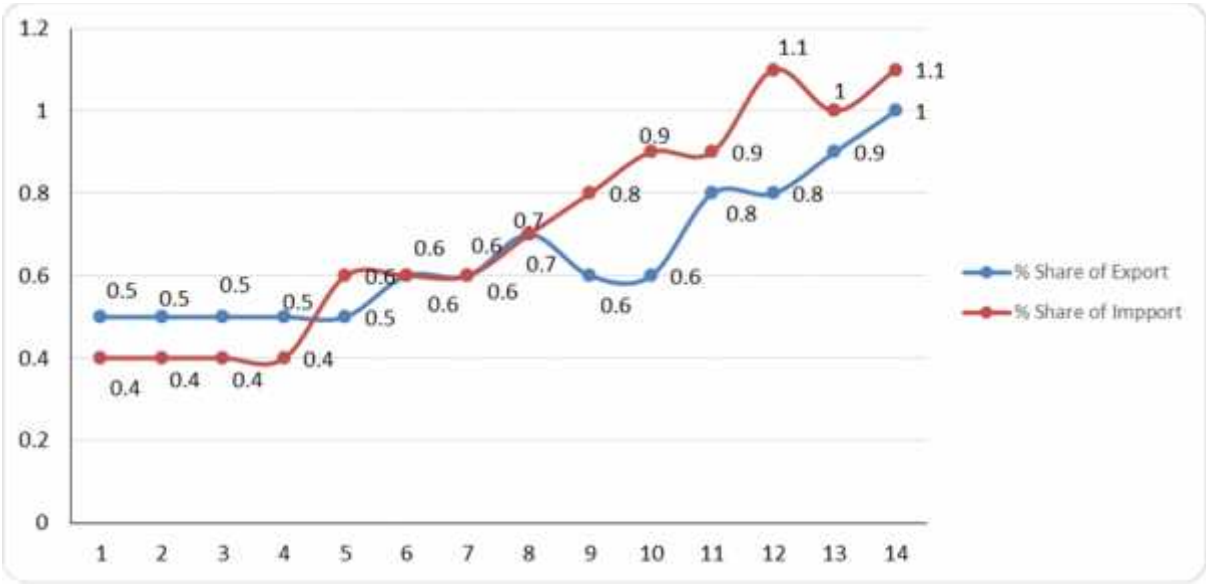
India's export of Chapter 70 to the world has increasing trend with a dip in 2008-09 (figure 6-A). The highest volume of export has registered i.e., US$70.2 million in 2014 and lowest US$17.3 million in 2001. India's volume of import for Chapter 70 from the world has also increasing trend. It has increased from US$13.5 million in 2001 to 81.6 million in 2014.India BoT in Chapter 70 with rest of the world had trade surplus in the beginning till 2004 after that deficit in rest of the years. India had surplus in trade forglass and glassware worth US$ 54960 in the year 2003.

Figure 6-A: India's Trade in Chapter 70 (Glass & Glassware) Since 2001



India's percentage share of export for glass & glassware in the world has become doubled from 0.5 per cent to 1 per cent over the time period (figure 6-B). India's percentage share of import for glass & glassware in the world has increased in a step manner. For the initial three-four years it has remained constant at 0.4 per cent and finally attained highest level i.e., 1.1 per cent in the 2014.

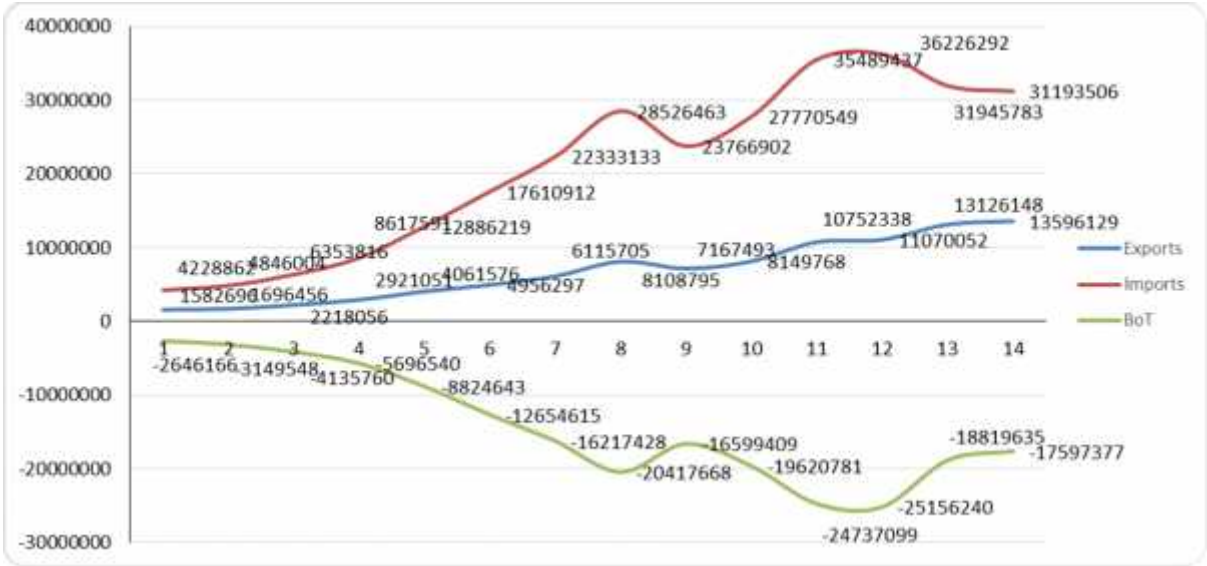
Figure 6-B: India's Percentage Share of Export and Import for Chapter 70 in the World



Chapter 84 (Machinery, nuclear reactors etc.)

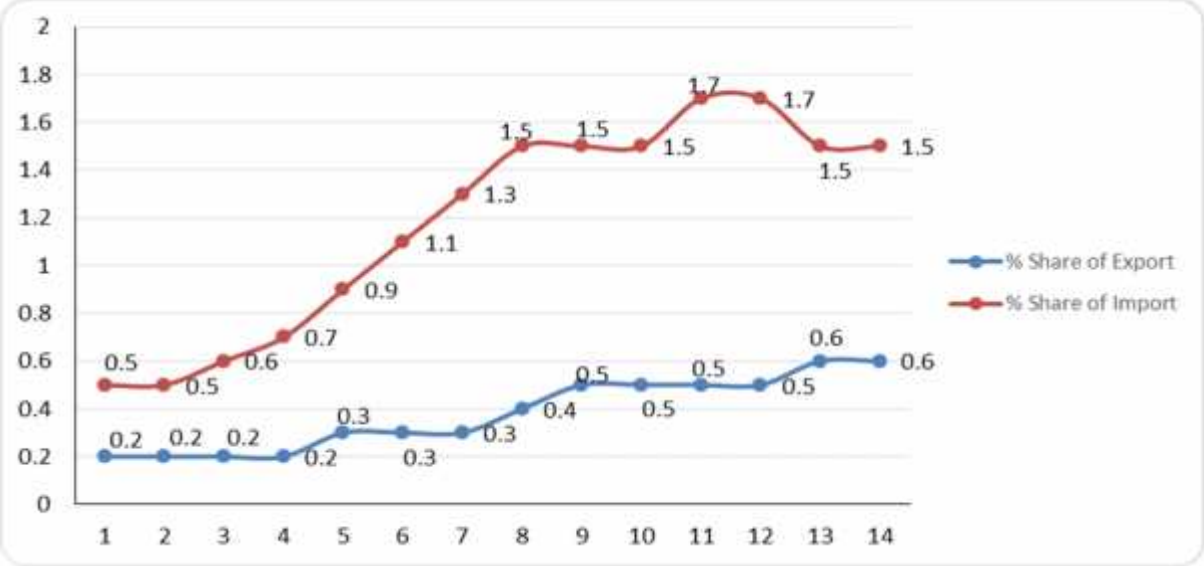
India's volume of export for Chapter 84 to the world has increasing trend over the time period (figure 7-A). It has increased from US$158.3 million in 2001 to US$1359.6 million in 2014. India's volume of import for Chapter 84 from the world has increased over the time periods. It has increased from mere US$422.9 million in 2001 to US$3119.3 million in 2014. It touched the highest peak i.e., US$3622.6 million in the year 2012. India's BoT in Chapter 84 with rest of the world has unfavorable balance of trade with decreasing trend. The highest trade deficit registered worth US$ 25156241 in the year 2012.

Figure 7-A: India's Trade in Chapter 84 (Machinery, nuclear Reactors etc.) Since 2001



India's percentage share of export of Chapter 84 in the world has increased in a step manner during the study period (figure 7-B). It has increased from 0.2 per cent in 2001 to 0.6 per cent in 2014. India's percentage share of import for Chapter 84 in the world has increased from 2001 to 2012 after that it has started to decline. In the initial two years it was only 20.5 per cent but it gained momentum after that and reached at highest level 1.7 per cent in the years 2011 and 2012.

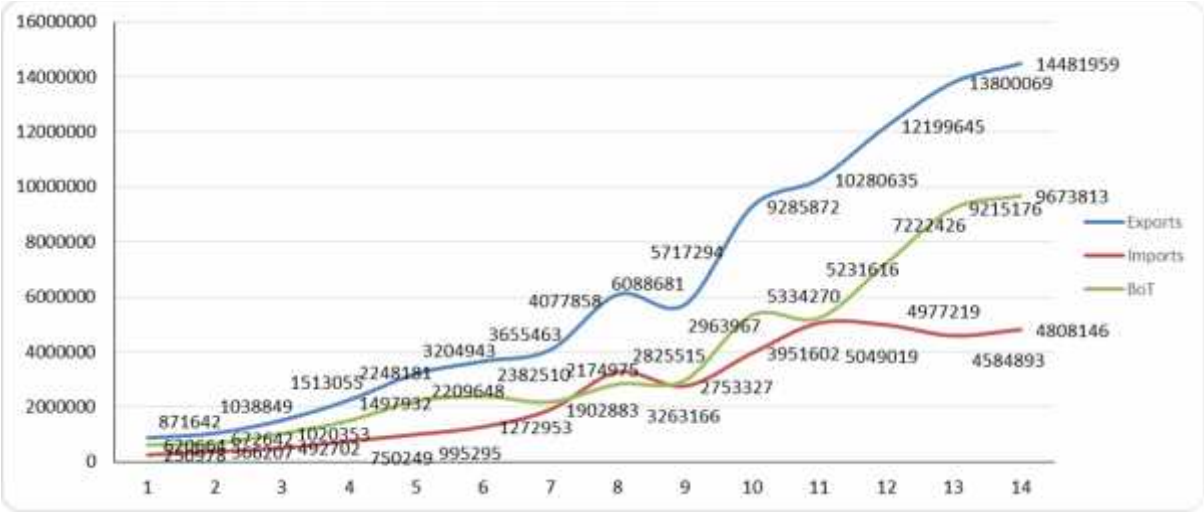
Figure 7-B: India's Percentage Share of Export and Import for Chapter 84 in the World



Chapter 87 (Vehicles other than railway, tramway)

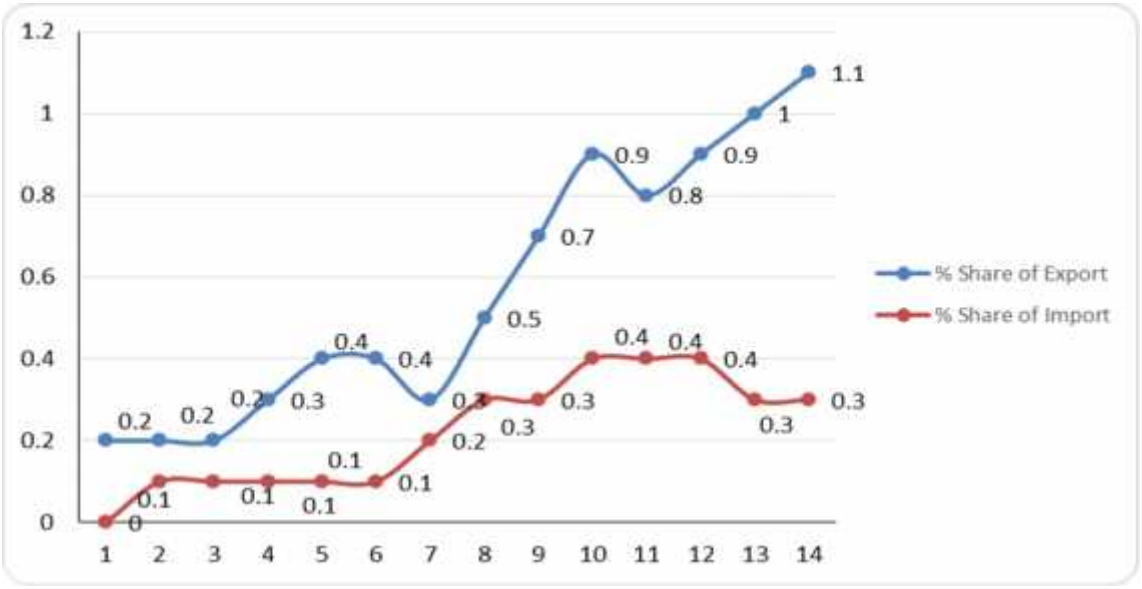
Figure 3.8-A reveals increasing trend in India's volume of export for Chapter 87 to the world. It has increased mere US$87.2 million in 2001 to US$1448.2 million in 2014. There was a slight dip in 2008-09 due to global recession. India's volume of import for Chapter 87 from the world has also increasing trend. It has started to increase from US$25.1 million in 2001 to US$480.8 million in 2014.India BoT in Chapter 87 with rest of the world has proved strength for India with surplus balance of trade throughout the time period. India's trade surplus has increased from US$ 620664 in 2001 to US$ 9108261 in 2014.

Figure 8-A: India's Trade in Chapter 87 (Vehicles other than Railway, tramway)



India's percentage share of export for Chapter 87 in the world has increased sharply especially after 2003 (fig 8-B). It has increased from 0.2 per cent in 2001 to 1.1 per cent in the year 2014. India's percentage share of import for Chapter 87 in the world has increased in step manner till 2012, after that it started to decline in the same manner. India's share of import for Chapter 87 was very low only in the beginning, but after that it has increased.

Figure 8-B: India's Percentage Share of Export and Import for Chapter 87 in the World



Chapter 90 (Optical, photo, technical, medical etc. apparatus)

There was a continuous increasing trend of India's volume of export for Chapter 90 to the world (Figure 9-A). It has increased from US$30.2 million in 2001 and US$87.9 million in 2007 to US$233.5 million in 2014. India's volume of import for Chapter 90 from the world has persistently increased over the years. It has increased from US$ 114.2 million in 2001 to US$464.8 million in 2008 and US$705.1 million in 2014.India's BoT in Chapter 90 with rest of the world indicates that India has trade deficit with rest of the world during the whole study period. The trade deficit consistently increased, it was mere US$ 840082 in 2001 and reached to US$ 4863444 in 2014.

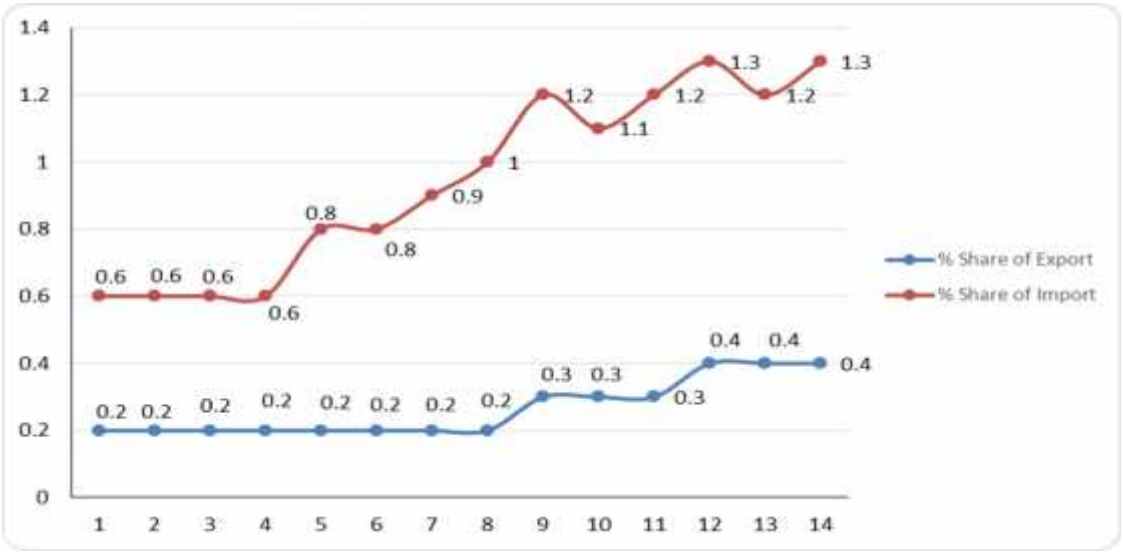
Figure 9-A: India's trade in Chapter 90 (Optical, photo, Technical, medical etc. apparatus) since 2001



India's percentage share of export for Chapter 90 in the world has increased in a step like manner (fig 9-B). It has remained constant in the initial years from 2001 to 2008, after that it has increased in step manner. India's percentage share of export for Chapter 90 has become double from 2001 (i.e., 0.2 per cent) to 2014 (i.e., 0.4). India's percentage share of import for optical, photo,

technical, medical etc. apparatus in the world has increased in a step like manner. It has increased from 0.6 per cent in 2001 to 1.3 per cent in 2014.

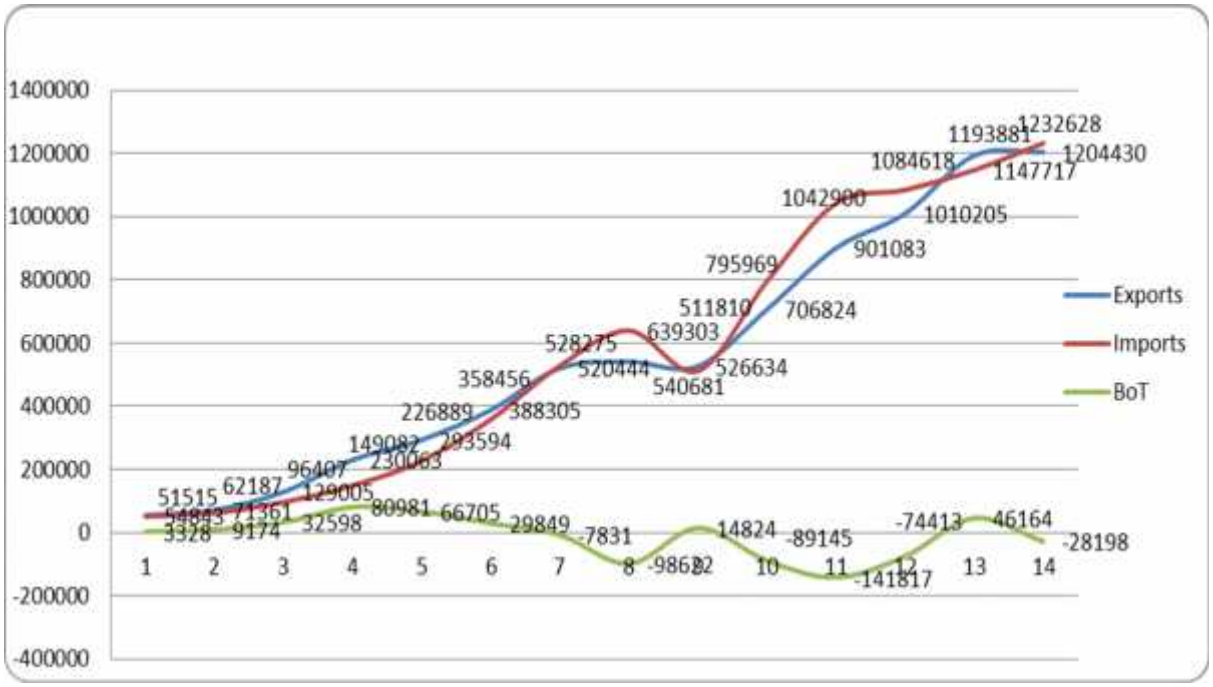
Figure 9-B: India's Percentage Share of Export and Import for Chapter 90 in the World



Chapter 94 (Furniture, Lighting, Signs, Pre-fabricated buildings)

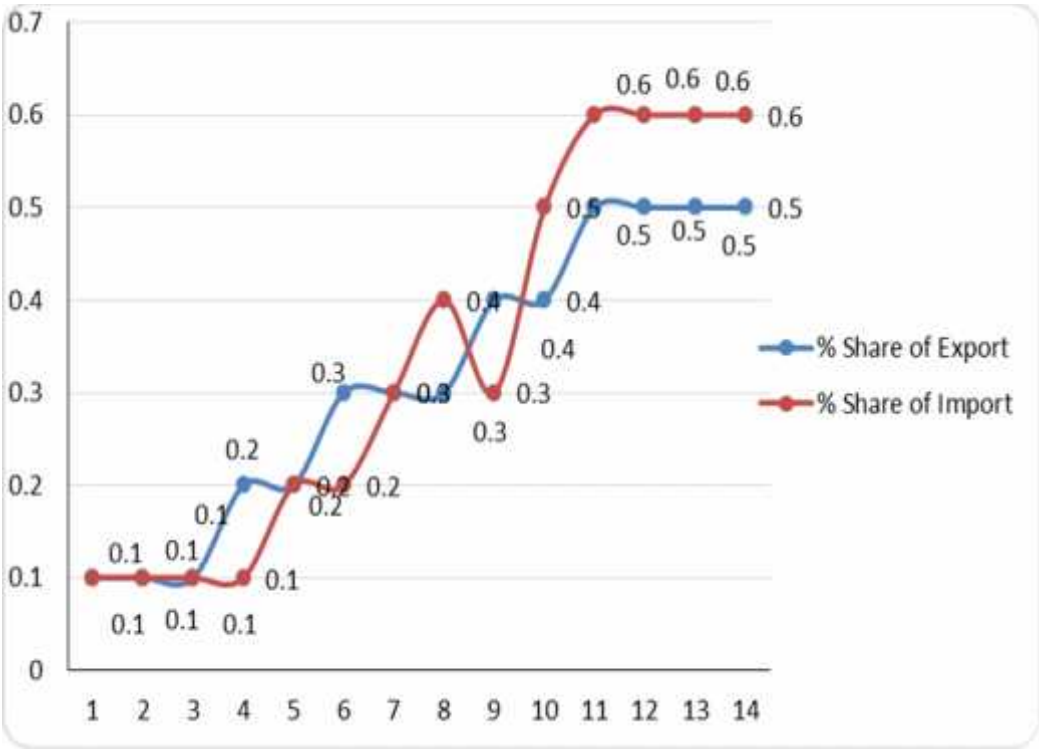
India's volume of export for Chapter 94 to the world has increasing trend over the time period (figure 10-A). India's total export of chapter 94 has increased from mere US$5.5 million in 2001 to US$120.4 million in the year 2014. India's volume of import for Chapter 94 from the world has also an increasing trend. It has increased from US$ 5.1 million in 2001 to US$123.3 million in 2014. India's BoT in Chapter 94 with rest of the world had trade surplus for half of the study years and deficit for the rest of years. There was a fluctuation in India's balance of trade with rest of the world during study period. The highest trade surplus has observed worth US$ 80981 in 2004.

Figure 10-A: India's Trade in Chapter 94 (Furniture, Lighting, Signs, Pre-fabricated buildings) Since 2001



India's percentage share of export for Chapter 94 in the world has increased in a step manner (figure 10-B). The percentage share of export for Chapter 94 has increased from 0.1 in 2001 to 0.5 in 2014. India's percentage share of import for Chapter 94 in the world has also increased in a step manner. It has increased from 0.1 per cent in 2001 to 0.6 per cent in 2014.

Figure 10-B: India's Percentage Share of Export and Import for Chapter 94 in the World



Trade in Health Products: An RCA Analysis

The analysis of comparative advantage has been undertaken using the Balassa (1965) index of revealed comparative advantage to study the pattern of comparative advantage for India. The present attempts to identify the leading health products in terms of their revealed comparative advantage in India and the pattern of comparative advantage has undergone a structural shift between 2001 and 2014 for India.

Table-1 reveals India's Revealed Comparative Advantage (RCA) with respect to the world in different health products at 2-digit level from 2001 to 2014. These are Chapter **29** (Organic chemicals), **30** (Pharmaceutical products), **35** (Albuminiods, modified, starches, glues, enzymes) **38** (Miscellaneous chem. pro.), **40 (**Rubber and art. pro**.), 70** (Glass and glassware**), 84** (Machinery, nuclear reactors, boilers**), 87** (Vehicles other than railway, tramway), **90** (Optical, photo tech. medical app.), **94** (Furniture, lighting, signs). India has comparative advantage in chapter 29 and 30 throughout the years except 2005 and 2009 for pharmaceutical products. It has comparative advantage in chapter 35 only in the year 2007, and in chapter 40 in 2002, 2003 and 2005. It also has comparative advantage for chapter 38 in some years. In all the health products, India's comparative advantage has improved over the time period.

Table 1: India's RCA w.r.t World in different Health Products at 2-digit level

Year	29 (Organic Chemicals)	30 (Pharmaceutical Products)	35 (Albuminiods, Modified)	38 (Miscellaneous Chem. Pro.)	40 (Rubber and Art. Pro.)	70 (Glass and Glassware)	84 (Machinery , Nuclear Reac. Boil.)	87 (Vehicles other than railway, tramway)	90 (Optical, photo Tech. Medical app.)	94 (Furniture, lighting, signs)
2001	1.52	1.24	0.74	1.08	0.95	0.63	0.25	0.22	0.22	0.10
2002	1.55	1.08	0.66	0.99	1.06	0.68	0.24	0.22	0.23	0.11
2003	1.63	1.08	0.69	0.96	1.10	0.66	0.27	0.27	0.24	0.17
2004	1.62	1.02	0.70	0.92	0.97	0.57	0.28	0.32	0.23	0.24
2005	1.69	0.97	0.90	1.17	1.00	0.51	0.30	0.36	0.22	0.24
2006	1.92	1.03	0.73	1.02	0.99	0.55	0.31	0.36	0.21	0.28
2007	1.79	1.06	1.03	1.01	0.83	0.54	0.32	0.33	0.21	0.30
2008	1.89	1.10	0.94	1.12	0.94	0.60	0.37	0.43	0.22	0.27
2009	1.59	0.83	0.65	0.91	0.70	0.44	0.33	0.47	0.22	0.25
2010	1.59	0.94	0.71	0.93	0.68	0.41	0.31	0.58	0.21	0.29
2011	1.52	1.08	0.51	0.83	0.67	0.48	0.31	0.48	0.20	0.28
2012	1.80	1.31	0.65	0.95	0.78	0.50	0.34	0.59	0.23	0.30
2013	1.65	1.33	0.69	1.02	0.80	0.51	0.35	0.57	0.23	0.29
2014	1.64	1.34	0.68	0.97	0.85	0.59	0.38	0.62	0.24	0.29

***Source**: Authors' calculation on the basis of UN-COMTRADE Data*

India has comparative advantage in pharmaceutical products for all the study years except 2005,2009 and 2010. The 2005 affected due to {*The Patents (Amendment) Act, 2005*, An Act further to amend the Patents Act, 1970} and the years 2009 and 2010 affected due to global financial crisis. India does not have comparative advantage in chapter 70 (Glass and Glassware), 84 (Machinery , Nuclear Reac. Boil.)), 87 (Vehicles other than railway, tramway), 90 (Optical, photo Tech. Medical app.) and 94 (Furniture, lighting, signs) during the study period.

II. CONCLUSION

Demand for health products around the world has been growing strongly both in developed and in developing countries over the past decades. The key ingredient of every health system is physical goods that are directly used for diagnosis and treatment of patients or that are vital for other elements of the health system, such as laboratory equipment to conduct medical research. International trade in health products have grown in a very dynamic way, especially trade in dosified and bulk medicines. Our results further indicate that international trade in health products is strongly dominated by trade among a small number of developed countries.

The Indian medicine market is gaining more importance due to rise in various diseases and ailments. India's medicine market is one of the fastest growing markets in the world. Many factors, including a strong economy and the country's growing healthcare needs have contributed to the accelerated growth, which is especially strong in the over-the-counter (OTC) market.

Manufacturing and trade in medical devices is also growing quite steadily. Double digit growth rates indicate its importance in health care.

Medical devices' industry mostly depends on imports.

India has comparative advantage in chapter 29 (Organic chemicals) and 30 (Pharmaceutical products) throughout the years except 2005 and 2009 for pharmaceutical products. It has comparative advantage in chapter 35 only in the year 2007, and in chapter 40 (Rubber and art. pro) in 2002, 2003 and 2005. It also has comparative advantage for chapter 38 (miscellaneous chem. pro.) in some years. In all the health products, India's comparative advantage has improved over the time period.

India does not have comparative advantage in chapter 70 (Glass and Glassware), 84 (Machinery , Nuclear Reac. Boil**.)**), 87 (Vehicles other than railway, tramway), 90 (Optical, photo Tech. Medical app.) and 94 (Furniture, lighting, signs) during the study period.

It is suggested that India should export those products in which it has comparative advantage like chapters 29, 30, 35, 38 and 40 to rest of the world and import those products in which it has comparative disadvantage like chapter 70, 84, 87, 90 and 94 from the world.

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RURAL-URBAN DISPARITIES IN UTTARAKHAND

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Abstract

The argument of hand to hand Rural-Urban development is always the key focus of development policy of any government who desire to place her nation in the club of developed countries. In India though many developmental programs started right after the independence but still there are sound disparities amongst Rural and Urban areas which severely affect her image in the HDI and other growth indices. Any type of disparity is very harmful for any nation, as in long run these disparities cause various socio-economic problems and also results in formation of anti national sentiments. The state of Uttrakhand is a distinct geographical entity in the Western Himalayas because of so many socio-economic and geographical considerations.

At the time of independence, considerable difference in economic and social development of different regions of the country existed. One of the main objectives of the planning process initiated in the early 1950s was to reduce these regional differences and to achieve, regionally balanced development. Various policy instruments including direct public investment by the Union Government in infrastructure, guided private investment and building up of capacity enhancing institutions have been tried to achieve this objective. These policies were continued during the first three decades of planning. Though these measures were not highly successful, they ensured that disparities were not getting aggravated during this period. With the initiation of economic reforms in the early 1980s which culminated in full-fledged deregulation, liberalization and globalization in the early 1990s, the role of the government in investment decisions has diminished.

Present paper discusses the types of Disparities prevailing in India, discussing social, political and economic factors causing disparities, effects of disparities reflected in factors like literacy, income, employment and labour rate participation, further it discusses about its impact on investment and growth rate on short and long term and finally critically examining the factors responsible for migration of labour force from rural areas to urban areas and the solution to prevent this migration with reference to Uttarakhand.

Key words: Rural, urban, Uttarakhand, disparities

I. INTRODUCTION

India is presently characterised as the fastest growing economy of the world.

The rapid growth of Indian economy over the past decades has been greeted with largely unquestioned assumptions that increasing affluence would lead to a happier, wealthier and more equitable society. Ironically after almost 70 years the data does not seem to agree.

As a result of economic reforms, the urban areas of Uttrakhand experienced accelerated economic and social development as compared to rural areas. This has led to widening gap in income, poverty and other indicators of development between the two regions. Rural-urban divide has widened in the wake of reforms. While large and medium cities experience unprecedented economic prosperity, the rural areas experience economic stagnation. As a result, there is widespread agrarian distress which results in farmers' suicide and rural unrest.

The debate of Rural-Urban disparities has been one of the causes of concern for Uttarakhand as 69.77% of the population resides in the rural areas as compared to the 30.23 % of population residing in Urban areas. As per Census 2011 there are 16,674 villages, 6 Municipal Boards, 39 Municipalities in Uttarakhand amongst which more than 1,000 villages are considered as ghost village, i.e., having zero population and another 405 villages have a population of less than 10 due to rural urban migration.

Despite being rich in natural resources, the condition of rural Uttrakhand is deteriorating due to the geographical reasons as the hills do no have enough infrastructures such as good roads, hospitals, and industrial base which are an essential ingredient for the development of the region.

Uttrakhand is a small state which constitute about a per cent of Indian Population. As Indian population is huge the small percentage also turns out to be a huge number as there are large number of poor and illiterates today than at the time of independence seventy years ago. Our infant mortality is still about 41 per 1000 live births. More than 50 per cent of Uttrakhand women and children are anaemic due to acute nutritional deficiency. India also experiences a high incidence of morbidity and mortality on account of various waterborne diseases, tuberculosis, diabetes, etc.

Another factor for poor condition of rural areas is that they are constrained with primary sector that is subsistence agriculture, mining, forestry, and other allied activities, with the small growth rate of 2-3% as compared to the manufacturing and service sector at the rate of 8-12%.

This paper further discusses the disparities in literacy rate, employment rate, per capita income and the problems of rural-urban migration in India with reference to Uttrakhand.

Research Methodology

Present paper is based on the analysis of secondary data of National Sample Survey Organization (NSSO) of 68th and 71st rounds, Census of India 2011, Data of District Information System for Education (DISE) 2013-14 and various Statistics from Department of Economics and Statistics of Uttarakhand. It is primarily concerned with the reason which causes rural urban disparities in Uttarakhand and possible solutions for these disparities.

Disparities in Literacy Rate and Other Demographic Factors

Literacy level and educational attainment are vital indicators of development in a society. Attainment of universal primary education is one of the Millennium Development Goals of the United Nations which we achieved by the year 2015.

Education is important in eradicating poverty and hunger and in promoting sustained, inclusive and equitable economic growth and sustainable development[i]. Literacy rate and educational development are considered to be key variables affecting demographic indicators like fertility, mortality (especially infant mortality rate and migration. It greatly contributes in improving quality of life, particularly with regard to life expectancy, infant mortality, learning levels and nutritional levels of children. Higher level of literacy and educational development lead to greater awareness on the one hand and help people in acquiring new skills on the other.

The Union and State Governments in India have considerably increased spending on primary education over the past decade. Though through the reports of population census 2011 we see the catching up of literacy rate in rural areas but still rural areas are far behind the urban areas in terms of quality education.

Rural areas of Uttarakhand suffer mostly from lack of quality schools which is one of the reasons for the low literacy rate of the state. Apart from the availability of schools, the limited number of schools in rural areas also faces many problems such as lack of infrastructure, which includes few class rooms, lack of proper sanitation, and no drinking water facility.

Absolute poverty in rural India has also deterred the pursuit of formal education as education is not deemed of as the highest priority among the rural poor as compared to other basic necessities. The MRP-based (mixed recall period) poverty estimates of about 22% of poverty in 2004–05 which translated to 22 out of per 100 people are not meeting their basic needs, much less than meeting the need for education.

Census of 2011 shows that literacy rate in rural areas has risen from 59% to 69% and urban literacy has increased from 80 % to 85 %. Data shows that literacy of females in rural areas has shown a significant change of 12 percentage points, but still literacy level of females in rural areas need to be upgraded, as in the famous words of Mahatma Gandhi ji "If a boy get education then a family get educated, but if a girl get education then three families get educated".

Table 1: Rural and Urban Literacy Rate among Males and Females in Uttarakhand

Description	Rural	Urban
Literates	4,614,050	2,266,903
Average Literacy	76.31 %	84.45 %
Male Literacy	86.62 %	89.05 %
Female Literacy	66.16 %	68.96 %

Source: Census of India 2011.

Reasons for the Poor Literacy Rate in Rural Areas

Remote areas of Uttarakhand state generally have lots of geographic and socio-economic obstacles for students, bad roads; extreme climatic conditions in rainy and winter season are some of the reasons for the low enrolment of students in hills.

Table 2: Number of Schools in Rural and Urban Areas: 2013-14

State	Number			%	
	Rural	Urban	Total Schools	Rural	Urban
Uttarakhand	21471	2175	23649	90.79	9.20
All India	1291276	226218	1518160	85.06	14.90

Source: *Mehta, D. (2017).*

Looking at the economic reasons we find that high absolute poverty as a result of huge dependence on subsistence agriculture hinders children of prime age to participate in education as for the hilly people earning becomes high priority then learning, along with that highly labour intensive agriculture and migration of male population towards urban areas for education and

employment leaves agriculture in the hands of women, which deteriorate the condition of women to the extreme in remote areas. So far as social reasons are considered due to orthodox believes, girls are discriminated to be sent to schools.

Table 3: Pupil Teacher Ratio by Level: 2013-14

State	Primary level	Upper primary Level	Secondary level	Higher Secondary level
Uttarakhand	20	15	17	34
All India	25	17	26	41

Source: Mehta, D. (2017).

For those who still manages to go school crossing all the barriers, poor quality education awaits them, apart from these problems modern studies also suggest that the rural schools have shortage of teachers as Teacher Pupil Ratio (TPR) is 34:1, apart from this, state run schools of rural areas also have highest Teacher absent rate.

Government's Efforts in Curbing Literacy Disparity in Rural Areas

Uttarakhand Government is trying their best to improve the literacy level in the State and they have taken many necessary steps in recent times to improve the over all education system in both city and rural areas. It is true that in recent years they have been able to bring more and more students in the arena of education. However, still three out of ten Uttarakhand people are illiterate according to the Population Census Report 2011 of India.

Free Education

Free education system is more and more spread by the Government in various areas of State especially in the rural territories. Poverty is one of the main hindrances for a lot of parents in both city and village to send their children to schools. So the government is trying to provide the primary right of proper education to the students free of cost in various areas and it has become successful. In many areas more and more students are coming to schools for study. However, Government has to reach more rural areas to bring more students to schools.

Establishing New Schools

Few decades ago, lack of schools was a huge problem especially in rural areas. Study in a private school is much more expensive and often the poor students can not avail this facility. The students had to go miles after miles to reach their schools which created a lot of problems. However, in recent years Government has established more and more schools in various rural areas and the problem is solved to a great extent. However, there is still many a village where the schools are far away. Government has opened various new schools like Kasturba Gandhi Balika Vidyalayalaand Jawahar Navodaya Vidyalaya still many a students especially the girls face safety problems while going to these schools. Therefore, the Government needs to take necessary steps on that to bring more girl students into school.

Various Schemes

Government has taken various effective schemes to spread education in more and more students in various remote areas such as Sarv Siksha Abiyan (SSA)[2], Mid-Day Meal Scheme, etc, these schemes has also been extremely successful to bring more students in the schools. However, it is true that in various places all these facilities are not properly received.

Free text books, school bags, uniforms, and providing various scholarships

Recently government is providing school uniforms, text books, and some other necessary things related to study to the students in many

places. Government scholarships are increasing the interest of lot of poor students for higher studies. Government is arranging various study courses and vocational trainings absolutely free.

Optimizing the Available Funds

Central Government is trying to generate more funds for the study of the students in various areas. However, recently the Government is looking into the thing that the fund which is generated for the study of the children is properly used. The fund should reach the rural and remote areas where the students really need it. The Government is trying to assure that the fund is used for the proper reasons related to study only.

Gender Disparity

Gender Disparity or Inequality refers to the gender based inequality against women. Women are often denied their social, cultural, economic, and political rights leading to a decline in the condition of women. It is the situation when a man enjoys certain rights in the society and women are denied of these rights. In rural India due to poor literacy rate and excessive religious dominance, women are denied of most of the basic rights that commonly includes, right to education, right to participate in social issues, right to work and make livelihood on her own.

The level of gender disparity can be easily assessed by looking at the gender ratio (940), which ranks India 16th in the world.

Table 4: Gender Ratio Rural-Urban Areas in Uttarakhand

Description	Rural Areas	Urban Areas
Gender Ratio	1000	884
Child Sex Ratio (0-6)	899	868
Child Population (0-6)	990,776	365,038
Child Percentage (0-6)	14.08 %	11.97 %

Source: *Census of India 2011.*

Gender-ratio in rural areas of Uttarakhand seems adequately high then urban areas which is below the national average whereas the child sex ratio seems worrisome in both rural as well as urban areas, the possible reasons for the declining of child sex ratio may be increasing demand for male child and selective abortions i.e., female foeticides as well as infanticides.

India's Position on Some of The Gender Indicators as Follows

UNDP's Gender Inequality Index- 2015

India's ranking is 125 out of 188 countries in the List.

World Economic Forum's Global Gender Gap Index- 2016

India's ranks at 87 in the list of 144 countries of the world. Some of the problems faced by women in rural Uttarakhand are:

Selective abortion and female infanticide

It is the most common practice for years in India in which abortion of female foetus is performed in the womb of mother after the foetal sex determination and sex selective abortion by the medical professionals.

Sexual harassment

It is the form of sexual exploitation of a girl child at home, streets, public places, transports, offices, etc by the family members, neighbours, friends or relatives.

Dowry and Bride burning

It is another problem generally faced by women of low or middle class family during or after the marriage. Parents of boys demand a lot of money from the bride's family to be rich in one time. Groom's family perform bride burning in case of lack of fulfilled dowry demand. In 2005, around 6787 dowry death cases were registered in India according to the Indian National Crime Bureau reports.

Disparity in education

The level of women education is less than men still in the modern age. Female illiteracy is higher in the rural areas, where over 53% or more women remain uneducated.

Domestic violence

It is like endemic and widespread disease affects almost 70% of Indian women according to the women and child development official. It is performed by the husband, relative or other family member.

Inadequate Nutrition

Inadequate nutrition in the childhood affects women in their later life especially women belonging to the lower middle class and poor families.

Gender disparity is a poor practice and need to be addressed as in the words of famous leader Kofi Annan, "Gender equality is more than a goal in itself. It is a precondition for meeting the challenges of reducing poverty, promoting sustainable development and building good governance".

Indian Constitution provides for positive efforts to eliminate gender inequality; the Preamble to the Constitution talks about goals of achieving social, economic and political justice to everyone and to provide equality of status and of opportunity to all its citizens. Further, women have equal right to vote in our political system. Article 15 of the Constitution provides for prohibition of discrimination on grounds of *sex* also apart from other grounds such as religion, race, caste or place of birth. Article 15(3) authorizes the Sate to make any special provision for women and children. Moreover, the Directive Principles of State Policy also provides various provisions which are for the benefit of women and provides safeguards against discrimination.

There are also other various rules, regulations, act and laws made by the Indian government regarding the safety of women in India. However, a new act (Juvenile Justice (Care and Protection of Children) Bill, 2015) has been passed by the Indian government by replacing the earlier one of 2000 (Indian juvenile delinquency law of 2000) to reduce the juvenile age from 18 to 16 years especially in case of heinous offenses (after Nirbhaya case).

So there are various legislative safeguards and protection mechanisms for women but the ground reality is very different. Despite all these provisions women are still being treated as second rate citizens in our country; men are treating them as an object to fulfil their carnal desires; crimes against women are at alarming stage; the practice of dowry is still widely prevalent; female infanticide is a norm in our homes.

The list of legislations as well as types of discriminations or inequalities may go on but the real change will only come when the mentality of men will change; when the male species of human beings would start treating women as equal and not subordinate or weaker to them. In fact not only men but women also need to change their mindset as through cultural conditioning they have also become part of the same exploitative system of patriarchy and are playing a supportive role in furthering practice of dominating women.

Disparities in Employment

Even after seventy years of independence, which we sought in no less measure for freeing ourselves from want, we find that a large section of our country men are caught in the vicious cycle of poverty and misery. One of the possible solutions for this problem is the reduction in disparities along with adequate growth that would lead to elimination of poverty. Though the growth process have been effective of late, it was not satisfactory. Other solutions involve growth in employment that would lead us towards prosperity. Later studies suggested that undesirable employment of young children, women and older people contributes to the poverty.

Employment had been a far cry in both developed and underdeveloped economies. Of late researchers suggested that productivity has to be raised for making people effectively employed. Ahluwalia's (1978) conclusion that "there is an evidence of some trickle down associated with agri cultural growth" with Saith's(1981, 205) claim that "there can be little doubt that current growth proces ses have
served as generators of poverty." One might imagin e that these two authors weretalking about different places or times; but both were using data for the sa me country—India—over roughly the same period (1957–73).
The debate continues
in more recent literature on India, one finds claims t hat "rapid agricultural growth
has benefitted all classes of the poor" (Singh 1990) and "acceleration in agricultural
growth by itself is unlikely to make a dent in rural poverty" (Gaiha 1995, 285).

Higher unemployment and low income in the rural areas results in low purchasing power of the rural people, ultimately affecting their quality of life. The government has launched several schemes to generate employment especially in the rural areas. Data provided by the National Sample Survey (NSS) indicates unemployment in the rural areas has increased from 7.2% in the rural areas in 2000 has increased to 8.1% in 2010.

Rural-Urban Employment Situation in Uttarakhand

Agriculture contributed only 15% to the Gross State Domestic Product for the year 2010-11[3]. Majority of the population is involved in subsistence agriculture. The district wise employment data as of December 2012 from 230 large industries having an investment of INR 274,508.1 million and 41,692 small and medium enterprises having an investment to the tune of INR 79,994.19 million has been sourced from Directorate of Industries, Uttarakhand. It is observed that the employment in large and small and medium enterprises boosts growth in most of the secondary and tertiary sectors. Hence, the ratio of industrial employment to available work force can be taken as a fair indicator for judging the development disparities among the districts.

Government Initiative to Cure Disparity in employment

To achieve growth with equity and social justice, the government of India has been implementing specific poverty removal plans since the Fifth five-year plan (1974 – 1979). The most recent initiative under the wage employment programmes is the launch of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2006. Initially implemented in 200 districts, during the financial year 2006-2007, it was extended to 330 districts and finally to 615 districts during the financial year 2007- 2008 but by August 2017 the number of districts increased to 685, with number of blocks 6,865 and total number of GPs 262,789. Although MGNREGA focuses on planning productive absorption of under-employment and surplus labour force in rural areas by providing up to 100 days of direct supplementary wage employment generation in the rural households, the decline in person-day employment has become an issue of concern.

Table 5: Rural Development in Uttarakhand

S. No.	Items	Year/Period	Unit	Statistics
A	**Rural Poverty (BPL Census 2002)**			
1	Families Below Poverty Line	2002	No.	620608
2	Percentage of Families Below Poverty Line	2002	Percentage	43.86
B	**Swarn Jayanti Garam Swarojgar Yojana**			
1	Self Help Groups Formed (As on 31-03-2012)	2011-12	No.	42396
2	Self Help Groups Financed by the Banks since the inception of the scheme	2011-12	No.	18259
C	**Indira Awas Yojna**			
1	Construction of Houses during the Year	2011-12	No.	13802
D	**Mahatma Gandhi Rural Employment Guarantee Scheme**			
1	Employment Generation since the inception of the scheme	2012-13	No.	1011.87

Source: Directorate Of Economics & Statistics Planning Department, Government Of Uttarakhand. (2017).

Till date The State as well as the Union Government has implemented various programmes for rural development, which off course have resulted in the development of the region. Table 3 shows that in 2002 about 43.86% of the State's population was below poverty and if we compare it with present data around 11% to12%. Various Government schemes like MNREGs, Indra Awas Yojana and SJGSY benefited several people and contributed to the economic development of the State concerning not only to the tertiary sector but also in the primary sector as majority of the population of the State is still engaged in agriculture.

Income Disparity

Employment directly affects the level of income, as better the rate of employment better the income rate and better is the saving, investment rate. Ragnar Nurkse's vicious cycle of poverty explains the reason for poverty in rural India.

Rural poor are cursed with low or negligible capital, because of that they fail to invest in their agriculture or any other economic activities; as a result, their business fails to generate any productive employment, implying low productivity. This poor productivity further ruins the situation as low productivity results in low income and further this low income leaves little for consumption without any savings, returning to the shortage of capital and forming the Vicious Cycle of Poverty.

In India, urban areas contribute to much higher growth rate as compared to rural areas. Despite up to three-fourths of the population living in rural areas, rural areas contribute to only one-third of the national income. The main reason for rural India's poor performance in terms of income is the fact that rural India is mostly dependent on agriculture. Services sector is the largest sector of India. Gross Value Added (GVA) at current prices for Services sector is estimated at 73.79 lakh crore INR in 2016-17. Services sector accounts for 53.66% of total India's GVA of 137.51 lakh crore Indian rupees. With GVA of Rs. 39.90 lakh crore, Industry sector contributes 29.02%. While, Agriculture and allied sector shares 17.32% and GVA is around of 23.82 lakh crore INR. At 2011-12 prices, composition of Agriculture & allied, Industry, and Services sector are 15.11%, 31.12%, and 53.77%, respectively. The rising levels of urbanisation in India are major reasons for the rising level of income disparity in the country.

Table 6: Per Capita Income at current prices (2008-09) (Rs.)

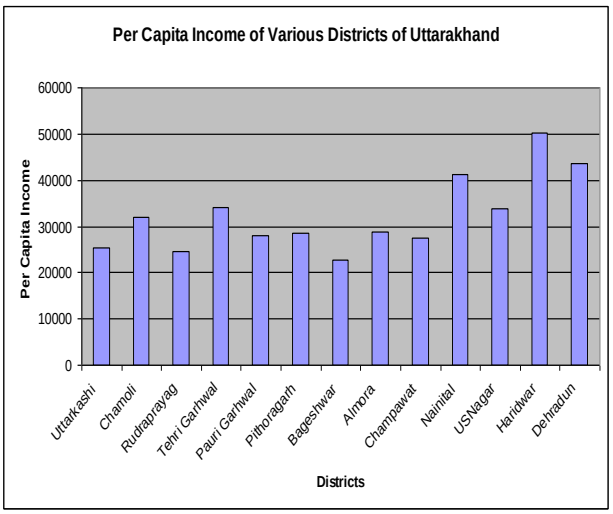
Hill Districts S. No.	District	Per Capita Income in Rs
1	Uttarkashi	25379
2	Chamoli	32038
3	Rudraprayag	24474
4	Tehri Garhwal	33999
5	Pauri Garhwal	28139
6	Pithoragarh	28596
7	Bageshwar	22709
8	Almora	28896
9	Champawat	27374

Plain Districts

S. No.	District	Per Capita Income in Rs
1	Nainital	41180
2	Udham Singh Nagar	33815
3	Haridwar	50227
4	Dehradun	43521

Sourced From

Directorate of Economics & Statistics Planning Department, Government Of Uttarakhand. (2017).



Reasons of income inequality in Uttarakhand

The dominant view of economics described by its creators as "neo-liberalism", which wrongly assumes that wealth created at the top, will "Trickle down" to everyone else. The IMF has identified neo-liberalism as a key cause of growing inequality.

According to the latest reports by Oxfam International, the key factors causing inequality throughout the globe are nothing but the basic assumptions of economics described by its creators as 'neo-liberalism', unless we modify these assumptions, we won't be able to solve the problem.

Majority of the population is engaged in primary sector which only contributes to 14.33% of Gross State Domestic Produce

Above chart clearly shows that the per capita incomes of hilly districts are less than the plain districts. The only reason for this was the location of industries in the plains and also the substance agricultural hardships and geographical challenges of the hilly districts. Thus, hilly districts especially the hilly remote areas have very less per capita income, which is the root cause of the problem of rural urban divide.

Table 7: State Domestic Product

S. No.	Items	Year/Period	Unit	Statistics
A	**Gross State Domestic Product (Advance)**			
1	Current Price	2011-12	Rs Lakh	9520083
	(i) Prime Sector	2011-12	Rs Lakh	1271700
	(ii) Secondary Sector	2011-12	Rs Lakh	3334123
	(iii) Tertiary Sector	2011-12	Rs Lakh	4914260
2	Per Capita GSDP	2011-12	Rs	94944
B	**Net State Domestic Product (Advance)**			

1	At Current Prices	2011-12	Rs Lakh	8241507
	(i) Primary Sector	2011-12	Rs Lakh	1142766
	(ii) Secondary Sector	2011-12	Rs Lakh	2540430
	(iii) Tertiary Sector	2011-12	Rs Lakh	4558311
2	Per Capita NSDP	2011-12	Rs	82193

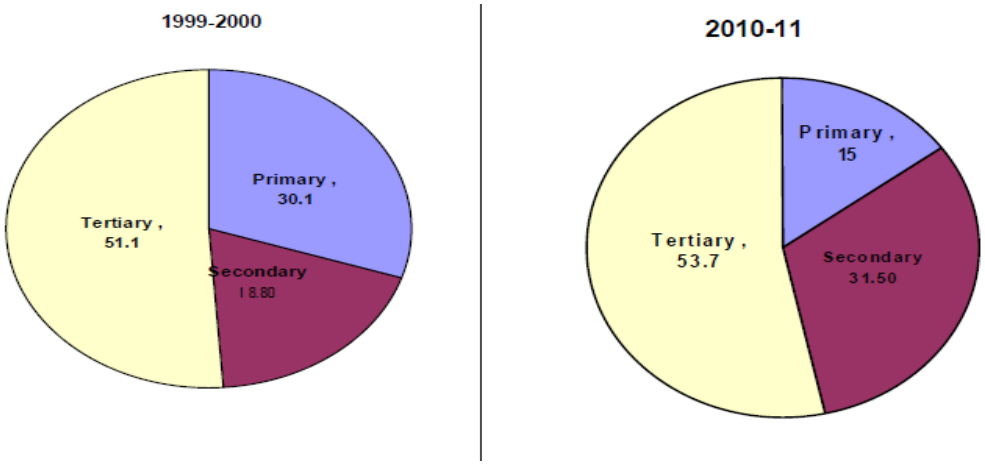
Source: Directorate Of Economics & Statistics Planning Department, Government Of Uttarakhand. (2017).

Bridging Rural-urban income inequality

The bridge of equality between rural and urban areas can be made by understanding the grass root differences in needs of both urban and rural areas. This can be made by prioritizing rural needs which would serve the basic requirements of these areas. This can be done by real life honest bureaucracy, cooperative governments, and nonprofit companies, even diffusion of wealth and making use of renewable source of energy.

In India, the government has taken steps to bridge the urban-rural gap.

Change in Sector-wise Composition (% share) of GSDP (Uttarakhand)



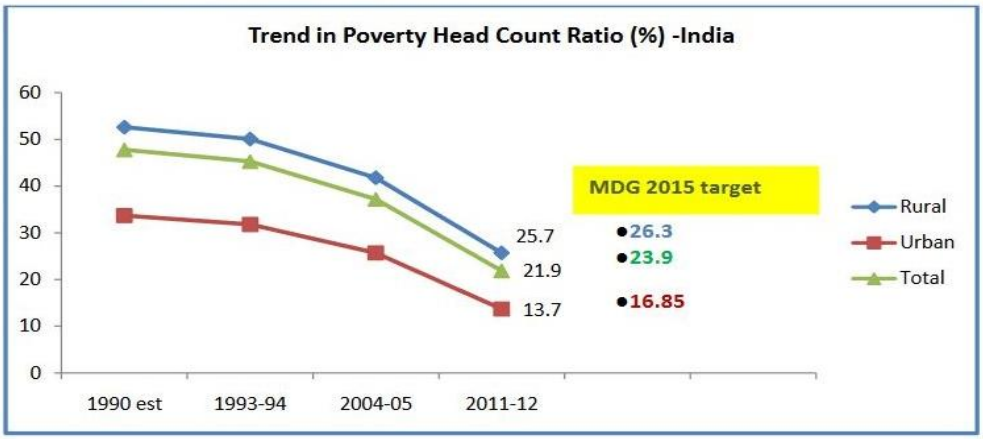
Source: *CSO, Directorate of Economics & Statistics, Uttarakhand.*

This includes setting up the Council for Advancement of People's Action and Rural Technology (CAPART) by the Ministry of Rural Development. CAPART helps in providing assistance to various organisations which help in developmental activities.

There is a constantly widening rift between rural and urban India, not only in terms of income, but other social measures. There is an urgent need to strengthen the agriculture sector in India, bring about reforms in labour laws, and provide education.

Not surprisingly, we find that wages of rural workers are significantly below those of urban workers throughout the period. What is striking, though, is the fact that the difference has shrunk dramatically over time. For instance, in 1983 median wages of rural workers were almost 60% lower than urban wages, but by 2010 the median gap has declined to a mere 13%. The changes were even more striking at the two ends of the wage distribution. At the bottom end, the wage gap stood at 21% in favor of urban workers in 1983. By 2010, the gap has not just shrunk but reversed to 9% in favor of rural workers. At the top end, the picture is quite different as the rural-urban wage gap has grown over time to a whopping 114% in 2010.

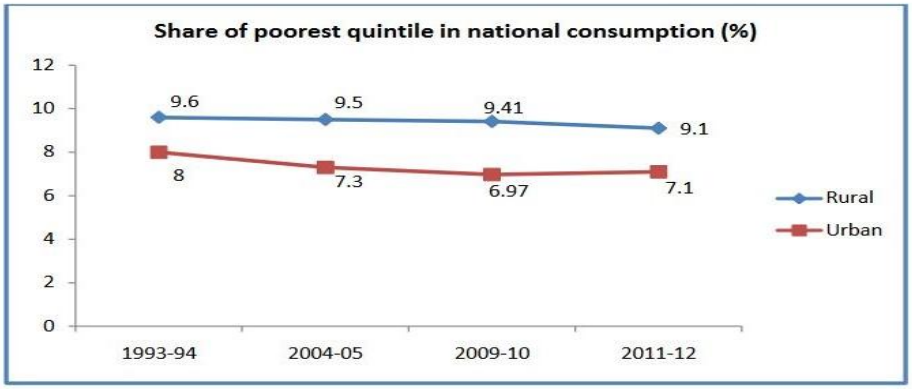
Graph showing decreasing poverty in rural urban India



Source: *NITI Aayog (erstwhile Planning Commission using Tendulkar methodology)*

According to the study of the data of Trend in Poverty Head Count Ratio by NITI Aayog using Tendulkar formula it clearly shows the declining trend in Poverty Head Count Ratio, where in 1990 it PHCR for rural areas was around 52 % implying that out of 100 people 52 people were living in poverty, whereas in urban areas the picture was not that good, PHCR in urban areas was around 48%, i.e., out of 100 people living in urban areas 48 people were living in poverty. After two decades the data suggest that the PHCR has reduced both in rural as well as urban areas by ~50% in rural areas and by ~54% in urban areas. Cleary observation from above graph shows that the percentage of poverty in India is declining and rural and urban areas are on a similar trajectory that is converging implying that the disparities are being attended by the policy makers.

There is an overall decline in the share of the poorest 20% in the national consumption during 1993-2012.



Source: Lahari, 2014

Share of poorest quintile in national consumption was 9.6 % for the rural areas whereas the same figure for urban areas was 8% which declined to 9.1 % in 2012 for rural areas and for urban areas it showed significant decline to 7.1 %, these figures suggest that though there are reduction in share of poorest in both rural and

urban areas, still these reduction are comparatively less in rural areas as compared to urban areas.

Observations made above shows optimistic future and implies that Indian policymakers are significantly successful in reducing poverty and income disparities in India, but the ground reality are some what different because as mentioned earlier, the population of India has grown tremendously in past decades, this suggest that, however there are significant reduction in the percentage points in PHCR and the share of poorest quintile in national consumption, both rural and urban areas, but today there are huge number of people living below poverty as compared to past.

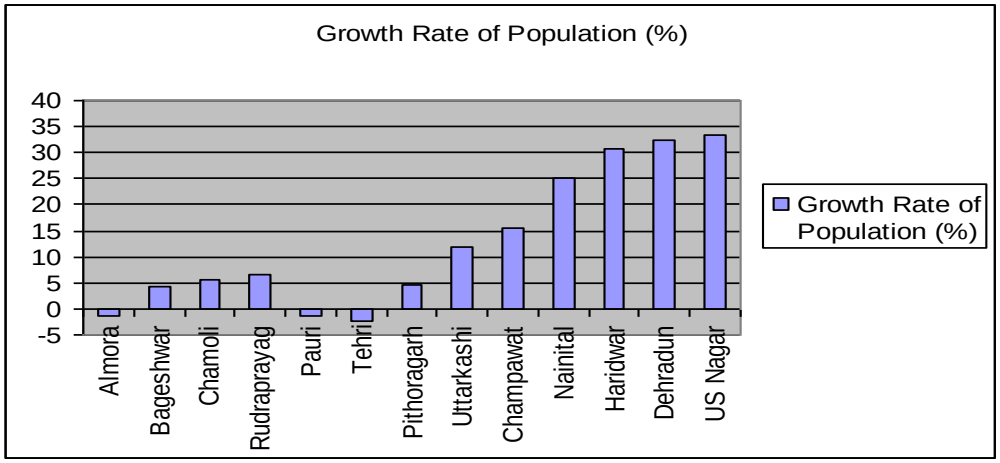
Rural Urban Migration

The problem of migration is very severe in India, especially the rural urban migration. Today the problem has become so grim that government and other NGOs are conducting various programmes to stop excessive migration from rural India. Migration happens when people move from one place to another with the intentions of permanently settling in the new location. Consistent rural-urban migration gives rise to a phenomenon which is generally termed as urbanisation. Urbanization in India began to accelerate after independence, due to the country's adoption of a mixed economy, which gave rise to the development of the private sector. Urbanisation is taking place at a faster rate in India. Population residing in urban areas in India, according to 1901 census, was 11.4%. This count increased to 28.53% according to 2001 census, and crossing 30% as per 2011 census, standing at 31.16%.

Table 8: District wise Change in Decadal Growth rate in Uttarakhand

S. No.	District	Population (2011)	Change in decadal growth rate (%)
1	Almora	622,506	-1.28
2	Bageshwar	259,898	4.18
3	Chamoli	391,605	5.74
4	Rudraprayag	687,271	6.53
5	Pauri Garhwal	687,271	-1.41
6	Tehri Garhwal	618,931	-2.35
7	Pithoragarh	483,439	4.58
8	Uttarkashi	330,086	11.89
9	Champawat	259,648	15.63
10	Nainital	954,605	25.13
11	Haridwar	1,890,422	30.63
12	Dehradun	1,696,694	32.33
13	Udham Singh Nagar	1,648,902	33.45

Source: *Census of India 2011: provisional population totals-India data sheet.*

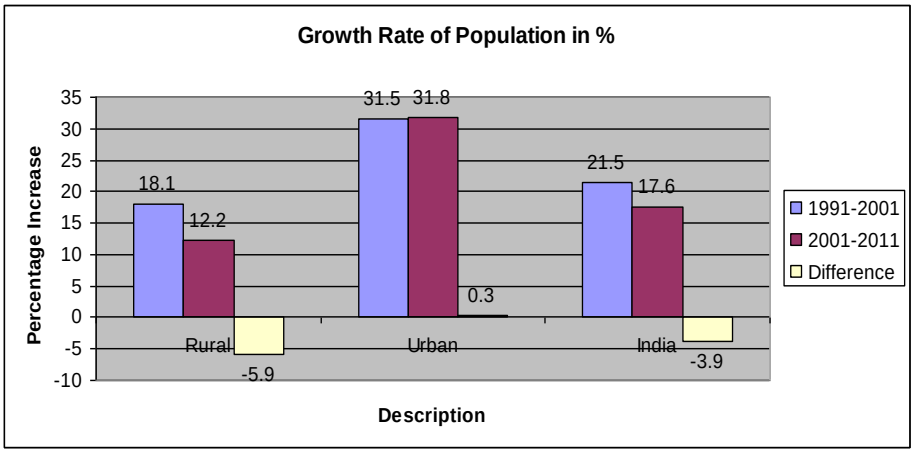


Although migration has been always a part of the problem, in recent years the loss of able bodied men has left villages with only women, children and the old and disabled, as these men find sufficient livelihood in the urban areas, they take the other members of the family too. This situation is becoming so common now days that some remote villages are turning into ghost village, where there are only one or two families left or in some cases the entire village gets vacant. The data clearly shows that the decadal growth rate is positive in plain districts which are highly urbanised and industrialised whereas the decadal growth rate is negative in case of hilly districts which are mostly rural and are in hills.

Growth Rate of Population (in %)

Description	1991-2001	2001-2011	Difference
Rural	18.1	12.2	-5.9
Urban	31.5	31.8	+0.3
India	21.5	17.6	-3.9

***Source**: Census of India 2011.*



Reasons of rural urban migration in Uttarakhand

Marriage

Marriage is a very important social factor of migration. Every girl has to migrate to her in-law's place of residence after marriage. Thus, the entire female population of India has to migrate over short or long distance. Among the people who shifted their resistance more than half (56.1%) moved due to marriage in 1991.

Employment

People migrate in large number from rural to urban areas in search of employment. Agriculture is one of the main sources of income and subsistence in Uttarakhand. The stagnant agriculture growth and the present efforts in modernization of agriculture made it more capital intensive, thus it is now unable to provide much employment to the rural mass, along with this, the wage rate in agriculture is far less as compared to other low skilled employment. Even the small-scale and cottage industries of the villages fail to provide employment to the entire rural folk. Contrary to this, urban areas provide vast scope for employment in industries, trade, transport and services. About 8.8 per cent of migrants migrated for employment in 1991.

Education

Rural areas of Uttarakhand, by and large, lack educational facilities, especially those of higher education and rural people have to migrate to the urban centres for this purpose. Many of them settle down in the cities for earning a livelihood after completing their education.

Lack of basic amenities in villages

Villages of Uttarakhand lack basic amenities and infrastructures like hospitals, schools, and other socio-economic overheads, this

leads to the stagnant growth of the rural areas and more often leads to change in the demographic profile of the rural urban areas.

Various push and pull factors

Urban centres provide vast scope for employment in industries, transport, trade and other services. They also offer modem facilities of life. Thus, they act as 'magnets' for the migrant population and attract people from outside. In other words, cities pull people from other areas. This is known as "pull factor".

People also migrate due to 'push factors' such as unemployment, hunger and starvation. When they do not find means of livelihood in their home villages, they are 'pushed' out to the nearby or distant towns.

Thousands of people who migrated regularly from their far-off hilly villages to the big cities of plains i.e., Dehradun, Haridwar, Haldwani, and Rudrapur did so because these cities offered them some promise for a better living. Their home villages had virtually rejected them as productive population which the rural resources of land were not able to sustain any longer.

II. CONCLUSION

According to the HDI Report, inequality in India for the period 2013 in terms of the income Gini coefficient was 33.9. India's Gini Coefficient was more favourable than those of comparable countries like South Africa (63.4)(2011), Brazil (48.4) (2014), Thailand (39.3)(2012), Turkey (40.2)(2012), China (42.2)(2012), Sri Lanka (38.6)(2012), Malaysia (46.3)(2009), Vietnam (38.9)(2012), and even the USA (46.1)(2013), Israel (42.8)(2010) and Bulgaria (36.0)(2012) which are otherwise ranked very high in human development.

Policy makers time to time address the problem of disparities and deal with this issue separately in the Five Year Plans. Ninth Five Year Plan (April 1, 1997 to March 31, 2002) was the first FYP to address the growing regional disparities. This move by the government initiated the policies towards containing growing regional disparities. Tenth Five Year Plan again addressed growing disparities by suggesting reforms in some rural development programmes such as Indian Rural Development Program (IRDP), and also by efficiently allocating the funds for these rural development programmes.

In Uttarakhand rural urban divide in on a wide spectrum in the past but the inequalities in literacy are on a verge of convergence as studies shows that there is significant improvement in the literacy rate of rural areas with the development of new schools in remote areas. Access to primary education has also improved significantly, with all hill districts having at least one primary school for every two villages, as per the Union District Information System for Education (U-DISE) 2013-14. But similar growth is not visible in the number of high schools in hilly areas. This means that most villages have a de facto urban dependency if they want a good education. And, ironically, the increase in the rate of migration in Uttarakhand can, in part, be attributed to the developmental achievements of the state. As people attain education, they seldom find suitable employment in the hills and have little or no skills, or interest, in persisting with agriculture. Even for those who stay behind, it is a matter of compulsion rather than choice.

Inequalities in employment are somewhat due to the topographic factor as agriculture is merely subsistence and is highly labour intensive and the level of industrialization is limited to the plain districts, whereas the hilly districts are geographically challenged by various socio-economic constraints.

Policy makers time to time address the problem of disparities and deal with this issue separately in the Five Year Plans.

The Eleventh Five Year Plan targeted this problem by an appropriately titled approach paper "Towards Faster and more Inclusive Growth". Its entire chapter 4 deals with "Strategic Initiatives for Inclusive Development". Chapter 5 "Bridging Divides: Including the Excluded" deals with various issues to correct imbalances and inequalities.

The Twelfth Five Year Plan reflects the vision of rapid, sustainable and more inclusive growth. It specially focuses on balanced economic growth in all three sectors, which are, agriculture 4.0%, manufacturing 7.1%, Industrial 7.6%, and service sector by 9%. It also target poverty, employment, education, health and infrastructure in both rural and urban areas. These significant policy initiatives backed by efficient resource allocations may achieve the objectives of development.

The various structural gaps which constrain the young people in the backward regions, rural areas and socially marginalized communities to receive quality education need to be removed without delay. This will positively impact on the economic growth by enlarging the pool of knowledge workers significantly.

Still those who think that we are moving rapidly towards egalitarian development the prevalence of rural-urban inequalities speak for itself as of till date no major industry exists in hills even today 5000 villages in hill are not connected by roads, share of all 9 hill districts out of 13 in GSDP is merely 35% of the State GSDP, the Per Capita income in Hilly Districts in nearly two third of Per Capita Income for Plain Districts, even the decadal growth in hilly districts are getting negative as compared with the plain districts which strongly implies that huge migration is taking place from hilly rural areas to plain urban areas, this is further deteriorating the condition of remote areas of hills. Thus, the Union as well as State Government should address these regional imbalances and rural-urban dichotomy by giving special attention to the typical needs of hills for abridging the critical gaps in the structure of prevailing disparities.

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3) Ministry of Statistics and Programme Implementation Planning Commission, Government of India

HILL RURAL OUT MIGRANT'S KINSHIP WITH THEIR NATIVE PLACE

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Abstract

Migration is influenced by the push and pull factors which are directly linked with internal and external migration. By and large, the migrants seldom contact and visit their native places and discard all rituals and traditions of the society they leave behind. Contrary to this is the behaviour of hill rural out-migrants' kinship with their native places. This paper examines and elaborates the behaviour of hill rural out-migrant's kinship with respect to their native place. In this paper, researcher will analyse the out-migrant's last one year demeanour with its native place. This research is a humble attempt to study the hill rural out-migrant's behaviour including, home visits, communication & remittances to native place and the reasons for home visits & period of stay at native place. The study area is district Garhwal of Uttarakhand (India). The research utilizes judgmental and multi stage random sampling and use interview schedule to collect primary data. This study reveals the closeness of relation of the kinship with native place and how the distance from destination i.e., the native place, creates hurdle in the intensity of home visits. It also suggests that private and self-employed out-migrant's period of stay is less in comparison to government employed out-migrants. Study also verified that most of the hill rural out-migrant visited at a gap of six months in a year with a reason to meet family members and to spend holidays at the native place. Remittance flow took place at monthly basis to native place whereas communication span varies in accordance with relation to family members who lived at native place.

Keyword: Hill rural out-migrants, Remittances, Communication Span, Distance.

I. INTRODUCTION

The out migration of a person from rural area not only involves the transfer of an individual but it also exposes the migrants to new ideas which may act as an important cause of social change. As time goes by and after interaction with different people from different culture, people start losing their contact with native place. But the story of hill rural out-migration from Garhwal Uttrakhand is little different. They maintain proper communication with native place by regular home visits, social network communication and

telephonic communication and sending remittances. The strongest contact which the migrant maintained with his community of origin is expressed through his visits. The intensity of kinship with native place by hill rural out migrant depends on various factors such as residential place of family member, nature of job, distance of destination place and sending remittances. Intensity of kinship has a positive impact on rural development if the rural out migrant visits, communicates and sends remittances at regular short period of time. It will help dependent family members to enhance their standard of living [1]. Although, most of the rural out migrants move to cities and remain quite busy in their work but they still retain contact with their kith and kin at native place. Few families who did not get the remittances had a decent standard of living as compared to those families who got remittances. These families spent the remittances for consumption purpose of buying property, construction of house, health purpose, saving, transportation, family rituals and education expenses. As family's income increases at native place, rate of saving and expenditure also increases, which ultimately leads to rural development. Hill rural out-migrants also bring technology and fashion in hilly areas. They visit their homes and carry new electronic gadgets, trendy cloths and durable goods. But rural out migrants start shifting place to the place of destination as soon as they find themselves capable of supporting their dependents. This habit depletes the population and drainage of human resources which restricted to utilize the natural resources of Garhwali's hill, thus ultimately constraint development in hills [2].

In Garhwal hill rural areas, majority of population belongs to above 45 years whereas maximum youth leaves the native place for acquiring jobs in urban centres, thus adversely affects the development process of district Garhwal. Although the rural out-migrants maintain proper kinship with their native places, but it does not improve the asset formation in their own native places, besides it, they invest in the plain areas to create new assets. Thus, the development activities in the rural areas is completely hampered.

The main determinants which will help in measuring the kinship of hill rural out migrants with their native place are home visits, telephonic and internet communication. These determinants are influenced by various factors such as residential place of family members, number of members in family and distance of native place from destination place etc.

Literature Review

Oberai and Singh' found that most common reasons identified are low income and unemployment at the source area that push out the migrants to the destination which promises better opportunities of livelihood [3]. Mishra observed that inadequate availability of work in locality compels to move from origin place [4]. Simmons revealed that the availability of higher paid jobs, better quality education and health services or the 'brighter lights' or urban entertainments can pull people towards certain areas like urban centres [5]. Lewis (1954) reveals that the economic theory of migration has its historical roots in models of development. According to this theory, rural urban migration is caused by geographic differences in the supply and demand for labour. Migration is possible due to assumption of wage differentials between rural areas, a reverse army of underemployed labour in agriculture, full employment, zero transfer costs and reinvestment of urban enterprise profit into production [7]. Thereafter, Harris-Todaro 1970, explained that labour migration in rural urban areas is because of the inter-sectoral (rural-urban) wage inequality.

Migration decision are made by rational self interested individuals looking for higher paid work in urban areas and migration occurs if the economic benefits in terms of expected wages at urban destination-accounting of risk of initial spell of unemployment exceed economic costs of moving and of foregone wages at rural origin [8].

Research Methodology

II. OBJECTIVES

1. To study the out migrants who visit their native place
2. To study the distance of out migrants' residential to native place
3. To study the communication span of out migrants with their native place

Study Area

District Garhwal of Uttarakhand is the study area of research. The district encompasses an area of 5230 sq.km. and is situated between $29^0$45' to $30^0$15' Latitude and $79^0$23'E Longitude. The district is surrounded by the districts of Chamoli, Rudraprayag & Tehri Garhwal in north, Bijnor & Udhamsingh Nagar in south, Almora & Nainital in east and Dehradun & Haridwar in west. As per 2011 census, the total population of the district is 686,527 with male population 326829 and female 360442 according to 2011 census. Of that, male literacy stands at 93.18% while female literacy is at 73.2%.

Unit of Sampling

The unit of population for the study comprises those households where migration was reported in District Garhwal (Uttarakhand). A sample was selected from population through judgment sampling and multi-stage random sampling method.

Selection of sample

Initially researcher used judgment sampling for selecting blocks. Researcher selected 5 top most blocks in which least decadal population growth rate was reported in census 2011 among 15 developmental blocks of district Garhwal in between 2001 to 2011 years. Then Multi-stage random sampling method was utilized to extract the appropriate sample size for the study. In the first stage, 5 villages were extracted from Kaljikhal, Yamkeshwar, Pokhra, Ekeshwar and Jaiharikhal blocks respectively by random sampling method. Then in the second stage, 10 households were selected from each selected village of 5 developmental blocks. 250 households were selected as a sample.

S.No.	Name of Block	Name of village
1	Kaljikhal	Falada, Agrora, Tooli, Dholinda, Kathoor
2	Yamkeshwar	Badoli, kandi, kolsi, khasyali, Thanger
3	Pokhra	Pali, Majgoan, Gaddoli, Kui, Jallu
4	Ekeshwar	Manjyadi, Bharpur, Seem, Molkhal, Muthchor
5	Jaiharikhal	Jaihari, Bariyan, Pookhal, Odhal, Paali

Collection of data

The study is based on the primary and secondary data.

Primary data

For this study, the primary data was collected from those households where migration was reported. The data was collected through interview schedule, indirect oral information and surveying the villages. Interview schedule comprised of close ended and open ended questions.

Secondary data

The secondary data was selected from books, thesis, journals and articles related to migration.

Results and Discussions

Out migrant's visit at native place in relation to their family member's residential place:

It is natural that a person, who has lived a part of his life in village and moved to the city for the sake of bread and butter, does not forget his

village, family members as well as village mates. He, at least once or twice in a year, visits his native village. In the study area, it is tried to find out that out of 250 sample out migrants, how many visited their native place and it is depicted with the help of table number 1.1 below:

Frequency	(i)	(ii)	(iii)	(iv)	(v)	Others	Total
Twice in a week	3	-	-	-	-	-	3 (1.20)
Weekly	4	3	-	1	-	1	9 (3.60)
Monthly	3	8	-	-	3	-	14 (5.60)
Quarterly	29	54	03	02	04	01	88 (35.20)
Half yearly	24	63	05	02	04	06	109 (43.60)
Yearly	03	13	04	-	-	03	23 (9.20)
Rarely	01	01	02	-	-	-	04 (1.60)
Total	67 (100)	142 (100)	14 (100)	05 (100)	11 (100)	11 (100)	250 (100)

Source:- Primary Survey (Nov. – Feb. 2014-2015)

(Note:- (i) Living alone at destination, (ii) Living with family at destination without parents, (iii) With parents at destination, (iv) Living only with wife at destination, (v) Living only with children at destination.

Above table 1.1 reveals that the maximum number of hill rural out migrants visited their native place at an interval of six months. Out of total 250 sample of hill rural out migrants, there are 109 (43.6%) migrants who visited twice in a year. According to Najma Khan's study, 63% of out migrants could make 1-2 visits during a year. We also found that 88 (32.20%) hill rural out migrants reported to visit their native place at regular intervals of every three months, 23 (9.20%) hill rural out migrants visited yearly. When we segregated rural out migrants according to their family members' residential place then we got the time period of their visits more specifically which yielded effective results. In the 1st category where migrants lived alone at destination place, reportedly, maximum 45.28% out migrants visited their native place quarterly, 35.82% and 5.97% out migrants visited half yearly and weekly respectively. In 2nd category where migrants lived with their family at destination without parents, maximum 44.36% of hill rural out migrants visited half yearly, 38.02% and 9.15% out migrants visited quarterly and yearly respectively. In the 3rd category, according to the above table, it is seen that migrants who lived with whole family at destination place reported maximum 35.71% of out migrants visiting after gap of a year. In the 4th category where migrants lived only with wife at destination place, there are 50% migrants who visited their native place at regular interval of 3 months and 40% of migrants visited at a gap of six months. In the 5th category where migrants lived only with their children at destination place, maximum (36.36%) of migrants visited their home at regular intervals of three months and 36.36 % of migrants visited at a gap of six months in a year.

Table 1.2; Distribution of Rural out migrants' visit at native place by distance of destination place.

Frequency of home visit	Below 100km	101-250 km	251-500km	501 & above	Total
Twice in a week	6	-	-	-	06
Weekly	06	02	-	-	08 (3.2%)
Monthly	09	04	02	-	15 (6.0%)
Quarterly	04	31	47	06	88 (35.2%)
Half yearly	-	27	62	09	98 (39.2%)
Yearly	-	-	17	12	29 (11.60%)
Rarely	-	-	02	04	06 (2.4%)
Total	25 (100%)	64 (100%)	130 (100%)	31 (100%)	250 (100%)

Source:- Primary Survey (Nov. – Feb. 2014-2015)

Above table 1.2 reveals the intensity of home visits made by rural out migrants according to the distance of destination place. As mentioned in the table above, maximum 98 (39.20%) out-migrants visited at a regular interval of six months in a year and 88 (35.20%) out migrants visited every three months in a year. We separated the above table into four categories according to the distance. In the 1st category, distance of migration lies in between 0 to 100 km. In this category, there are 36% of out migrants who visited their home at a gap of one month. In the 2nd category, distance of migration lies in between 101-250km. In this category, maximum 48.48% out migrants visited at a regular interval of three months. In the 3rd category, distance of destination lies in between 251-500 km, and in this category 47.69% rural migrants visited their native place at a regular interval of every six months in a year. In the 4th category, the distance of migration place lies in between 501 and above. In this category, 38.70% rural out migrants visited their native place at a gap of one year. So it can be concluded from the above table that with the increase in distance of destination place, the time period between each home visit also broadens.

Table 1.3: Communication span of out Migrants with their native place (Mobile and social Networking)

Period	Whole family lived at native place	Only parents lived	Sibling and Others relatives	Total
Per day	39	46	02	87 (34.8%)
Twice in a week	31	53	08	92 (36.8%)
Weekly	09	21	05	35 (14%)
Monthly	04	08	11	23 (9.2%)
Quarterly	-	02	05	07 (2.8%)
Half yearly	-	-	02	02 (0.8%)
Yearly	-	-	-	-
No communication	01	-	03	04 (1.6%)
Total	83 (100%)	130 (100%)	37 (100%)	250 (100%)

Source:- Primary Survey (Nov. – Feb. 2014-2015)

Above table reveals that maximum 92 (36.8%) of hill rural out migrants communicate with their native place through telephone, mobile and social network, twice in a week whereas 87 (34.8%) hill rural out migrants communicate per day. When we separately examine hill rural out migrant's communication behaviour according to family member's residential place, then we specifically understand the out migrant's communication trend. In the first category, wife, children and parents live at native place and maximum 46.98% hill rural out migrants communicate per day. In the second category, where only parents and siblings live at native place, 29.72% of migrants communicate at a gap of a month. So, the above table 1.3 shows that migrants communicate daily when living alone at the destination place and communication span widens when wife, children and parents live with the migrants at the destination place.

Recommendations

After analyzing the causes and consequences of migration, the researcher proposes the following suggestions that could be implemented by policy makers and implementers at different levels.

- Problems of rural unemployment and underemployment greatly impact the rural economy. Because of the above, rural people

especially people of the study area are compelled to migrate. Therefore, there is a need for integrated rural development strategy to increase agricultural production by increasing rural labour productivity and improving farm technology, increasing farm outputs by the use of high yielding varieties of seeds, insecticides, adequate agricultural extension services, price incentives, transportation availability at the time and improve access of financial credit and market facilities.

- Cottage industries should be developed in the rural areas for females as well as males. More emphasis should be placed on cottage industries which are allied to agriculture. These cottage industries will increase the income of the farmers and also keep them engaged in productive work during the off season. As their economic position improves, migration restrains automatically.
- Taking into account the population growth in the study area, constructing houses and social service centers, health centers, recreational centers, banks and ATM availability and so forth are important in providing the needed services and better quality of life.
- Also, the government should implement small scale industries at grass root level, so more people can be engaged at their villages. This can also include female workers as they can work at their home. A lot of unemployed youth can also be engaged in these industries. Also, Government should provide the unemployment loan at fewer rates or with subsidy rate, which can be really beneficial to the unemployed youth.
- Concentration of various elements of modernization in urban areas and their conspicuous absence in village localities pull many study area people to cities. Absence of proper road transportation, higher education system, health care facilities etc are the main limitations in the study area.
- Develop a universal national minimum security package covering minimum wage and labor standards and incorporated portability of benefit in all government social protection schemes and public services.
- Design targeted components and special outreach strategies for migrants within public services and government programmes.
- Rural development programmes are linked with agriculture. Also, the animal and sheep husbandry activities are promoted in that area so as to curb the rate of migration to urban areas.
- Minimize the distress nature of migration by adopting pro-poor development strategies in that area, including providing sustainable livelihood opportunities, increased access to land, common property resources, social and physical infrastructure and governance institutions on sending areas and strengthening the programmes such as MGNREGA, food security programmes and creating opportunities for access to credit.
- As agriculture still remains the important source of income and livelihood, agricultural production is the main area of concern. The main reason is the unavailability of modern farming techniques to the farmers here and also the knowledge to access the same.
- As agriculture has been negatively impacted, the people of the study area have moved to urban areas to get better job opportunities. In order to reduce migration of the farmers, Govt. should start giving out various fertilizers, seeds, equipment and other required facilities at nominal rates, so people can benefit from

the agricultural products which will check the out-migration.

- Additionally, provision of different social services, such as better medical facilities, higher educational institution, banks and ATMs, transportation system, communication and better internet system etc. in the study area may reduce the amount of flow of population to urban centers.

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AN OVERVIEW OF GOODS AND SERVICES TAX (GST) IN INDIA

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Abstract

The GST is a Value added Tax (VAT) is proposed to be a comprehensive indirect tax levy on manufacture, sale and consumption of goods as well as services at the national level. It will replace all indirect taxes levied on goods and services by the Indian Central and State governments. It is aimed at being comprehensive for most goods and services. The GST council, comprising federal and state finance ministers, has already cleared all the five draft laws- the central GST, Integrated GST, state GST, union territory GST and rules on compensating states for revenue losses. GST is expected to create a business friendly environment, as price levels and hence inflation rates would come down overtime as a uniform tax rate is applied. It will also improve government's fiscal health as the tax collection system would become more transparent, making tax evasion difficult. In this paper impact of GST (Goods and Services Tax) on Indian Tax Scenario will be analyzed. Here firstly historical scenario of Indian taxation and its tax structure will be described and then the need for the change in tax structure from traditional to GST model will be discussed. An attempt will also be made to study the concept of goods and service tax, its impact on Indian economy as well as the advantages and challenges of GST in Indian scenario in this paper.

Keywords: Value added tax, Goods and service tax, Indian taxation, Economy

I. INTRODUCTION

Value added tax was first introduced by Maurice Laure, a French economist, in 1954. The tax was designed such that the burden is borne by the final consumer. Since VAT can be applied on goods as well as services it has also been termed as goods and services tax (GST). The reform process in indirect tax regime of India was started in 1986 by Vishwanath Pratap Singh by introduction of Modified Value Added Tax (MODVAT). During the last four decades VAT has become an important instrument of indirect taxation with 130 countries having adopted this, resulting in one-fifth of the world's tax revenue.

France was the world's first country to implement GST Law in the year 1954. Since then, 159 other countries have adopted the GST Law in some form or other. In many countries, VAT is the substitute for GST, but unlike the Indian VAT system, these countries have a single VAT tax which fulfils the same purpose as GST. In India, the discussion on GST Law was flagged off in the year 2000, when the then Prime Minister Atal Bihari Vajpayee brought the issue to the table.

Based on concept of 'one nation one tax', the One Hundred and First Amendment of the Constitution of India, officially known as The Constitution (One Hundred and First Amendments) Act, 2016, introduced a Goods and Services Tax in India from 1 July 2017. For a developing economy like India it is desirable to become more competitive and efficient in its resource usage. Traditionally India's tax regime relied heavily on indirect taxes

including customs and excise. Revenue from indirect taxes was the major source of tax revenue till tax reforms were undertaken during nineties. The major argument put forth for heavy reliance on indirect taxes was that the India's majority of population was poor and thus widening base of direct taxes had inherent limitations.

The new tax, biggest tax reform since India got independence in 1947 from the British colonial rule, is expected to boost the rate of economic growth by about 0.5 percentage points, broaden the revenue base and cut compliance cost for firms. Goods & Service Tax (GST) or VAT serves the purpose to impose a broad-based tax on final consumption by households. Hence, GST is a comprehensive tax levy on supply of goods and services. GST would also address issues of development through greater interaction between VAT/GST systems, along with growing risks of double taxation and unintended non taxation in the absence of international VAT/GST coordination. Basic principles of VAT/GST are generally same across the tax jurisdictions in so far as they are designed to tax final consumption in the jurisdiction where it occurs according to the destination principle. The fundamental proposition is that GST/VAT is a tax on final consumption and hence the burden should not rest on the business, additional customs duty, surcharge and state- level value added tax. Other levies which are currently applicable on inter-state transportation of goods are also likely to be done away with in GST regime. Goods and Services tax (GST) will subsume various indirect taxes including central excise duty, services tax

II. OBJECTIVE

1. To evaluate shortcomings of current taxation system in India.
2. To understand the concept of goods and service tax.
3. To understand operating mechanism of GST in India.
4. To understand the benefits of GST over the current taxation system in India.
5. To analyze the impact of goods and services tax (GST) on economic growth in India.

Research Methodology

The study focuses on extensive study of Secondary data collected from various books, National & international Journals, government reports, publications from various websites which focused on various aspects of Goods and Service tax.

Review of Literature

Devarajan *et al* (1991) analyse the impact of introducing 10 per cent VAT in Thailand using a general equilibrium model to identify gainers and losers and the effect on output, prices and incomes. Though the paper provides an overall view of the changes in aggregate exports and imports it does not bring out sectoral changes therein. It does not provide reference to the type of the model used.

Wittwer and Kym (2002) use a computable general equilibrium model (CGE) to analyse the impact of the GST and wine tax reform on Australia's wine industry introduced in 2000. It is concluded that export-oriented premium segment would gain at the expense of non-premium segment of wine industry. The implicit message is that such gains would originate from increased prospects of exports of the premium wine segment.

Nishitha Guptha (2014) in her study stated that implementation of GST in he Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development. Hence GST may usher in the possibility of a collective gain for industry, trade, agriculture and common consumers as well as for the Central Government and the State Government.

Saravanan Venkadasalam (2014) has analysed the post effect of the goods and service tax (GST) on the national growth on ASEAN States using Least Squares Dummy Variable Model (LSDVM) in his research paper. He stated that seven of the ten ASEAN nations are already implementing the GST. He also suggested that the household final consumption expenditure and general government consumption expenditure are positively significantly related to the gross domestic product as required and support the economic theories. But the effect of the post GST differs in countries. Philippines and Thailand show significant negative relationship with their nation's development. Meanwhile, Singapore shows a significant positive relationship.

Shortcomings of Current Taxation System

Indirect taxation in India needs a vast change as we have multiple taxes like service tax, excise duty, sales tax and so on, for a single good or service. The taxation system has become very complex and leading to various issues like double taxation and cascading effects etc., which ultimately affecting to the general public, with increasing prices and lack of transparency. The present system is not only affecting the general public, but also the investors, industries and business men and tax payers as well, which is hampering the easy of doing business and growth of economy at large. Indirect taxes are related to growth of GDP, so it plays an important role. Goods and Services Tax (GST) is considered to be a best solution for all these issues and which is expected to bring in tax efficiency, simplicity, transparency and degree of harmonization to the tax base, tax rates and tax infrastructure.

Concept of GST

GST is one indirect tax for the whole nation, which will make India one unified common market. GST is a single tax on the supply of goods and services, right from the manufacturer to the consumer. Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition at each stage. The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefit.

The introduction of Goods and Services Tax (GST) would be a significant step in the reform of indirect taxation in India. Amalgamating several Central and State taxes into a single tax would mitigate cascading or double taxation, facilitating a common national market. The simplicity of the tax should lead to easier administration and enforcement. From the consumer point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods, which is currently estimated at 25%-30%, free movement of goods from one state to another without stopping at state borders for hours for payment of state tax or entry tax and reduction in paperwork to a large extent.

How Does GST Work

The GST system is based on the same concept as VAT. Here, set-off is available in respect of taxes paid in the previous level against the GST charged at the time of sale. The GST model has some aspects which are as follows:

Components

GST will be divided into two components, namely, Central Goods and Service Tax and State Goods and Service

Applicability

GST will be applicable to all Goods and Services sold or provided in India, except from the list of exempted goods which fall outside its purview.

Payment

GST will be charged and paid separately in case of Central and State level.

Input Tax Credit

The facility of Input Tax Credit at Central level will only be available in respect of Central Goods and Service tax. In other words, the ITC of Central Goods and Service tax shall not be allowed as a set-off against State Goods and Service tax and vice versa.

A nationwide tax reform cannot function without strict guidelines and provisions. The GST Council has devised a fool proof method of implementing this new tax regime by dividing it into three categories.

CGST

where the revenue will be collected by the central government

SGST

where the revenue will be collected by the state governments for intra-state sales

IGST

where the revenue will be collected by the central government for inter-state sales

In most cases, the tax structure under the new regime will be as follows:

Transaction	New Regime	Old Regime	Comments
Sale within the state	CGST + SGST	VAT + Central Excise/Service tax	Revenue will now be shared between the Centre and the State
Sale to another State	IGST	Central Sales Tax + Excise/Service Tax	There will only be one type of tax (central) now in case of inter-state sales.

Implementation of GST

For the implementation of GST in the country, the Central and State Governments have jointly registered Goods and Services Tax Network (GSTN) as a not-for-profit, non-Government Company to provide shared IT infrastructure and services to Central and State Governments, tax payers and other stakeholders. The key objectives of GSTN are to provide a standard and uniform interface to the taxpayers, and shared infrastructure and services to Central and State/UT governments.

GSTN is working on developing a state-of-the-art comprehensive IT infrastructure including the common GST portal providing frontend services of registration, returns and payments to all taxpayers, as well as the backend IT modules for certain States that include processing of returns, registrations, audits, assessments, appeals, etc. All States, accounting authorities, RBI and banks, are also preparing their IT infrastructure for the administration of GST.

There would no manual filing of returns. All taxes can also be paid online. All mis-matched returns would be auto-generated, and there would be no need for manual interventions. Most returns would be self-assessed.

How Will Imports Be Taxed Under GST

The Additional Duty of Excise or CVD and the Special Additional Duty or SAD presently being levied on imports will be subsumed under GST. As per explanation to clause (1) of article 269A of the Constitution, IGST will be levied on all imports into the territory of India. Unlike in the present regime, the States where imported goods are consumed will now gain their share from this IGST paid on imported goods.

Benefits of GST

The benefits of GST can be summarized as under:

- Wider tax base, necessary for lowering tax rates and eliminating classification disputes.
- Elimination of multiplicity of taxes and their cascading effects.

- Rationalization of tax structure and simplification of compliance procedures.
- Harmonization of center and state tax administrations, which would reduce duplication and compliance costs.
- Automation of compliance procedures to reduce errors and increase efficiency.

For business and industry

- **Easy compliance**

A robust and comprehensive IT system would be the foundation of the GST regime in India. Therefore, all tax payer services such as registrations, returns, payments, etc. would be available to the taxpayers online, which would make compliance easy and transparent.

- **Uniformity of tax rates and structure**

GST will ensure that indirect tax rates and structures are common across.

For Central and State Governments

- **Simple and easy to administer**

Multiple indirect taxes at the Central and State levels are being replaced by GST. Backed with a robust end-to-end IT system, GST would be simpler and easier to administer than all other indirect taxes of the Centre and State levied so far.

- **Better controls on leakage**

GST will result in better tax compliance due to a robust IT infrastructure. Due to the seamless transfer of input tax credit from one stage to another.

For the consumer

- Single and transparent tax proportionate to the value of goods and services
- Relief in overall tax burden

Impact of GST on Indian Economy

GST will be a game changing reform for the Indian economy by creating a common Indian market and reducing the cascading effect of tax on the cost of goods and services. It will impact the tax structure, tax incidence, tax computation, tax payment, compliance, credit utilization and reporting, leading to a complete overhaul of the current indirect tax system .GST will have a far-reaching impact on almost all the aspects of the business operations in the country, for instance, pricing of products and services, supply chain optimization, IT, accounting, and tax compliance systems.

Like every coin has two sides; even GST will probably have its own Positives and negative impacts:

Positive Aspects of GST

There are following positive aspects of Goods and Services Tax (GST):

- The main reason to implement GST is to abolish the cascading effect on tax. A product on which excise duty is paid can also be liable to VAT. Suppose a product A is manufactured in a factory. As soon as it releases from factory, excise duty has to be paid to central government. When the product A is sold in same state then VAT has to be paid to the State Government. Also no credit on excise duty paid can be taken against output VAT. This is termed as cascading effect since double taxes is levied on same product.
- GST will lead to more transparent and neutral manner to raise revenue.
- Implementation of GST will help resolve various issues concerning taxationand logistics with regard to e-commerce business, which has been recording rapid growth in the country, says a study.
- Simplified and cost saving system as procedural cost reduces due to uniform accounting for all types of taxes. Only three type of account; CGST, SGST & IGST have to be maintained.

- GST is structured to simplify the current indirect system. It is a long term strategy leading to a higher output, more employment opportunities and economy boom.
- It is beneficial for both economy and corporations. The reduced tax burden on companies will reduce production cost making exporters more competitive.
- GST will reduce transaction costs for taxpayers through simplified tax compliance.
- It will result in increased tax collections due to wider tax base and better conformity.
- For the Centre and the States: According to experts, by implementing GST, India will gain $ 15 Billion a year. This is because it will promote more exports, create more employment opportunities and boost growth.
- For individuals and companies: In the GST system, taxes for both Centre and State will be collected at one point of sale. Both will be charge on manufacturing cost. Individuals will be benefited by this as prices are likely to come down. Lower price mean more consumption, more consumption means more production
- The implementation of GST will make industry more competitive through dismantling of the complex indirect tax structure and boost the tax revenue of states and thereby helping in the growth of the companies.

Negative Aspects of GST

There are following negative aspects of Goods and Services Tax (GST):

- Majority of dealers are not covered with the central excise but are only paying VAT in the state. Now all the VAT dealers will be required to pay Central Goods and Services Tax (CGST).
- GST is referred as single taxation system in India but in reality it is a dual tax in which both state and centre collects separate tax on single transaction of sale & service. However GST has some negative aspect but at the end it will boost economy.
- GST would impact negatively on the real estate market. It would add up to 8 percent to the cost of new homes and reduce demand by about 12 percent.
- Service tax litigations have risen substantially in recent years and that may be because of the absence of a pan-India Goods and Services Tax (GST) regime that can potentially remove several ambiguities around indirect taxation, experts maintain.

III. CONCLUSION

The introduction of Goods and Services Tax (GST) would be a significant step in the reform of indirect taxation in India. Amalgamating several Central and State taxes into a single tax would mitigate cascading or double taxation, facilitating a common national market. The simplicity of the tax should lead to easier administration and enforcement. From the consumer point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods. Under the VAT the rates and regulation vary across different states and there is a tendency that different States cuts their rates to attract more investments which results in lowering govt. revenues. Under GST there will be uniform tax structure where the tax revenue will be divided among states and center according the to the consumption cycle. The Goods and Services Tax (GST) is expected to simplify and harmonize the complex indirect tax regime in the country and reduce the cost of production, thereby making industry more competitive. GST is expected to pave way for better E-Commerce and will make industries more competitive.

All sectors of economy whether the industry, business including Govt. departments and service sector shall have to bear impact of GST. All sections of economy viz., big, medium, small scale units, intermediaries, importers, exporters, traders, professionals and consumers shall be directly affected by GST... One of the biggest taxation reforms in India -- the Goods and Service Tax (GST) -- is all set to integrate State economies and boost overall growth. GST will create a single, unified Indian market to make the economy stronger. Under GST, the taxation burden will be divided equitably between manufacturing and services, through a lower tax rate by increasing the tax base and minimizing exemptions.

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RURAL-URBAN MIGRATION: IMPACT ON RURAL DEVELOPMENT

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Abstract

Movement of people from rural regions to urban centres implies rural-urban migration; which in recent decades has emerged as an important livelihood option for millions of people of rural India. Recent research has revealed that rural-urban migration is on the rise, particularly from underdeveloped and inaccessible regions. Labour migration in India is a intricate phenomenon that is shaped by a combination of factors and its patters and outcomes vary between locations. The process of rural-rural migration, which has got higher significance in a developing economy like India, has not received adequate attention from the researchers and policy makers. Patterns of migration in indicate that although most migration is distress-induced in the first place, it evolves over a period of time into a more regular livelihood option. In the light of the above, this theoretical paper attempts to analyze the impact of migration on rural development based on secondary sources of data.

Keyswords: Rural Development, Urban Development, Migration

I. INTRODUCTION

Research on the effects of migration on areas of origin/ rural development is comparatively scarce, but mostly it shows that, at the macro-level, remittances contribute relatively little, and out-migration usually does not radically transform poor areas. Many studies emphasize that migration may create dependency rather than generate development. Over the last several decades, employment opportunities generated by urbanization, industrialization and the expansion of the urban construction and service sectors, along with the gradual reduction of controls on population movements have stimulated rural-urban migration on a gigantic scale. It is understood that the flow of cheap labour out of agriculture to non-agricultural sectors expands economic efficiency and provides significant source of economic growth. Less understood are the significant impacts of rural-to-urban migration on rural development, which is based on secondary sources of data theoretical understanding which has been illustrated in this paper.

Migration is vital coping strategies for the rural unemployed labour that usually migrate to irrigated areas, to urban centers, and to construction work sites; the poor from dry regions migrate to urban areas and to irrigated areas in search of unskilled casual work. Even the poor from irrigated regions also migrate to distant urban centers in search of casual work; and the poor from small urban centers also migrate to larger centers looking for work. A lot of the work that migrant workers are engaged in is seasonal, temporary and low paid. Contrary to mainstream views on rural livelihoods, a growing number of “rural” people have lives that are inextricably linked with urban areas. A large number of village studies from different parts of the country conducted exhibit a marked increase in temporary migration for work. This includes seasonal migration, circular migration and other

forms of short-term migration. The unemployed rural labourers perceive migration as an opportunity that has opened up to them with improved roads, communication networks. Recent official statistics show that rural-rural migration continued to dominate, accounting for roughly 62 per cent of all movements in 1999-00 (Srivastava and Bhattacharyya, 2003). Workers from backward states like Bihar, Uttar Pradesh, Orissa and Rajasthan routinely travel to the developed states of Maharashtra, Punjab and Gujarat for the transplant, harvesting construction works.

Theory of Migration

The economic theory of migration has its historical roots in models of development (Lewis 1954). According to this theory rural-urban migration is caused by geographic differences in the supply and demand for labour. Migration is possible due to assumptions of wage differentials between rural and urban areas, a reserve army of 'underemployed' labour in agriculture, full unemployment, zero transfer costs and reinvestment of urban enterprise profits into production.

Lewis model, especially the assumption of full employment, the Harris-Todaro model (1970) and its extensions have been crucial in modeling rural-to-urban migration in less developed countries. The underlying micro-foundations of these models are that expected wage in urban areas is the driving force of rural migrants. Since the Harris-Todaro model many other researchers have extended the model by incorporating new factors that will increase the choices of individuals to migrate

In the Harris-Todaro model, labour migration is modeled in the context of inter-sectoral (rural-urban) wage inequality. Migration decisions are made by rational self-interested individuals looking for higher paid work in urban areas. Migration occurs if the economic benefits in terms of expected wages at urban destination – accounting for risk of initial spell of unemployment – exceed economic costs of moving and of foregone wages at rural origin (Lucas 1997).

The official surveys do not fully capture the magnitude of migration, especially the seasonal streams, let alone its determinants, impacts and policy implications. In this context, a growing body of village-level studies takes on added importance as it brings out the complex dynamics of labour mobility and its policy implications. Moreover, migration is a dynamic process where each stream of migration evolves into new forms over time. Unskilled work may become a skilled or specialized one over a period of time and temporary migration could transform into a long-term or permanent migration.

Generally, individuals with better education, skills and labour market experience have a comparative advantage in job search at destination labour markets, and therefore are more likely to migrate. Thus, migration is seen as a selective, rather than random, process, and whilst migrants 'self-select' in this way, the same logic of rationality implies that non-migrants do not move because their comparative advantage lies in staying (Tunali 2000).

An initial underlying hypothesis that temporary migration was the more significant in labour migration, has been based on the understanding that i) contemporary employment patterns were characterized by an increasing temporary employment that followed from the shrinking of relatively more protected employment in the organized sector through casualization. Seasonal or short duration migration is certainly not a new phenomenon in India but the magnitude of rural labour circulation is of recent origin, and has a direct bearing on rural development.

Impact of Labour Migration on Source Areas

The migration process is likely to have impact on the source areas as well as the destination areas. The major prospective impact on the source areas are the tightening of the labour market, the remittances coming, the investment and the changes in the living styles of the migrants. At the destination areas, the migration will act as a mechanism to keep the wage level stagnant; it can also have impact on the resources available in that area. The general literature available in the area tried to analyze all these issues, essentially through the micro level studies.

While out migration often takes place in the labour surplus situations, there is also evidence of the replacement of out migrant male labour by female and even child labour This may occur in several ways. First there is the well documents impact of migration on attitudes and awareness as migrant labourers and return migrants are more reluctant to accept adverse employment conditions and low wages. Secondly, out migration leads to a more diversified livelihood strategy. A major issue, linked to the above issues, is the role of rural out migration in the material and social reproduction of rural households and the extant relationships in which they are placed. Standing (1985) has argued that circulatory migration in particular contributes to the stability of rural production relations. There is considerable evidence of impact of out migration on remittances, income and investment in rural households. Krishanaiah (1997) found that the income and consumption level of migrant households is generally higher than that of similarly placed non migrant.

A bulk of out-migrant households in several studies remit or bring home savings out of migrant income. The evidence on investment is mixed. Investment by migrant households on housing, land and consumer durable is common and migrant income is also used to finance working capital requirement in agriculture Srivastava (1998).

Impact of Migration on Destination Areas

The impact of seasonal migration on the destination areas is mainly on the competition between the local workers and the migrants. There is also a chance that the local wage level may not increase because of the presence of cheap migrant workers. Literature has discussed these issues. Evidence from a number of studies shows that because of the influx of migrant labourers, local wages are affected and do not rise or rise very slowly. The difference in wages between native and migrant labour may also be perpetuated through segmenting the workforce using economic and extra economic devices (Abella 1984, Standing 1985).

Paradoxically, the Gujarat migration experience, for which important source areas are in neighboring Maharashtra, also indicates parallel circuits of migration with source and destination areas being interchanged (Teerink, 1990)

In some industries migrants are preferred because of their specific role in the labour process. Their labour is easier to control and it is easier to extract labour from them under arduous conditions. The above studies conclude that migration is encouraged (1) as a devise to keep local employment and wages low (2) to increase control over labour (3) to ease over seasonal shortages of agricultural labour (4) to secure long term labour at low costs. These review of literature throwsight on the various issues involved in the migration processes as well as outcome. The literature survey clearly indicates that there is dearth of secondary data on the seasonal migrant workers in India. Some of the micro level studies available highlighted the vast number of moving workers

across the states of India in search of job. These are mainly from the backward regions of the country to the slightly better off regions with the expectations of a better job. The migrant folk mainly consist of poor, illiterate and landless agricultural workers, who do not have adequate income to meet the basic minimum requirement. The seasonally of the agricultural activities makes there life more miserable and they do migrate to better off places. The tribe's constitute a major chunk of these migrants in all the states. The process of migration is mainly through the contractors. They act as the medium of getting workers from the poor regions for work in the industries like brick kiln, construction, sugar cane harvesting, etc. The workers in general do experience a lot of exploitation in the hands of agents as well as the entrepreneurs.

The minimum wage legislations as highly violated and they are not better off in the work site in terms of any of the standard of living indicator. The women and children, who accompany these workers, are even worse off. The overlapping of the migration cycle, with the school calendar makes the study impossible for these children. They do end up in the part time work and when grown up becomes part of the migrant workforce. Hence the generations do the same work again and again and end up in the circle of low education, low capability and low chances of getting employed in the organized sector. The wages and working conditions are miserable and these add to misery in terms of health related issues. The impact of migration on the source areas are limited and it did not lead to any tightening of the labour market and it acts as a safety valve mechanism. At the receiving end there is a competition of the migrant workers with the local workers and this keeps the wage level stagnant.

Enhancing the Living Standard and Rural Development

Even though these problems are there in the migration, still workers are on the move, basically attracted by the better wages and there is no other alternative job available to them. These are mainly distress migration. Migration is critical to managing risk and smoothing consumption for a majority of poor households living in remote rural areas. The extra income from migration has allowed the family to eat regularly and better, pay for health care when needed and spend on social events. Migration has improved the creditworthiness of families left behind in the village, who can now obtain large loans easily. For those who have few assets, education or social networks, migration provides a way of coping and survival, providing income for consumption and paying off debt. For people with more skills, social connections and assets, migration can bring in enough cash to set the household on an upward accumulative trajectory that can eventually lead to a significant departure from poverty.

In fact, circular migration is often linked to debt cycles and the need for money for repaying debts, covering deficits created by losses in agriculture or meeting expenditures of large magnitude on account of marriages, festivals, ceremonies, etc. The earnings from migration can be substantial. A large volume of literature exists on issues pertaining to amount of remittances through cross-border migration, money transfer systems and impact of such remittances at the native end.

II. CONCLUSION

Since a large number of rural poor tend to migrate to destinations closer to home or urban centers within the same country, even if the amounts of domestic transfers is smaller than international transfers, domestic remittances are

more numerous and flow to several more households. The money transfer networks within the developing countries are often more limited than international networks due to an underdeveloped payments infrastructure and/or lack of transfer providers. Migration can improve cash flows within households, which can be used to repay debt, purchase health care, finance marriages and other important social events and ultimately reduce poverty and vulnerability; leading to development of the rural economy.

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MIGRATION FROM HILLS TO PLAINS IN UTTARAKHAND: IMPACT AND REMEDIES

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Abstract

Formed on November 9, 2000, Uttarakhand is India's 27th state. The new state is the culmination of a long standing struggle for separate statehood and represents the aspirations of its people to usher in all round socio-economic development. Uttarakhand with a population of 100.86 Lakhs (1,00,86,292) and a density of 189 has been traditionally divided in two parts, namely Kumauni and Garhwali. The state has 13 districts subdivided into 98 Tehsils, 7,555 village Panchayats and 16,793 villages (Census of India, Statistical Diary 2013-14). The state's GDP (for year 2015-16 at current prices) is184091 crore rupees with an increase of 13.65% from the previous year. The state has 116 colleges, 16 universities, 4 deemed universities and 1 IIT which makes the state rich in terms of providing skilled human resources. Despite the availability of various resources and labour, the state has not achieved the expected growth, due to poor infrastructure and problems like unemployment and migration are on the rise.

Human migration is the movement of people from one place to another with the intention of settling permanently in the new location. It is the movement of people from one geographical region to another in search of better employment opportunities and a higher standard of living. This paper based on secondary data aims to study the consequences of migration from the hills to the plains in this state and explores suitable policy measures to check this problem.

Key words: Migration, Uttarakhand, hills, impact

The Magnitude of the Problem

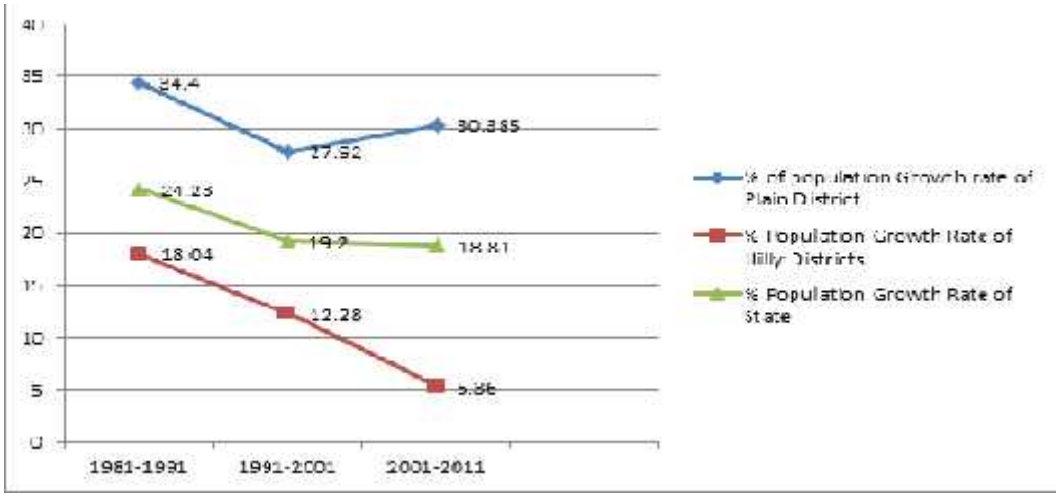
The magnitude of this serious problem can be understood by the fact that in 2001 the rural population of Uttarakhand was 74.80% of the total population which was 69.70% in 2011 ,with an aggregate decrease of 7%, while in the same period the urban population increased by nearly 35% which is twice the average state growth rate of 19.20%. Almora and Pauri districts have seen a negative population growth rate of -1.73% and -1.51% respectively.

Out of 13 districts in the state, 4 districts (Dehradun, Udham Singh Nagar, Haridwar and Nainital) are regarded as plain areas while rest of the districts is hilly areas. The decadal growth of population between 1981-1991 in hilly areas was 18.04% which reduced to 12.28% between 1991 to 2001 and again reduced to 5.36%in period between 2001 to 2011. This increased growth rate of the population of plain regions and continuous decrease in the population of hilly areas clearly shows the extent of heavy outmigration from hilly districts of Uttarakhand. There are villages which are on the verge of complete migration like Patas village of Almora with a total population of 121(27 families) and Chandauli village of Pauri(Climate Himalaya, July2012).Take the case of Saniyar, a set of twin villages nestled in the hills, 20 km from Pauri district Headquarters . The villages are completely deserted. Same is the story of Bitgaon, located half-a-kilometer from Saniyar, which is not

half as lively as it was a decade ago when it had 150 homes and a population of 500. Just like Saniyar the exodus in Bitgaon too started in 2000. The population has now come down to 175. (Report down to Earth).

Figure1-

Population Growth Rate of hilly and plain Uttarakhand



IMPACT OF (HILLS TO PLAINS) MIGRATION IN UTTARAKHAND

The main ground for the formation of this hill state was the development of the hills and the people who live there. Hence, it becomes necessary for the policy makers to understand this problem from different perspectives.

The overall growth path of Uttarakhand has been impressive since its separation from Uttar Pradesh. However, this growth has created huge regional inequalities within the State. The growth process could hardly create productive employment and income opportunities in Hill region of Uttarakhand. There is hardly any visible progress made towards developing remunerative agriculture in most of the villages in Hill Region. Lack of remunerative livelihoods in the hills coupled with a general lack of basic facilities has forced a large number of youth to migrate to cities in the plains. The situation has become quite grim and its impact is discussed below:

Cities becoming overcrowded

Due to migration the cities are becoming overcrowded and it is evident from the fact that the population of Dehradun which accounts for the highest inter-regional immigration, in 2001 was 1282143 which increased to 1696694 with total population growth of 32.33% against the state average of 18%. Also the population density of Dehradun was 415 per km^2which increased to 549perkm^2. As per a recent report of Municipal Corporation of Dehradun the number of slums has also shown a continuous increasing trend. In 1998 the number of slums in Dehradun was 75 which increased to 102 in 2004-05 and further to 129 in 2015. Continuous migration poses a strong challenge in planning developmental activities in cities.

No Maintenance of Local Pool of Resources -

Local resources have tendencies of auto recharging. Often it is seen that the local resources of the migrated area are unutilized causing an ecological and regional imbalance. Due to underuse of common pool resources in the area the water resources do not get self-recharged causing the end of traditional water resources. As per observation nearly one-third of villages in hilly areas saw the drying up of their traditional water source locally known as “Dhara”. According to the Pradhan of village Budhna of Rudraprayag, local land turned

into deserts and all traditional sources of water are nearly extinct due to heavy out-migration.

Women Becoming Overburdened

One of the negative consequences of migration of male members of the family is increased burden and workload on women of the family. The average number of farm women per family is getting higher in the case of migrant member households than in non-migrant member households. The women in hills used to work daily for more than 12 hours, including the non-farm activities. They had to shoulder the additional responsibility of outside work (such as marketing, payment of utility bills, meeting the family requirement, dropping children to schools, etc.) in addition to their routine responsibilities. As agriculture has become a loss making affair most women are also working in employment schemes like MNREGA. Majority of the females in the working age group suffer from various health problems which are further aggravated by the poor health facilities for women in these regions.

Marginalized political voices in the rural areas

Out-migration has also marginalized the political voices in the rural areas of hill districts in Uttarakhand. Following the2001 census, the delimitation exercise of 2006 saw the hills losing six constituencies (from 40 to 34) to the plains districts, raising the Assembly seat strength of the plains districts to 36 in the 70-seat state Assembly. And if the mass migration is not checked, the next delimitation of 2026, which will be based on the2011 census, will further shift seven more constituencies from hill districts to plains; raising the constituency strength of the plains districts to 43. Local MLAs and MPs hardly take interest in the development of local resources including agriculture.

Threat to National Security

Uttarakhand has the international borders with China from the Barahoti village in Chamoli district which has a decades-long history of incursions by Chinese troops from across the McMahon Line close to it. As per defense experts the country needs to develop infrastructure and adequate connectivity in its border areas to curb this problem. Increasing migration from border areas is a serious concern for the national security.

Local Languages Becoming Endangered

The extinction of a language results in the irrecoverable loss of unique cultural knowledge embodied in it for centuries, including historical, spiritual and ecological knowledge that may be essential for the survival of a culture. Same is the case with Garhwali and Kumauni language which is spoken by a few of the migrants. As per the UNESCO report of 2009 Garhwali, Kumauni and Gorkhali dialects of Utarakhand are among the 96 vulnerable languages of India which are on the verge of becoming endangered due to heavy out-migration.

Increases Regional Imbalance in state

Uttarakhand has a per capita income of Rs. 151219 which is well above the national average but when the region-wise income is calculated plain regions have double per capita income than hilly regions. Uttarkashi district has 3.5 times less per capita income than Dehradun. Share of all 09 hill districts (out of 13) in GSDP is merely 35 % of the State GSDP.Per capita income in Hill Districts is nearly two-third of per capita income for Plain Districts. Due to the ecological conditions of Uttarakhand, Industrial Policy 2001 saw the mushrooming of industries only in Rudrapur, Haridwar and Dehradun regions which increases industrial imbalance in the state. Agriculture employed around 70% of population directly and indirectly and of the total agriculture

land only 47% is irrigated out of which 80% consist of land in plain areas i.e. Dehradun, Haridwar and Udham singh nagar, 17.6% of the total urban population is spread in 9 hilly districts while 82.4% of the urban population is concentrated in 4 plain districts. This regional disparity has arisen due to heavy migration.

Table-1

Regional Disparity In Uttarakhand

Indicator	Hills	Plain
Villages Connected by Roads	58%	Almost 100%
Net Irrigated Area	14%	88%
Per Capita Electricity Consumption (KW)	< 100 in Rudraprayag, Uttarkashi, Bageshwar, Almora	Dehradun (936) Haridwar (416)
Commercial Use Of Electricity	Bageshwar (2.9%) Pithoragarh (3.5%)	Dehradun (20%) Haridwar (12%)
Urbanization	7% (Approx.)	40%
Percentage of Workers Engaged in the Secondary and Tertiary Sectors of the Economy	25.5% (Approx.)	68.25%

Source- Uttarakhand annual Plan 2011-12 to Planning Commission

Rich cultural Heritage and traditional Art in Danger

Uttarakhand also known as the land of Gods due to its religious identity, has many cultural traditions which people have been following for centuries. The concept of social engineering was developed by the people of Uttarakhand in which there was community involvement in all aspects of social life. Collective farming, cleanliness of water resources, arrangements for marriage functions and preserving forest resources were some of the best examples of social engineering and decentralized decision making at the village level. The hill region once flourished with its rich art of making houses and temples. Uttarakhand's rich artistic and cultural diversity is being lost due to heavy outmigration

Hurdle in Passing of Land Consolidation Laws

One of the main reasons of low agricultural productivity in the hills is small and fragmented land holdings which reduce economy of scale. Land Consolidation is one of the greatest land reforms which will solve many issues of farmers by reducing their time, economy of scale and multi-crops system. Legislation has been passed for this but the implementation is still at its initial stage as due to heavy outmigration. Revenue officials and volunteers find it difficult to make necessary adjustments in land as acquiring land needs the sole permission of land owners while land owners are residing in cities with no seriousness regarding their land in the hills.

Even though migration is a continuous process its intensity can be controlled in some ways to ensure sustainable and a more wholesome development of this region.

Suggestions

- Appreciation of naturally produced food grown without chemicals places a new value on organically produced food in Uttarakhand that has historically used lower doses of fertilizer. The practice of applying organic nutrients available in the region could be strengthened by knowledge and training of world organic food standards among the hill youth. As almost all people are health conscious today and prefer organically produced food, this can be a good source of employment generation.
- Sunrise products like soybean, flower and fruits, medicinal products, forest based processing like bee-keeping, dairy farming can also be used to promote self employment in the hilly areas of the state.

- Since the people of Uttarakhand have been able to carve their niche in the world arena, non-resident Uttarakhandians (NRUs) can play major role towards promoting the overall development of the State. They can be role-models for resident Uttrakhandis in their specialized fields. There is a need to promote region-wise melas relating to development issues concerning people in various fields such as education, skill training, career counseling, health care, governance, right to information, development debates, networking, promoting cultural heritage, technical knowledge, etc. NRUs can help in developing and strengthening several voluntary organizations in the State.
- Lack of availability of quality education is one of the main reasons of migration. Government run schools have lost their creditability among people . A policy should be framed to provide quality English medium education in all primary schools and an adequate mechanism should be implemented for their timely evaluation. All state owned schools can also be run through Public Private Partnership mode for more transparency and accountability.
- Tourism is often viewed in hilly areas as a seasonal affair which further comes with the problem of uncertain income throughout the year for villagers. Therefore winter tourism like camping, snow sports, trekking should be promoted with the participation of local people coupled with government initiatives like tourism carnivals in those areas so as to make tourism around the year activity in hills.
- New ways of tourism like "Home Stay" programmes can also be started in hilly villages on the lines of Kerala, Himachal Pradesh and Goa which will not only generate revenue for villagers but also give them a chance to preserve their traditions and cultural practices.
- In recent years Uttarakhand has seen a significant growth in the yield of non-traditional crops like Mushrooms and Flowers and hilly Uttarakhand's ecology also supports the farming of mushroom throughout the year. For more production these centers should be established in every block and cost benefits and tax subsidies should be given to farmers.
- Large hydro-power projects have a long term gestation period and they also affect the ecological balance of the area combined with the problem of rehabilitation of people. Therefore small hydro projects should be started on rivers so as to generate employment, irrigation and electricity.
- Improving infrastructure like road connectivity, hospitals, transport, communication and banking network is necessary to curb migration and to promote reverse migration.
- Monetary assistance should be given to families opting for reverse migration and setting up of small scale industries in the hilly villages.
- Industrial policy 2001 saw the setting up of industries only in some parts of state which increases regional imbalance. More incentives should be given to industries for setting up their plants in hilly regions and also necessary infrastructure should be developed to sustain them.
- Central towns should be developed in all blocks which will procure all necessities like food, vegetables and milk from adjoining villages making their economy grow.
- A separate ministry for Migration should be constituted so as to understand and estimate the magnitude of migration in Uttarakhand.

With separate ministry all programmes related to migration can be clubbed together and can be implemented with greater efficiency and a separate budget can be allocated to it.

- Uttarakhand is ecologically fragile and therefore prone to frequent occurrence of natural disasters like landslides, flash floods and earthquakes. A suitable Disaster management policy should be formulated for timely prediction of weather changes and to reduce the risk of loss of life and property. Such a policy should include measures to control erosion such as afforestation, control of haphazard and unplanned construction activity near river belts, cessation of illegal sand mining etc.
- A major course changing policy measure for the state would be augmentation of the entrepreneurial ability of the youth in the hills by equipping them with varieties of skills through comprehensive skill building initiatives. This should be accompanied and followed up with a sound government support system in the form of financial, technical and marketing support included in a package. Government should select some prominent hill towns in the vicinity of many small villages and provide land for a cluster of inter-related small scale and cottage industries. All suitable infrastructures should be made available for such clusters at reasonable cost. This will not only promote self-employment and wage employment for many in the given areas but will also retain the youth in their native villages.
- Appropriate skill development measures like setting up of ITIs, Polytechnics combined with National Skill development Mission can be taken at the block level and suitable training facilities can be arranged for the local youth.
- Adequate encouragement and financial support should be given to traditional folk musicians of Hills, courses of folk music and art should be started in schools and colleges of the state, to connect youth to their rich cultural heritage and to promote local languages like Garhwali and Kumauni.

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MEASUREMENT OF GENDER GAP IN ECONOMIC PARTICIPATION AND OPPORTUNITY: A CROSS-STATE STUDY IN INDIAN CONTEXT

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Abstract

Global Gender Gap Index introduced by the World Economic Forum in 2006, is a framework for capturing the magnitude and scope of gender-based disparities and tracking their progress. In the light of Global Gender Gap Index we have tried to develop an Index which measures the gender gap in economic participation and opportunity across Indian states. This study uses 68th round (2011-12) Employment and Unemployment Survey (EUS) unit level data of the National Sample Survey Office (NSS) of Government of India. The employment unemployment survey is comprehensive cross-sectional survey; an important source of information related to lab our force in India. To measure the gender gap in economic participation and opportunity, the study consider the following variables a) female labor force participation rate over male value, b) female legislators, senior officials and managers over male value c) female Professionals over male value d) female Technicians over male value. For each variable, the ratio of female to male is calculated. If the participation rate is equal the ratio should be one. Gender gap is defined as one minus the ratio calculated. The study is exclusively based on secondary data which are mainly available from various reports of government and semi-government organizations, research publications and also relevant websites on the Internet in this field. The statistical package SPSS is used for the analysis and conclusions has been drawn.

Keywords: Employment and Unemployment Survey (EUS), Gender Gap, National Sample Survey (NSS), Statistical Package for Social Sciences (SPSS).

I. INTRODUCTION

The Global Gender Gap Index introduced by the World Economic Forum in 2006, is a framework for capturing the magnitude and scope of gender-based disparities and tracking their progress. The Index benchmarks national gender gaps on economic, political, education and health criteria, and provides country rankings that allow for effective comparisons across regions and income groups, and over time. The rankings are designed to create greater awareness among a global audience of the challenges posed by gender gaps and the opportunities created by reducing them. The methodology and quantitative analysis behind the rankings are intended to serve as a basis for designing effective measures for reducing gender gaps.

The four pillars

The Global Gender Gap Index examines the gap between men and women in four fundamental categories (sub-indexes): Economic Participation and Opportunity, Educational Attainment, Health and Survival and Political Empowerment.

In the light of Global Gender Gap Index we have tried to develop an Index which measures the gender gap in economic participation and opportunity across Indian states. In the calculation of the index, specially the weights, we have followed different methodology from the methods used in the Global Gender Gap Index .In section 2, we have discussed about the data and methodology and analysis in section 3. The conclusion is in section 4.

Data and methodology

This study uses 68th round (2011-12) Employment and Unemployment Survey (EUS) unit level data of the National Sample Survey Office (NSS) of Government of India, The employment unemployment survey is comprehensive cross-sectional survey, an important source of information related to lab our force in India.

To measure the gender gap in economic participation and opportunity, the study consider the following variables a) female labor force participation rate over male value, b) female legislators, senior officials and managers over male value c) female Professionals over male value d) female Technicians over male value. For each variable, the ratio of female to male is calculated. If the participation rate is equal the ratio should be one. Gender gap is defined as one minus the ratio calculated.

Construction of the Gender Gap Index

- First the gender gap is calculated.
- Computation of factor loadings and the weights: After the computation of gender gap, the next step is to determine the factor loadings and the weights. Factor analysis is used to compute the factor loadings and the weights. Principal Components have been extracted by Kaiser Normalization which considers only the components having Eigen value greater than one. The study used Varimax rotation criteria .The weights are determined by multiplying the Eigen value with the rotated component matrix values.

The formula of the index is given as

$$G = \sum X_i \left(\sum |L_{ij}| . E_j\right) / \sum \left(\sum |L_{ij}| . E_j\right)$$

Where I is the Index, X_i is the ith parameter ; L_{ij} is the factor loading value of the ith variable on the jth factor; E_j is the Eigen value of the jth factor .

The value of the index lies between 0 to 1. The value close to 0 indicates the lower gender gap whereas the value close to 1 indicates higher gender gap.

Analysis and Findings

Gender gap score and rank of the Indian states

On the basis of the above mentioned methodology, the study first tries to calculate the gender gap considering each of the variables. Then the states are ranked on the basis of the score. Table 1 represents the gender gap score and rank of the each state of India.

Table1: Gender gap score and rank of the Indian states

State	Lfpr	Rank	Legislators, senior officials and managers	Rank	Professionals	Rank	Technicians	Rank
A & n islands	0.60	12	0.76	6	0.58	6	0.10	3
Andhra pradesh	0.44	5	0.67	3	0.75	21	0.58	16
Arunachal pradesh	0.48	7	0.89	18	0.88	31	0.83	34
Assam	0.85	30	0.95	29	0.90	34	0.66	20
Bihar	0.93	35	0.96	32	0.86	28	0.83	33
Chandigarh	0.79	25	0.79	7	0.64	9	0.67	21
Chattisgarh	0.39	4	0.84	13	0.67	13	0.68	22
D & n haveli	0.74	22	0.89	19	0.56	5	0.17	4
Daman & diu	0.90	34	1.00	34	0.92	35	0.75	31
Delhi	0.81	27	0.92	23	0.59	7	0.71	28
Goa	0.66	16	0.87	15	0.34	2	0.39	6
Gujarat	0.71	21	0.88	17	0.81	26	0.54	13
Haryana	0.87	31	0.96	33	0.71	18	0.70	27
Himachal pradesh	0.25	2	0.93	26	0.66	11	0.43	7
Jammu & kashmir	0.87	32	0.96	30	0.66	12	0.69	25
Jharkhand	0.83	28	0.92	25	0.89	33	0.61	18
Karnataka	0.60	10	0.80	9	0.67	14	0.48	10
Kerala	0.63	15	0.82	12	0.24	1	0.04	2
Lakshadweep	0.75	23	1.00	35	0.79	23	-0.06	1
Madhya pradesh	0.69	18	0.90	20	0.81	25	0.73	29
Maharastra	0.58	9	0.85	14	0.69	16	0.58	15
Manipur	0.70	19	0.81	10	0.65	10	0.79	32
Meghalaya	0.32	3	0.45	2	0.38	3	0.17	5
Mizoram	0.44	6	0.13	1	0.74	20	0.59	17
Nagaland	0.61	13	0.92	22	0.86	27	0.89	35
Orissa	0.76	24	0.88	16	0.88	32	0.50	12
Pondicherry	0.71	20	0.79	8	0.70	17	0.58	14
Punjab	0.88	33	0.94	28	0.41	4	0.49	11
Rajasthan	0.60	11	0.92	24	0.78	22	0.74	30
Sikkim	0.23	1	0.69	4	0.80	24	0.47	8
Tamil nadu	0.57	8	0.75	5	0.61	8	0.48	9
Tripura	0.68	17	0.82	11	0.87	29	0.68	23
Uttar pradesh	0.84	29	0.93	27	0.88	30	0.69	26
Uttaranchal	0.62	14	0.96	31	0.74	19	0.66	19
West bengal	0.80	26	0.90	21	0.68	15	0.69	24

Table 1 shows the ranks of the States in terms of the variable considered for the study. For the variable Lab our Force Participation Rate (LFPR) the gender gap is minimum in Sikkim and that's why ranked first. Himachal Pradesh, Meghalaya, Andhra Pradesh have lower gender gap in terms of LFPR ,whereas West Bengal, Delhi, Jharkhand ,Uttar Pradesh and Assam have higher gender gap .Bihar is in the worst position in LFPR.

For the variable economic participation in Legislators, Senior Officials and Managers, except Orissa all the states have higher gender gap. Madhya Pradesh, Rajasthan, Jharkhand have lower gender gap for the participation in Professionals. For Technicians gender gap is lower in the states of Madhya Pradesh, Sikkim, Tamil Nadu and Rajasthan. In maximum states gender gap is huge in terms of economic participation and opportunity.

3.2: Computation of weighted gender gap index

In this section we have computed the weighted gender gap index based on secondary data. According to the methodology, at first gender gap is calculated (Table 1). Then the weights for indicators were assigned by PCA to calculate the

gender gap index. From weightedgender gap index we get the rank for different states of India.

Calculation of weight

The value of Kaiser-Meyer-Olkin (KMO) is 0.563 which indicates that the sample size in the Study is suitable for factor analysis. The value of chi-square in Bartlett's Test is 27.380 and statistically significant. Consequently, PCA is suitable for analyzing the magnitude of the selected parameters in gender gap.

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**.563**
Bartlett's Test of Sphericity	Approx. Chi-Square	27.380
	Df	6
	Sig.	.000

Table 3 has shown the results of the PCA. This study has reflected two principal components which have Eigen value greater than 1. Rotation Sums of Squared Loadings show that the first rotated principal component has explained 49.564% of total variation in financial inclusion of the states. The 2nd rotated principal components have explained 28.795 % of variance. Two components explain 78.359 % of total variation in the gender gap of the states.

Table 3: Total Variance Explained

Component	**Initial Eigenvalues**			**Extraction Sums of Squared Loadings**			**Rotation Sums of Squared Loadings**		
	Total	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**
1	1.983	49.564	49.564	1.983	49.564	49.564	1.572	39.300	39.300
2	1.152	28.795	78.359	1.152	28.795	78.359	1.562	39.059	78.359
3	.478	11.949	90.308						
4	.388	9.692	100.000						

Extraction Method: Principal Component Analysis.

Table 4 depicts the result of rotated component matrix and table 5 shows the value of weights. Weights are calculated by multiplying the Eigen value with the rotated component matrix score.

Component 1 score is multiplied by the Eigen value of component 1 and same for the.Component 2. Weights are computed by adding the values of the two components. (For the variableLRPR, adding 0.224and 1.011 and the sum obtained is 1.235). Each variable has different weights.

Table 4: Rotated Component Matrix[a]

	Component	
	1	2
Lfpr	.113	.878
Legislators, senior officials and managers	.123	.874
Professionals	.882	.104
Technicians	.875	.134

Table 5: Calculation of weights

	Component		**Eigen values (Ej)**		**Weight = E1 LI1+E2 LI2**
	1(L_{i1})	2 (L_{i2})	1.983	1.152	
Lfpr	.113	.878	0.224	1.011	1.235
Legislators, senior officials and managers	.123	.874	0.245	1.007	1.251
Professionals	.882	.104	1.750	0.120	1.869
Technicians	.875	.134	1.735	0.154	1.889

Gender Gap index

The indicator obtained is an index for the gender gap which is then assigned the highest rank and the lowest rank (Table 6). Index value 1 indicates highest gap and 0 denotes lowest gap.

Table 6: Showing highest and lowest gender gap among Indian States

States	Index	rank
Meghalaya	0.315144	1
Kerala	0.401721	2
A & n islands	0.475304	3
Mizoram	0.488318	4
Sikkim	0.530723	5
Himachal pradesh	0.545236	6
Goa	0.552143	7
D & n haveli	0.555584	8
Lakshadweep	0.56362	9
Tamil nadu	0.590619	10
Andhra pradesh	0.602083	11
Karnataka	0.622101	12
Chattisgarh	0.63935	13
Maharastra	0.662139	14
Punjab	0.667625	15
Pondicherry	0.685482	16
Gujarat	0.719983	17
Chandigarh	0.721504	18
Uttaranchal	0.734076	19
Orissa	0.735422	20
Manipur	0.740749	21
Tripura	0.753659	22
Delhi	0.755363	23
Rajasthan	0.756082	24
West bengal	0.760376	25
Arunachal pradesh	0.767597	26
Madhya pradesh	0.774548	27
Jammu & kashmir	0.787064	28
Jharkhand	0.797691	29
Haryana	0.801515	30
Nagaland	0.820242	31
Uttar pradesh	0.821576	32
Assam	0.824361	33
Daman & diu	0.880558	34
Bihar	0.889193	35

Table 6 shows the rank of the States in terms of gender gap index. In terms of the index score Meghalaya ranked first followed by Kerala and Mizoram. Sikkim, Himachal Pradesh, Andhra Pradesh, Tamil Nadu have moderate gender gap. The gender gap is huge in the state of Haryana, Nagaland, Uttar Pradesh, Assam and Bihar.

II. CONCLUSION

From our study, we observe that in maximum states gender gap is huge in terms of economic participation and opportunity.Meghalaya ranked first in terms of lowest gender gap followed by Kerala and Mizoram. Sikkim, Himachal Pradesh, Andhra Pradesh, Tamil Nadu have moderate gender gap. The gender gap is huge in the state of Haryana, Nagaland, Uttar Pradesh, Assam and Bihar.The rankings are designed to create greater awareness among Indian audience of the challenges posed by gender gaps and the opportunities created by reducing them. The methodology and quantitative analysis behind the rankings are intended to serve as a basis for designing effective measures for reducing gender gaps.

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RURAL AND URBAN DEVELOPMENT IN INDIA: POLICIES AND INITIATIVES AN EVALUATION OF MAKE IN INDIA PROGRAMME

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Abstract

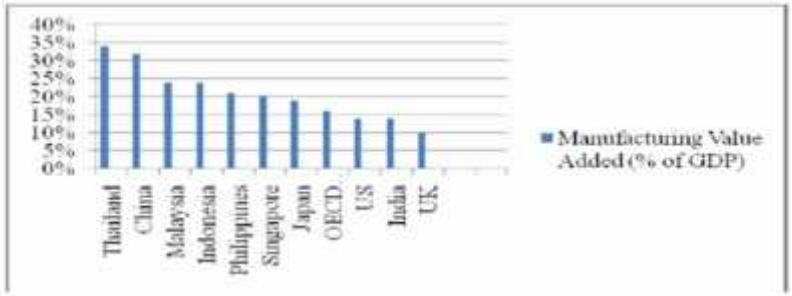
Manufacturing sector of a country plays a major role in the growth of an economy. The development of this sector is an indicator of the economic strength of a country. It helps in raising productivity, generating employment and also supports other sectors of the economy. The lackluster performance of the manufacturing sector of India is a cause of great concern when compared with the other economies of the world. The Make in India campaign is expected to raise the contribution of this sector to GDP from around 15% at present to 25% and generating more than 100 million jobs by the year 2022. But the target is very far taking into consideration the present factors. There are miles and 'miles to go' before celebrating the success of this campaign as there are huge obstacles that need to be overcome like simplifying the stringent laws and regulations, introducing the transparency in the Process, building the best infrastructure, reforming lab our laws, improving lab our skill, etc. This paper intends to study the various challenges that drag the performance of the manufacturing sector and the trend so far after the launch of 'Make in India' campaign.

Keywords: Make in India, rural, urban, development, policies.

Overview

The picture of the manufacturing sector of India is very gloomy with its low productivity, low exports, low employment, low contribution to GDP, etc. It is contributing around 15% to the GDP which is quite low when compared with other rapidly developing economies of the world like in the table shown below it is 34% in Thailand, 32% in China, 24% in Malaysia, etc.:

Table 1: Share of Manufacturing lags Advanced Economies and Emerging Market Economies



Source :("'Make in India'-Pressing the Pedal,"2015,p.6)

With such a poor performance it seems quite difficult to achieve the target of 25% contribution to GDP by the year 2022 fixed by National Manufacturing Policy (2012). In order to strengthen manufacturing sector of the country Prime Minister launched the Make in India initiative on September 25, 2014, with the primary goal of making India a global manufacturing hub, by encouraging both multinational as well as domestic companies to manufacture their products within the country. The 'Make in India' campaign has its origin in the Prime Minister's Independence Day speech in which he gave a clarion call for "Make in India" and "Zero Effect Zero Defect" policies. Led by the Department of Industrial Policy and Promotion (DIPP), the initiative aims to raise the contribution of the manufacturing sector to 25 percent of the Gross Domestic Product (GDP) by the year 2025. Make in India has introduced multiple new initiatives, promoting foreign direct investment, implementing intellectual property rights and developing the manufacturing sector. It targets 25 sectors of the economy which range from automobile to Information Technology (IT) and Business Process Management (BPM). The initiative is built on following four pillars

- New Processes
- New Infrastructure
- New Sectors
- New Mindset

The campaign aims to facilitate investment, foster innovation, enhance skill development, protect intellectual property and build best in class manufacturing infrastructure in India.

Review of Literature

India's underdeveloped infrastructure is the top most issue faced by Japanese manufacturers ("Make In India: Opportunities and Challenges," 2015, p. 9).

The share of manufactured goods in total merchandise exports fell from 77% in 2003 to 65% in 2013 (Joumard, Sila, &Morgavi, 2015, p. 9).

'Make in India' is a dream campaign launched by the Prime Minister of India to boost this sector so that India can present its candidature for becoming the Global Leader (Chattopadhyay, 2015, para. 3).

The existing lab our laws are less employment friendly and biased towards the organized lab our force; they protect employment and do not encourage employment or employability; they give scope for illegitimate demands of the Trade Unions and are a major cause for greater acceptance of capital-intensive methods in the organized sector (Datta & Milly, 2007, p. 2).

Research Problem

To evaluate success failure to make in India campaign.

Methodology

The present paper investigates the challenges posed to the 'Make in India' campaign by the manufacturing sector in India. Secondary data from different sources like journals, books, magazines, Census India, Government reports, surveys and websites have been taken to support the points. The objective is to present the current position of the manufacturing sector of India, various challenges faced by it and the emerging trends after the launch of the 'Make in India' campaign.

Hypothesis

- Null Hypothesis: The Make in India programmed would lead to decline in the share of manufacturing sector in GDP.

- Alternate Hypothesis: The Make in India programmed would lead to significant rise in the share of manufacturing sector in GDP.

Testing the Hypothesis

Calculating the Compound Annual Growth Rate (CAGR) of the share of manufacturing sector in GDP since 1990-91(refer Table 1, annexure A) we have the following findings

The CAGR on the current prices since 1990-91 is -0.98%

The CAGR on 2004-05 prices since 1990-91 is -0.04%

Since a decline can be seen in the share of manufacturing sector in GDP as CAGR as per both the prices is negative so it leads to the acceptance of the null hypothesis.

Limitations of the Study

- Since the study is based on secondary data sources so the reliability of conclusions drawn would depend upon the accuracy of these sources.
- Since 'Make in India' campaign was initiated in 2014 itself so the time period is not sufficient for long term evaluation of the impact of this programmed.

What Stymies India's Manufacturing Vision?

Presence of a huge domestic market, low cost lab our availability and home to a variety of resources, but these factors have still not catapulted India to the zenith of its manufacturing dream. India's share of manufacturing out of total GDP is relatively low even if it is compared with any income group either below or above its income level.

Meanwhile the gap in manufacturing has resulted in widening of trade gap that is not fully offset by services surplus.

Share of manufacturing sector as a percentage of GDP has on an average almost been constant (Annexure A, Table 1). Recently it has started declining. Due to fall in growth rate of GDP, as a result of decline in exports and imports, employment has been negatively affected. So the concept of jobless growth has emerged. In order to remove these problems and to promote manufacturing sector, Make in India programmed has been initiated.

Fulfilling the 'Make in India' Vision

The Government of India, knowing the importance of the sector to the country's industrial development, has taken a number of steps to further encourage investment and improve the economy. "Make in India" mission is one such long term initiative which will help to realize the dream of transforming India into a "manufacturing hub". The Government in the last few months has taken a lot of steps in this direction. Major ones being

Improving Business Environment

- Ease of Doing Business
- De-licensing and Deregulation

Enabling Manufacturing

- Industrial Corridors
- Industrial Clusters
- Smart Cities
- Nurturing Environment
- Skill Development

Opening up Foreign Direct Investment in Key Sectors

- Opening of critical sectors like Defense, Construction and Railway for FDI.

Challenges before the Make in India Programmed

- **Lab our Laws:** India's lab our regulations are among the world's most stringent and complex, and over time have limited the growth of the

formal manufacturing sector. The present lab our laws favor the employees and protect employment and also a big tool in the hands of trade unions to raise their bargaining power giving a way to go for capital intensive methods in the organized sector. This adversely affects the expansion of employment and generating jobs. Unless these stringent laws are relaxed foreign investors would not enter Indian market.

- **Saving-Investment Profile**: As shown by the table below, the falling percentage of Gross Domestic Savings and Gross Capital Formation is a challenge for the success of Make in India programmed.

Ration of Savings and Investment to GDP
At Current Prices (%)

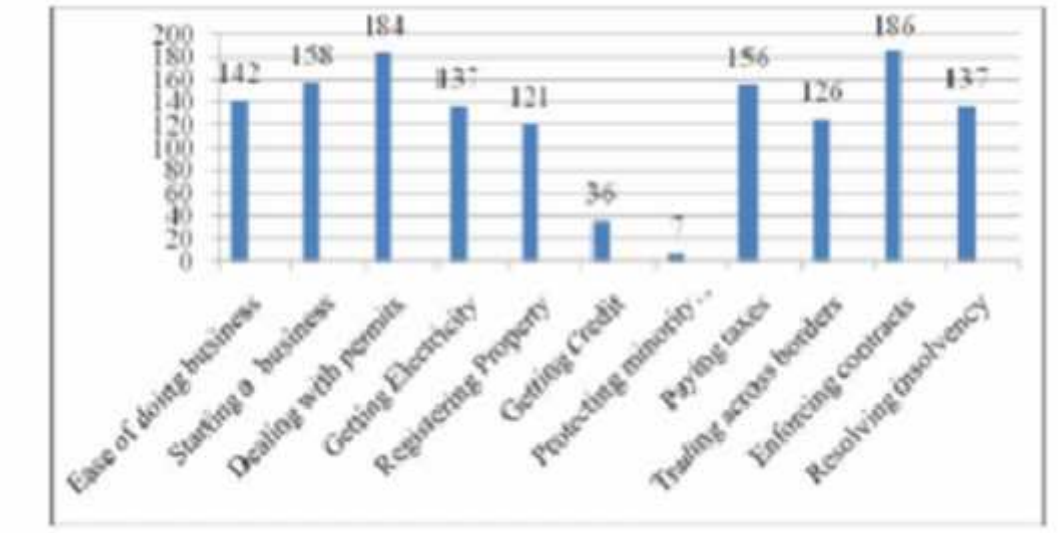
Ratio of Saving and investment to GDP						
	Item	2011-12	2012-13*	2013-14*	2014-15#	2015-16@
1	Gross Domestic saving	34.6	33.8	32.1	33.0	32.2
2	Public sector	1.5	1.4	1.0	0.9	1.3
2.1	Public non-financial corporation	1.4	1.2	1.1	1.0	1.0
2.2	Public financial corporations	1.9	1.8	1.5	1.4	1.3
2.3	General Government	-1.8	-1.6	-1.5	-1.5	-1.0
3	Household Sector	23.6	22.4	20.3	20.5	19.1
3.1	Gross financial savings	10.7	10.7	10.6	10.3	11.1
3.2	Financial liabilities	3.3	3.3	3.2	2.9	3.2
3.3	Savings in physical assets	15.9	14.7	12.6	12.7	10.8
3.4	Savings in the form of valuables	0.4	0.4	0.3	0.4	0.3
4	Private Corporate Sector	9.5	10.0	10.7	11.6	11.8
4.1	Private non-financial corporation	8.3	8.7	9.6	10.3	11.0
4.2	Private financial corporation	1.2	1.3	1.2	1.4	0.8
5	Private Sector (3+4)	33.1	32.4	31.0	32.1	30.9
6	Net capital inflow from ROW	4.3	4.8	1.7	1.3	1.0
7	Gross Capital Formation (Investment)	39.0	38.6	33.7	34.2	33.2
8	Saving-investment gap	4.3	4.8	1.7	1.3	1.0
*:Third Revised Estimates; #:Second Revised Estimates; @:First Revised Estimates						

Source: Central Statistics Office

For evaluating the success of make in India programmed as the increase in FDI inflows in manufacturing sector, the period is too short.

- Skill: Education and skill are the key forces for the growth and development of a country. The countries with high skilled lab our can do much better than others. But the situation in India is very gloomy with huge skill gaps. Although various skill development programmes have been launched like National Renewal Fund, Skill India Mission etc. but they are more oriented towards agriculture and service sector. For make in India programme to be a success, highly skilled proffesionals are needed.
- Ease of Doing Business: Ease of doing business is the major obstacle to the growth of the manufacturing sector. The World Bank's "Ease of doing Business 2015" report has ranked India at 142ndout of 189 countries for its ease of doing business.

Ranking of India on the overall ease of doing business, 2015.



Source: (Gupta, H., Kapoor, T.& Asudani,J.,2015,p.: (Gupta, H., Kapoor, T.& Asudani,J.,2015,p.3

The "ease of doing business" covers ease in starting a business, enforcing contracts, registering property, gaining access to electricity, paying taxes, etc. The easier and simple process gives a country a good rank. The more the complex and time consuming process the poorer is the rank given. In India it takes almost 5 to 6 months to get clearance while in other Asian countries this process is much faster.

Growth of manufacturing Exports (in %)

Year	Manufactured Products Exports (without petro)
2011-12	13.8
2012-13	-5.4
2013-14	5.8
2014-15	3.0
2015-16	-7.2
2016-17(P)	5.8

Source: Department of Commerce

The growth rate of exports has witnessed a sharp decline (has become negative) from 2011-12 to 2012-13. After the initiation of the Make in India programmed it has worsened further in 2015-16. But as the economy were witnessing this trend from

- **Infrastructure**: The growth of manufacturing sector is highly dependent on its quality of infrastructure. The World Economic Forum's Global Competitiveness Report (2015-16) has given 81strank to India out of 140 countries for its deficiency in infrastructure. Quality infrastructure is one of the top requirements for the success of "Make in India".
- **Exports and Imports**: Exports play a major role in the growth of manufacturing sector.

before so this negative growth of exports cannot be totally seen as a failure of this programmed.

Growth of Manufacturing Imports (in %)

Year	Manufactured Products Imports (without petro)
2011-12	24.3
2012-13	-3.6
2013-14	-12.9
2014-15	6.7
2015-16	-2.6
2016-17(P)	-2.2

Source: Department of Commerce

Not only the exports but imports of manufactured products as well have witnessed a steep fall. So not only the country production of

manufactured products was declining but also imports of manufactured products. So on one hand make in India programmed is trying to promote this sector and on the other hand country's economic environment is pushing it backwards.

- Environment Clearance: Slogan of "Go Green" in the present day requires the businesses to be environmentally sustainable. 'Being green' should be the main focus of the businesses and should be taken as a duty by the manufacturing sector to preserve the environment. But the situation is challenging for MSMEs who use obsolete and inefficient technologies. There is an urgent need to develop new techniques that help in protecting the environment. As many as 17 highly polluting industries have been identified by the Central Pollution Control Board, the majority of which are manufacturing industries.

Limitations of the Study

In order to evaluate the impact of any programmed sufficient time span is required. Make in India programmed had begun in 2014 and though three years have passed yet to evaluate the success of such programmers a period of at least 10 years is must. But still we can try to analyze the reasons as to why even small progress has not been made.

Reasons

- The economic crisis that occurred in 2008 still has its effects in the form of investment unconducive environment that resists people from investing.
- Due to the investor friendly environment USA has become a more attractive investment destination.
- India's social and political situation is such that an overall atmosphere of unrest and terrorism persists here thus resisting the foreign investors from investing.
- Due to the Britain's exit from the European Union i.e. BREXIT, the European countries who did the maximum investment have declined their investment, thus creating a situation of global slowdown. As a result UK's investment in India has also gone down, which was one of India's biggest investment partners.

Road Ahead

India has to become an attractive destination for foreign investments in the manufacturing sector as a whole. One or two mobile phone, luxury and automobile brands are not enough to let such a big programmed like Make in India a success. Indian government is doing its best with impetus on developing industrial corridors and smart cities, the government aims to ensure holistic development of the nation. The corridors would further assist in integrating, monitoring and developing a conducive environment for the industrial development and will promote advance practices in manufacturing.

CONCLUSION

The poor condition of India's manufacturing sector has been slowly improving with the 'Make in India' campaign which has given investors, an investor friendly environment. Though the share of manufacturing sector in GDP has been declining, or the exports and imports have been falling, it cannot be totally seen as a result of make in India programmed because these are long term changes which can be affected by various other reasons. So determining the success or failure of Make in India programmed in such a short span of time would not be feasible.

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ANNEXURE A

Table 1 Manufacturing Sector as a percentage of GDP

Year	Current Prices	2004-05 Prices
1990-91	16.16	15.08
1991-92	15.21	14.51
1992-93	15.36	14.2
1993-94	15.32	14.59
1994-95	16.2	15.2
1995-96	17.3	16.36
1996-97	16.94	16.59
1997-98	15.85	15.91
1998-99	15	15.38
1999-2K	14.6	15.01
2000-01	15.31	15.46
2001-02	14.64	15.01
2002-03	14.87	15.44
2003-04	14.9	15.21
2004-05	15.25	15.25
2005-06	15.39	15.34
2006-07	16.06	16
2007-08	15.99	16.14
2008-09	15.43	15.78
2009-10	15.1	16.17
2010-11	14.8	16.17
2011-12	14.73	16.28
2012-13	14.07	15.76
2013-14	12.89	14.94

ICT IN RURAL DEVELOPMENT OF INDIA

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Abstract

Economic Development of a country depends upon various aspects and issues among various issues rural development has been an important issue. The socio-economic differences between rural and urban areas are increasing and creating tremendous pressure on the social and economic fabric of many developing countries. In this article effort has been made to examine the need for urban and regional planning practices to be further developed in the light of both emergence of information and in particular impact of information and communication technology,(ICT). The traditional media and new ICTs played a vital role in diffusing information to rural communities. Rural communities can be empowered through ICTs and give them a voice that permits them to contribute to the development process. With ICTs rural communities can acquire capacity to improve their living conditions and become motivated through training and dialogue with others to a level where they make decisions for their own development. This paper focuses on the ICT role for the solving of the problems of rural economy of India. Its main aim is to analyze the impact of ICT or technology on the rural growth and development.

Keywords: Development, Communities, Technology, Information, Agriculture.

I. INTRODUCTION

Rural development has been receiving an increasing attention of the governments across the world. India is a country of villages and its development depends with development of the People living in rural areas. India is a second most populated country of the world but a large part of this population is leading uncertain economic life because fast growing population is non-synchronized employment opportunities in agricultural sector. In Indian context rural development assumes special significance for two important reasons. First about two thirds of population still lives in villages and there cannot be any progress as long as rural areas remain backward. Second, the backwardness of the rural sector would be a major impediment to the overall progress of the economy. India is an agrarian economy and farming is the main occupation of people although rural peoples are involved in traditional agriculture means in terms of production, social organization and political mobilization rural sector is extremely backward. Moreover, technical developments in field of agriculture have been increased the gap between rich and poor. Thus rural area is almost backward in all aspects. The all India Rural Credit Review Committee in its report warned "If the fruits of development continue to be denied to the large sections of rural community, while prosperity accrues to some, the tensions social and economic may not only upset the process of orderly and peaceful change in the rural economy but even frustrate the national affords to set up agricultural production." It was therefore felt necessary to make arrangement for the distribution of fruits of development to the rural weak and backward section of society. Thus, we can say that rural

areas often lack or lag behind urban areas in terms essential infrastructure and services such as transportation, health, education and government services. Rural isolation and deprivation can negatively impact and in the attainment of sustainable inclusive growth objective. ICTs can overcome with many infrastructural constraints. Though ICTs people of rural areas can connect with national economy. ICTs also serve as instrument of awareness creation and feedback giving rural people a voice in nation's socio-political life.

Role of ICTsand Rural development

- ICTs Encouraging social Transformation by facilitating the flow of information and knowledge, beyond the border of social and economic status.
- ICTs intensify efforts towards implementation of rural development initiatives through demand –driven information and communication services.
- ICTs can help in strengthening Rural Governance by improving transparency, accountability and administrative efficiency of rural institutions.
- ICT improves interaction with and within civil society and encourages civil society participation in rural governing process.
- Application of ICT has the potential to improve living standards of people in remote and rural areas by providing important commercial, social and educational benefits.
- ICT is regarded as one of the key elements in modernizing agriculture, in producing healthy, literate and trained workers for industry and for bringing about effective participation in national building activity.
- ICT initiatives may be designed to provide support to local governance as well as to react to the queries generated by local needs of the rural communities.
- As rural poor are not aware about of their rights and availability of government schemes, ICT can improve their access to the information they need.

ICT and Rural Development

Information technology now a day's emerging a key force for economic development and growth. Today Policy makers are focusing on making India a Digitalizing economy because Policy makers also recognized that digitalization can help the sustainable development of rural economy by impacting production, operation and expansion market and thus reshaping the rural economy. Information technology leads to:-

- Innovation
- Emergence of new market
- Job opportunities

As per digital report of Govt. of India, 2014, the share of internet economy is approximately, 5 percent of GDP.

Table 1.1 Sectorial Contributions to Economic Growth

Sector	2011-12	2012-13	2013-14	2014-15	2015-16
GDP	6.69	4.47	4.86	4.6	7.5
Agriculture and allied activities	5.02	1.42	4.64	4.8	3.8
Industry	7.81	0.96	0.65	1.5	3.5
Services	6.57	6.96	6.86	6.3	8.1
ICT share in GDP (in percent)	6.4	7.5	8	5.2	4
Internet users in rural areas (in millions)	0.12	4	25	32	109
Teledensity in rural areas	26.43	33.79	39.22	9.07	41.02

Source: National Informatics Centre, data.gov.in

It is evident from table 1.1 that growth of all sectors is not uniform. India's growth is primarily driven by the service sector and its showing increasing trend in table while the growth rate of agriculture and industry showing a declining trend between the years 2011-2015. This shows that ICT sector has contributed less to agriculture and industry as compared to service sector in terms of its uses and impact. Secondly, Internet and mobile users in India have increased two fold due to its development of its extensive network in rural areas. The number of internet users has increased from 0.12 million to 109 million during the period of 2011 to 2016. The share of teledensity in rural areas has also increased from 26.43 to 41.03 million during the same period. Thirdly, the table shows that share the share of informational technology in GDP has decreased from 6.4 percent to 4 percent in the period of 2011 to 2016. It was 5 percent of GDP in 2015. It can be concluded that ICT sectorial dominance within the economy in general and service sector in particular diminishing in a period 2011-2016. This is a sign of concern for policy makers as many researchers believed that there is positive correlation between growth and the growth rate of ICT industry.

Positive and Negative impact of ICT in Rural Areas

Table 1.2 depicts the positive and negative effect of information Technology in rural areas.

Positive Impacts of ICT Growth	Negative impacts of ICT growth
It can maintain electronic health records	Huge initial investment and transaction Costs
Increase in healthcare data management	Power Supply
It has the potential to increase health care	Lack of training and awareness
Potential to improve quality in health care	Under funding
Use of ICT on health sector leads to achieve overall development goals	Limited investment priorities in providing access to new technology in health sector.

Challenges Of application Of ICT in Rural Development

- Illiteracy: In India most of the people living in rural areas are illiterate than urban population. Literacy rate in rural areas stand at 68.90% whereas literacy rate in urban areas stand at 85.0%.
- Poverty: In India most of the people are living under poverty condition and does great efforts for their daily living. To them accessing the internet is a costly issue for necessary communications in the form of installing the required telephone lines needed for internet or email access is similarly too exclusive in developing country.
- Lack of Awareness: There is common lack of awareness concerning advantages of E-Governance as well as the process mixed up in executing successful G-C and G-B projects.
- Infrastructure: There is acute shortage of required infrastructure like electricity, internet technology and methods of communications will influence the speed which postponed the implementation process.
- Language Dominance: The dominance of English on the internet bounds access of non-English-speaking Population. In the case of India, mostly population does speak in Hindi.
- Hesitate to revolutionize: People are disinclined to change. As e-governance means transform of the system from manual to computerize based, it is generally disliked by the employees and the general public. People generally hate it as they require learning new things in it for which they necessitate to give in additional time and effort.

II. CONCLUSION

Information Technology indirectly impacted the rural economy and helping in rural development which is major issue for developing countries like India . Analyses show that effective applications and channels have been used to benefit rural economy. However, it is important that the government should take more efforts to use of ICT in its development programmes. People of rural areas should be educated to use ICT effectively and efficiently. In order to have a stronger relationship between ICT and rural economy following points can be suggested

- ICT should be used in such a way that it can improve the quality of life of rural people and can give more opportunities for employment creation. Thus ICT in rural areas should be employment oriented.
- ICT should be used in such a way that this brings transparency and accountability in various economical and social programs of government.
- There is a need to assess the needs of the rural people with regard to information technology i.e. linkage between demand and purpose of these services and product.
- Government should implement poverty eradication programmers so that rural people can take benefit of ICT facilities which they are deprived due to their poverty condition.
- Rural peoples must be educated so that they can become literate and accept the benefits of technology.

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SWACHH BHARAT ABHIYAN: A STUDY ON OPEN DEFECATION

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Abstract

Swachh Bharat Abhiyan is a national level Cleanliness Campaign launched on 02 October 2014 to make India clean by 2019 fulfilling the dream of Mahatma Gandhi. One of the major objectives of the campaign is to eliminate open defecation. The paper is an attempt to highlight the sanitation problems in the selected area of study and to understand the situation of open defecation - its problems and impacts.. The paper concludes by suggesting the ways in which India can be declared free of open defecation and the dream of Swachh Bharat Abhiyan can be realised.

Keywords: Swachh Bharat Abhiyan, open defecation, toilets, sanitation, cleanliness, dignity

I. INTRODUCTION

Swachh Bharat Abhiyan is also known as Clean India Mission. The Swachh Bharat Abhiyan (SBA) is the most significant cleanliness campaign by Government of India. The Swachh Bharat Abhiyan was launched on 02nd October 2014 by Honourable Prime Minister Shri.Narendra Modi at Rajpath, New Delhi to commemorate 145th birth anniversary of Mahatma Gandhi. The campaign aims to achieve the vision of Clean India by the 150th Birth Anniversary of Mahatma Gandhi.

Swachh Bharat Abhiyan is a mission that aims at a clean, hygienic and healthy India with adequate sanitation facilities and dignity for all Indians. This Abhiyan appeals to the people to pledge to devote and engage in 100 hours every year towards the cause of cleanliness. Many public figures and celebrities have been invited by Shri. Narendra Modi to make contribution towards Swachh Bharat Abhiyan.(SBA).

II. OBJECTIVE

1. To understand aims of Swachh Bharat Abhiyan
2. To focus on issues relating to sanitation.
3. To understand the health problems related to open defecation.
4. To suggest solutions for proper implementation of Swachh Bharat Abhiyan..

Importance of the study

India is the second most populous country in the world. In India, more than half of the total population has mobile phones but around 60% of people do not have access to private toilets. Majority of the population of India defecate in the open. This causes a lot of dangerous diseases putting public health into danger. In 2011, as many as seven lakh students died due to diarrhea. In rural areas, the girls stop going to schools due to unavailability of toilets as they grow older. This problem of open defecation is not only a medical issue as regards sanitation but it also has socio – economic implications. The open defecation is prevalent not only in rural areas but also in cities among the slum dwellers and lower economic strata of society. Hence the researcher conducted the study relating to open defecation in a select suburb of Mumbai to highlight the various issues relating to the unsanitary situation of open defecation.

Scope of the Study

The study was undertaken to understand the sanitation issues with reference to toilets (Personal, Community and Public), knowing the problems faced by the residents in a select suburb of North East Mumbai.

Review of Literature

Since the introduction of SBA, many studies have been conducted on different facets of the program. Some of the noteworthy research papers are listed below

The author in his paper titled "Swachh Bharat Mission: A step towards Environmental Protection" has attempted to study the problems associated with open defecation. The researcher concluded that the situation in India is still unchanged even after long lasting efforts were taken to address the sanitation problems and open defecation. The author opines that in order to eradicate open defecation a strong political will, behavioral change and awareness is required.

Swachh Bharat Abhiyan has been extensively covered in the print media and many articles assessing the progress of the Mission have been published.

Research Methodology

To study the Swachh Bharat Abhiyan (Open defecation) within the framework of the objectives, a survey was conducted in the select suburb covering individual families. The survey was conducted using convenience sampling. The respondents selected for the purpose of survey belonged to the lower economic class staying in chawls and slums. They were asked a set of questions and their responses were obtained through personal interaction/ interview. Similarly to understand the issues faced by the residents, the researcher personally interviewed the users of the sanitation facilities (public/community toilets) and obtained their feedback regarding the sanitation issues. The primary and secondary data collected were used for the purpose of this study.

Data Analysis

The study covers a selected locality in Mumbai and the data collected through personal interaction is presented as under -

Table 1: Profile of Respondents (Gender)

Gender of Respondents	No. of Respondents
Male	20
Female	20
Total	40

The respondents selected for study belonged to eastern suburbs of Mumbai and respondents were selected as per convenience sampling on random basis. The respondents belonged to the age group of 35-50 years. The researcher ensured equal representation of Male and Female respondents in the sample. Each respondent represents one family.The survey was conducted personally and the questions posed to the vendor respondents elicited the following responses.

Q.1 Do you have personal toilets in your house?

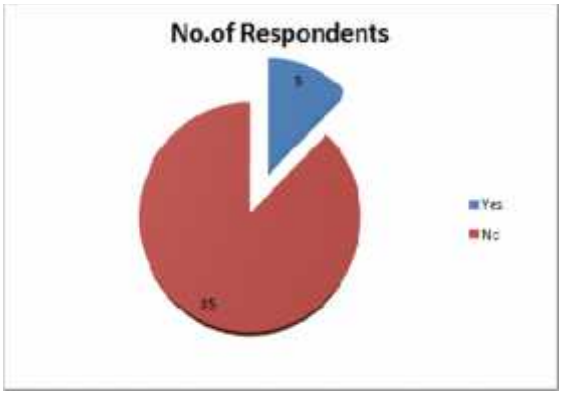


Fig.1.Details of personal toilet

The above figure shows that among the 40 respondents (family) only 05 respondents have personal toilet in their house. When they were further asked about its use they stated that these toilets are only for emergency. Hence, they prefer going to community toilets.

Q.2 Do you have community toilets in your locality?

Table 02: Details of community toilets

Response	No.of Respondents
Yes	40
No	00
Total	40

From the above table it is clearly seen that all the respondents are aware about the community toilets in their locality.

Q.3 Is the community toilet clean?

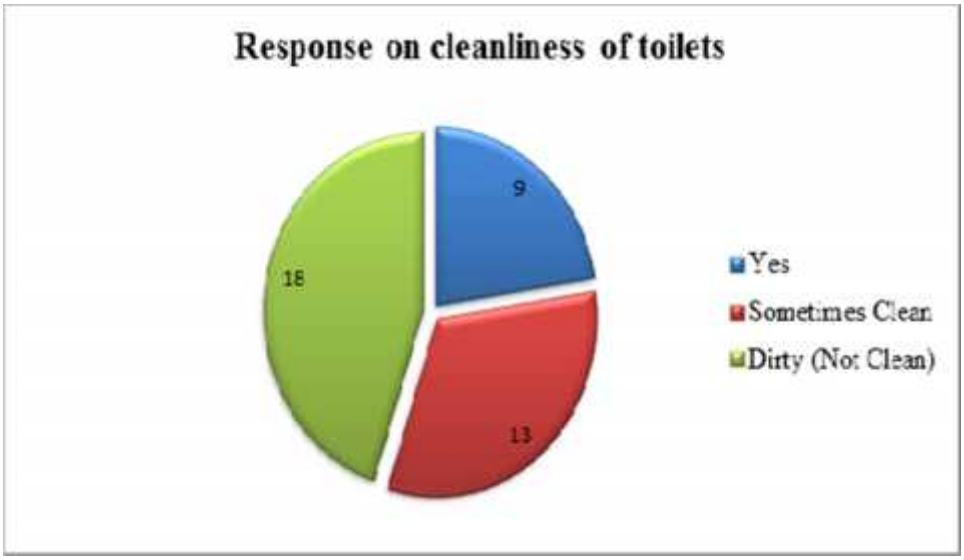


Fig 2: Cleanliness of Community Toilets

Every respondent has community toilets in their locality. A question was put forward to know the cleanliness of the community toilets. The study revealed that 23% of respondents are fully satisfied, 33% partly satisfied while 45% are not satisfied with the cleanliness of the community toilets. This may be due to lack of proper maintenance.

Q.4 Are the Charges (Annual) affordable and reasonable?

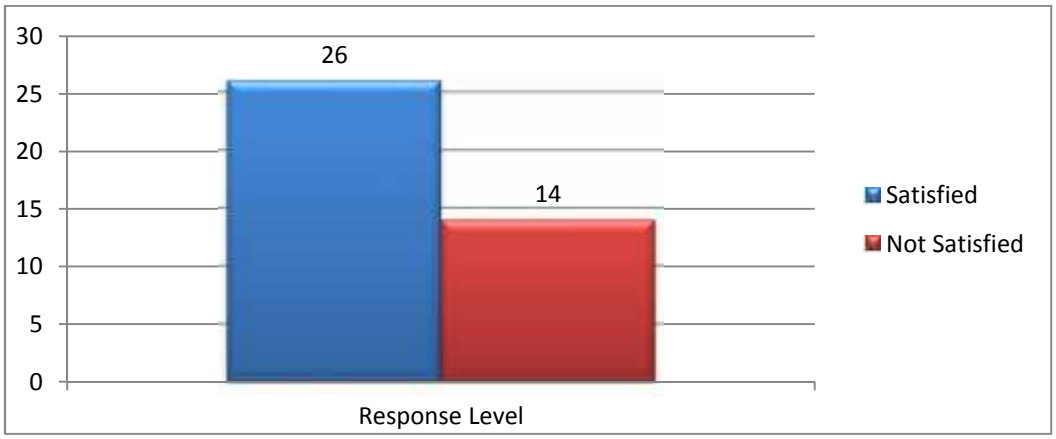


Fig.3 Details of Annual Charges

The respondents are required to pay annual charges of 350-400 and are allotted passes for the usage of toilets. The above table clearly specifies that out of the 40 respondents, 26 Respondents are satisfied while the remaining 14 are not satisfied. The respondents were not satisfied mainly due to the lack of cleanliness and non-maintenance of the toilets.

Q.5 Are you aware about the subsidy given by the government to build toilets?

Table.03 Government subsidy

Response	No.of Respondents
Yes	07
No	33
Total	44

Under the Swachh Bharat Mission, subsidy is given by the government to build personal toilets. But, during the survey it was seen that out of 40 respondents only 07 respondents were aware about the subsidy.

4(A) Problems faced by the respondents in using community toilets.

- The toilets are dirty.
- At some community toilets there is no personnel to look after the maintenance.
- The charges appear on the higher side as compared to services / facilities.
- There are less number of community toilets as compared to the population
- They need to stand in long queue for their turn
- Residents who are tenants and living on rented houses need to pay daily as they don't get the pass
- There is no electricity supply in some community toilets which poses problems of using the toilet after sunset.
- Inspite of paying annual fees, at times there is scarcity of water supply / no water supply.
- Due to inadequate number of toilets, sometimes people are forced to go for open defecation.
- Women toilets are full of sanitary pads and other unwanted clothes. This chokes the toilets and renders them unusable.
- Community toilets are kept open during the day and operate as per specific timings. They remain closed between 12.00 a.m. - 4.00 a.m.

4 (B) Public Toilets

While conducting survey in the area of study, the researcher found that the number of public toilets is less as compared to the population. In the area under study, only 6 public toilets were found. Two toilets were found near Kanjurmarg and Bhandup Railway station each. Another two were found at a distance of approximately 1.5 Kms but which are only for men. Again, women find it very difficult to locate and have access to public toilets when they need to use latrines.They have to search for toilets and when, they find some latrines they are charged Rs.5 for urination whereas men are charged Rs.1 for the same.

5. Open defecation- The stinking Indian Truth

One of the major objectives of Swachh Bharat Abhiyan is that there should be no open defecation. Open Defecation refers to practice of defecating in public or outside.Millions of people in India especially in the rural India defecate in the open. This is mainly because of non-availability of toilets in the locality. There is lack of awareness of the harmful effects of Open defecation. Open defecation is a major problem which impacts both health and Human dignity when it takes place in densely populated regions i.e. urban slums and large informal settlements.

Under Swachh Bharat Abhiyan around 12 milliontoilets are to build by the year 2019 which means approximately 70,000 toilets per day. But the battle is not easy in India. The battle is in fought in two faces

- Building proper sanitation infrastructures (Latrines and Bathrooms)
- Reaching the heart and minds of people so that the latrine use becomes a common (regular) practice.

5 (A) Impacts of open defecation

The impact of open defecation can be classified under two heads:

- **Health Impacts**

Lack of sanitation or open defecation may result into various health problems. Some of them are diarrhea, cholera, typhoid, intestinal worms infections, polio, hepatitis, etc. Open defecation near the water sources can also result into water pollution. According to WHO, in the year 2014 open defecation was the leading cause of diarrheal death. Countries having practice of open defecation on large scale have high number of deaths.

- **Gender Impacts**

Apart from health issues, another impact is the human dignity. It is highly unsafe for women. Women are more vulnerable to gender based violence and this increases the risk of sexual molestation and rape for women. The chances of such anti-social activities are high during such open defecation in the dark (after sunset). In the year 2014 two girls from Katra, Sahadatganj (Uttar Pradesh) hanged them from a tree and they had been gang raped when they had gone out to use the field as toilet.

5 (B) Eradication of Open Defecation:-A reality or a distant dream

Defecation is a nation- wide problem which has socio- economic dimensions. It has been widely practiced and cannot be eradicated in a short span of time- say five years. The key is to bring about mass awareness and include all sections of the society in this mission. . All the stakeholders from the government, political parties and even the laymen should actively take part and educate people to eradicate the practice of open defecation. Another important point is to bring about the change in the attitude of the people and change their mindset.

- **The roadblocks**

The target to build12 crore toilets in rural areas by October 2019 seems unachievable.

A lot of toilets remain unused in the rural and tribal areas because the people prefer defecating in the open fields. In some areas, due to poor waste management, the people are not happy with the initiative.

Lack of training in waste management

Lack of accountability at all levels.

- **The way forward**

There are a lot of ways through which the Swachh Bharat Abhiyan can create a big difference. The people should be made aware of the importance of having private toilets. Mere taking oaths would not help but actual commitment through continuous efforts is required. There should be the willingness to act and take it up for the social cause. The solid waste management is another herculean task where the government should put more focus. The private sector should be encouraged to invest their profits for this social cause as a part of their corporate social responsibility. Only the efforts of the government won't bring fruits. It is not just the responsibility of the government but it is the responsibility of every citizen of India to keep the country clean. The general public should come forward and make the Swachh Bharat a reality.

III. CONCLUSION

Although efforts have been taken to make India free from Open Defecation, it has met with limited success. This is because there is no proper implementation and follows up of the same. In order to make India free from Open defecation the work has to be initiated at the grass root level. The study revealed that many intended beneficiaries are unaware about the grants given by the government to build toilets. Even after wide publicity in the media, people are unaware which indicates that

there are loopholes in the implementation ofmission.

In city slums, where low income groups reside, efforts should be made on building more community toilets rather than personal toilets. This is mainly due to two reason i.e. space constraints and money constraints. The number of community toilets has to be increased and also attention should be given towards the maintenance and cleanliness of the toilets.

Number of public toilets should be increased and it should be ensured that there are public toilets both for men and women at every 500 mts. It is also necessary to look into the charges levied and to reduce the charges for the usage of toilets for women.

Apart from this, change in the mindset of the people (behavioral change) is very important. Efforts should be made to increase awareness among the masses regarding open defecation by focusing on its impact. People should be made aware through various campaigns. The Government agencies, NGOS and public (common man) need to work together to ensure that the laudable objective of this mission is achieved.

Proper follow ups should be made to assess the implementation of the schemes of SBA. The Government should monitor the progress of the SBA on a regular basis and initiate corrective measures to plug the loopholes and make the mission more effective .The strong political will, and willing co-operation of the masses will ensure the success of the Swachhata drive and help achieve the objective of "Open Defecation Free India".

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THE THREE YEARS OF MAKE IN INDIA CAMPAIGN

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Abstract

Manufacturing sector is considered the backbone of the economy in terms of providing employment to a large population, strengthening the base of the economy, promoting growth and providing strength to all other sectors of the economy. Knowing the importance of this sector Government of India has come up with the Make in India campaign with the objective to raise the raise the contribution of this sector to GDP from around 15% at present to 25% and generating more than 100 million jobs by the year 2022. It was such a great effort for identifying the ailing factors of the growth of this sector and to give a boost to this sector. But the target seems to be so far. So this paper is an attempt to evaluate the performance of manufacturing sector after the three years of the announcement of this awaited campaign.

Key words: Make in India, Manufacturing

I. INTRODUCTION

"If we have to put in use the education, the capability of the youth, we will have to go for manufacturing sector and for this Hindustan also will have to lend its full strength, but we also invite world powers. Therefore I want to appeal the entire people world over, from the ramparts of the Red Fort, come, make in India, come, manufacture in India. Sell in any country of the world but manufacture here. We have got skill, talent, discipline, and determination to Do something. We want to give the world a favorable opportunity that comes here, come, make in India…" Prime Minister Narendra Modi on 15'th August, 2014.

These all words simply depicts the importance of manufacturing sector in India as well as the objectives of Make in India campaign in terms of generating employment, promoting growth, and supporting other sectors of the economy. In comparison with the other economies, performance of this sector is not significant in terms of productivity, exports, employment, and low contribution to GDP. Its contribution to the GDP is only about 16% while in the other rapidly developing countries such as China, Thailand, Malaysia, contribution of this sector has been shown below.

Table 1: Share of manufacturing in GDP (Manufacturing value added as % of GDP) in 2013

Countries	Manufacturing value added (% of GDP)
Thailand	27%
China	30%
Malaysia	23%
Indonesia	21%
Philippines	20%
Singapore	20%
Japan	20%
India	17%
UK	10%

Source: World Bank

So a low contribution of this sector to GDP and slow growth of manufacturing sector was the major concern for the policy makers during the

policy formation. That's why the Make in India campaign was introduced by the GOI to give a hope to manufacturers of India and to give a rise to this sector by making India a manufacturing hub (Kaur, 2016, p. 10). The campaign was expected to raise the contribution of this sector to GDP from around 15% at present to 25% and to generate more than 100 million jobs by the year 2022. No doubt campaign was started with a great spirit and the launching of this campaign has given hope to the manufacturers and investors in India. But still there are a number of challenges which are ailing the sector's growth.

Review of Literature

As we know that after independence the manufacturing sector of India showed a slow progress. At the time of independence its share to GDP stood at about 9 percent. During the era of 1950 to 1991 the share of this sector was 12.6 percent to national GDP. And after liberalization it is stagnated at 15 per cent level for over 2 decades (Singh, 2013, p. 4). Manufacturing growth rate for the period from 1950 to 2012 has been at the level of 6.76%. Growth rate of this sector was the highest for the year 2007-08with 10.3% (Singh, 2013, p. 4). No doubt government of India has undertaken a vast range of reforms for the upliftment of manufacturing sector in the last two decades. However, an acceleration of growth in manufacturing; and associated increase in employment has eluded India. Reasons behind the poor performance of this sector are the different type of constraints that are ailing the sector's growth. Inappropriate infrastructure and underdeveloped financial services has been the core reasons which are holding the sector back (ADB working paper series no. 119). Labour market complexities have been another reason for the slow growth of the sector but it has been widely observed that the labour market reforms have not been undertaken (pangariya, 2006). Lack of domestic demand, overlapping tax structure, high price of raw material, lack of skilled labour were also contributing to the slow growth of this sector (FICCI, p. 9). Difficulty in land acquisition and a dysfunctional exit policy framework have been another two major concerns for the sector (Bhat, 2014). So for removing these constraints and to emerge India as a global manufacturing hub through its cost competitiveness, skilled workforce and favorable government policies GOI has come up with the awaited programme make in India**.**

II. OBJECTIVES

Based on review of literature the following objectives have been framed

1. To identify various issues in the existing business environment that is relevant to Make in India campaign.
2. To evaluate the performance of Make in India campaign.

Methodology

The present paper investigates the trends in manufacturing sector of India after the implementation of 'Make in India' campaign. This paper also investigates the challenges of this sector, which ailed its performance for a long time. This paper uses secondary data from different sources like journals, books, magazines, Census India, Government reports, surveys and websites.

Challenges for Manufacturing Sector

There are many challenges that hold back the downy movement of the manufacturing sector which in turn adversely affect the 'Make in India' campaign. Some of them have been listed below and evaluated briefly

Infrastructure

According to the Hirschman Social overhead Capital is responsible for fostering production activities as there is a positive spillover effect of infrastructure on manufacturing sector. Smart infrastructure includes development of expressways, highways, waterways and improved and efficient sea and air ports. So the infrastructure is considered to be a critical input for the development of manufacturing sector. Although India has the second largest road network, fourth largest rail network and ninth largest civil aviation market in the world (EIG report, 2016 p. 13), at the same time India has 12 major ports and 200 notified non major ports along the coastline and islands, even then infrastructure has become a major supply-side bottleneck in India, particularly for the manufacturing sector. This problem of infrastructure is concerned with finding the minimum cost of transporting a single commodity from a given number of sources to a given number of destinations. Therefore it was essential for policy makers to give infrastructure a place of high importance in the development policy. Government made a large number of efforts to improve the infrastructure facilities in India especially after reforms but there was not much progress in this field. National Transportation Development project committee (NTDPC) was constituted by the government of India in 2010 to formulate a long term transport policy. Dedicated freight corridors which have been envisaged to augment rail freight transportation capacity, particularly on the eastern and western corridors. In India the development of roads got a big boost with the launching of National Highways Development Project (NHDP) and Pradhanmantri Gramin Sadak Yojana (PMGSY). While the NHDP aimed primarily strengthening and widening high density corridors of National highways and PMGSY was designed to improve the accessibility of habitation in rural areas. However similar attention was not given to state highways and major district roads. The port sector was opened for private sector in 1997 (NTDPC report, 2014, p. 5and 6). In 2005 Jawaharlal Nehru National Urban Renewal Mission (JNNURM) established the base for smart infrastructure development in the country. Its next phase is the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) launched by the Hon'ble Prime Minister Narendra Modi in June 2015. Underdeveloped infrastructure is the top most issue faced by Japanese manufacturers ("Make In India: Opportunities and Challenges," 2015, p.9).Recently launched Smart Cities Mission, Heritage city development and Augmentation Yojana (HRIDAY),Sagarmala Project, Bharatmala Project, Setu Bharatam Project, Rashtriya Rajmarg Zila Sanjoyokta Pariyojna are some projctes that will change the face of India and will impact the industry in a positive manner. These all programme aim to provide holistic urban infrastructure services such as water supply, sewerage, urban transport and building of amenities in different areas of country to improve quality of life.

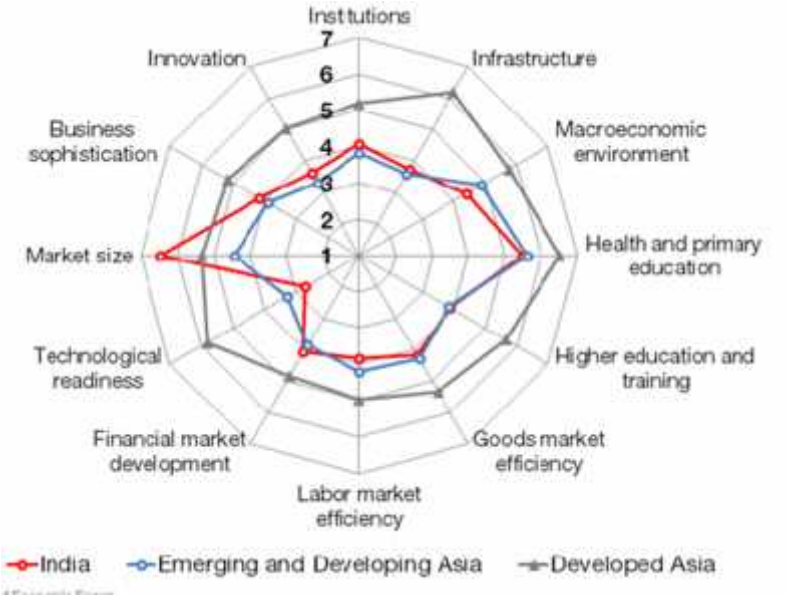
The World Economic Forum's Global Competitiveness Report 2017-18 has given 66th rank to India out of 137 countries for its deficiency in infrastructure. Earlier in 2014-15 India stood at 92nd position out of 144 countries. Overall Global competitiveness rank for India in 2017 was 39th.

Table 2: Global Competitive Rank

Year	Global Competitiveness Rank
2007-08	48
2008-09	50
2009-10	49
2010-11	51
2011-12	56
2012-13	59
2013-14	60
2014-15	71
2015-16	55
2016-17	39
2017-18	40

(The Global Competitiveness Index presents a framework and a corresponding set of indicators in three principal categories (sub-indexes) and twelve policy domains (pillars) for different economies).

India's performance across the 12 pillars of competitiveness

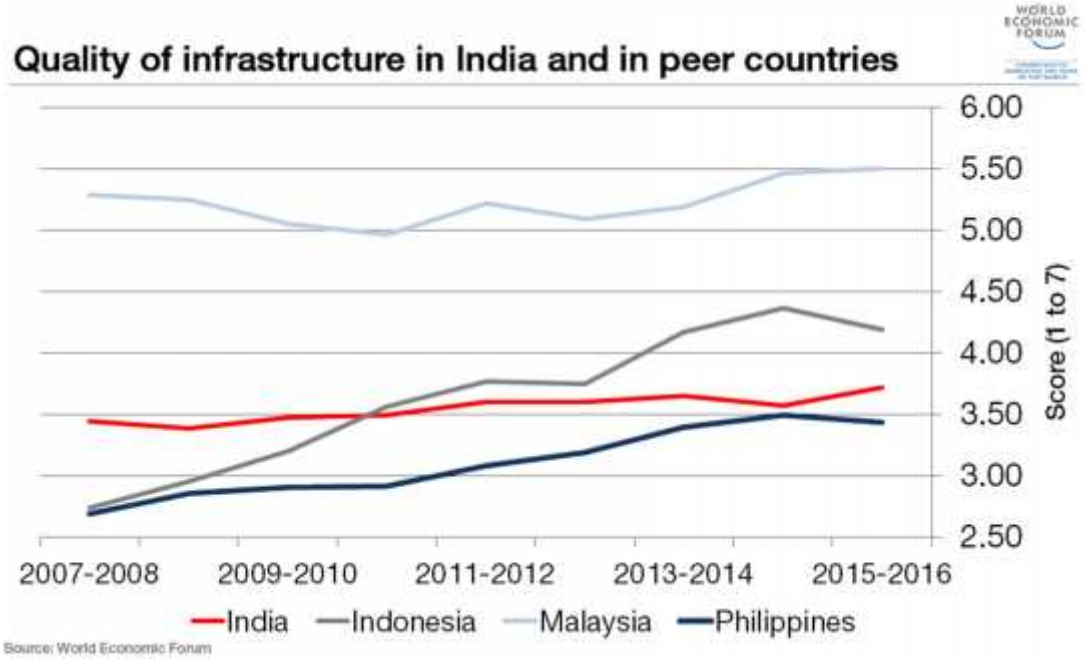


Source: World Economic Forum

According to world Economic Forum India stabilizes this year after its big leap forward of the previous two years. This continuous improvement in Global competitiveness rank was mainly attributed to two main factors. First one was its significant improvement in macroeconomic conditions and the Second was pro-business, pro-growth, and anti-corruption stance of Modi government, which improved the business community's sentiments towards the country. The report admits that infrastructure has improved but still remains a major growth bottleneck. Infrastructure development has not keep up with the increasing needs of the economy. Since 2007, the country slipped 14 ranks to 81st worldwide in terms of overall quality of infrastructure. In a recent the World Bank estimates that India might need up to 1.7 trillion dollars to close its gap in infrastructure development. Such a huge challenge cannot be borne by the government alone and will require more private investments and public-

private partnerships. Private infrastructure financing totaled only 2.4 % of GDP per year on average from 2009-2013. A quarter of Indians still do not have access to electricity. About 48% of firms suffer from power cuts for more than 5 hours in a week and around 60% of firms are ready to pay more for continuous and reliable supply. In order to promote the foreign trade, ports play a very important role. There is a scarcity of modernized ports and those that exist, are using 90% of their capacity as against an average of 70% international usage (Kaur, 2016, p. 10).

According to the World Economic Forum modernizing transport infrastructure will be particularly important to increasing India's competitiveness. The airline sector is one of the weaknesses of India's transport system. Operational airports are still out of reach for large parts of the country given that only half of Indian roads are paved, contributing to one of the highest accident rates in the world. On the flipside, the railway system performs relatively better than other modes of transport, traversing the country for approximately 65,000 kilometers (the fourth largest in the world). Nonetheless, investments are needed to improve the speed and efficiency of the system, especially within urban areas.



In Logistic Performance Index issued by World Bank India stood at 35th rank in 2016 and its rank in 2014 was 54th and in 2010 it was on 47th position.

Labour Laws

Another major factor responsible for the lackluster growth of India's manufacturing sector is the presence of stringent and complex regulations relating to labour. Despite India's labour abundance and the large size of its population and economy, India has a small share of the world market in labour-intensive products. While some commentators have put the blame for this poor performance on India's rigid labour markets arising out of its restrictive labour regulations, others have argued that Indian businesses have found ways to get around these laws (Mitra, 2015). Under the Constitution of India, Labour is a subject in the Concurrent List and,

therefore, both the Central and the State governments are competent to enact legislations subject to certain matters being reserved for the Centre. According to the list given in the Annual Report of the Ministry of Labour and Employment for 2016-17, there are at present 44 extant enactments of the central government regarding conditions of employment, social security, health, safety, welfare, trade unions, industrial and labour disputes, etc. In addition, there are some 160 state level enactments containing supplementary provisions. Multiplicity in labour legislation increases the cost of compliance and inspections in the course of enforcement are a source of harassment. This impedes manufacturing activity; it is the constraint on the ability to vary the size of the labour force in response to changes in the market situation that constitutes the biggest obstacle to manufacturing enterprises in the globalization era.(Hoda and Rai 2015, p. 2,3). The present labour laws in India favour the employees. These labour laws are used by trade unions to raise their bargaining power. (Datta & Milly, 2007, p. 1). These regulations also constrain the firms by curtailing their size and depriving them of significant potential economies of scale. They also force them to adopt relatively capital-intensive techniques of production and to choose the production of capital-intensive varieties of products within each industry, thereby making them go counter to India's factor-abundance based comparative advantage. Thus, Indian manufacturing firms, especially in labour-intensive industries such as textiles and apparel, are seriously disadvantaged relative to their counterparts in China, Bangladesh, and Vietnametc. where labour markets are much more flexible. (Mitra, 2015) Due to these pro employee labour regulations Besley nad Burgess (2004) in their study found that there was a negative impact of these regulations on productivity, employment, output and investment. Thus, labour regulations have the need to be reformed. As a reform and in order to eliminate the widely perceived deficiencies in labour regulations, the National Commission on Labour (2002) had recommended the clubbing of the laws into five or more groups relating to industrial relations, wages, social security, safety, welfare and working conditions etc. The 'Make in India' initiative of the Prime Minister is very timely in this context. It is manifest that the government will have to address the shortcomings in the labour market to infuse new life in manufacturing and for this, labour reforms need special attention (Hoda and Rai, 2015, p. 2). After the announcement of this programme the Labour and Employment Ministry has taken several transformative measures, legislative as well as administrative, to provide decent working conditions and improved quality of life of workers, ensuring India free from Child Labour, enforcing employability, simplification of Labour Laws for ease of doing business, job security, wage security and social security to the workers of the country, for bringing transparency and accountability in enforcement of Labour Laws, with the objective of strengthening the safety, health, social security measures for every worker and bringing ease of compliance for running an establishment to catalyze creation of employment opportunities. These initiatives include governance reforms through use of technology and also legislative reforms by simplifying, rationalizing and amalgamating the existing labour laws into 4 labour codes. The Ministry of Labour & Employment has developed a unified Web Portal 'Shram Suvidha Portal', to bring transparency and accountability in enforcement of labour laws and ease complexity of compliance

(Repot of Ministry of Labour and Employment, 2016-17). In 2014 about 47% of the respondents stated moderate to major difficulty in complying with labour laws. (Kaur, 2016).

Thus it can be concluded that outdated and restrictive labour regulations are a serious impediment to growth of its manufacturing sector, especially the relatively labour intensive industries within that sector. So the daily wages should be increased as well as multiple unions within a firm should be disallowed as they can lead to messy situations resulting in huge productivity losses. There should be a strong check on Inspector Raj.

Skill

Education and skill are the key forces for the growth and development of a country. The countries with high skilled labour can do much better than others. But the situation in India is very gloomy with huge skill gaps. India's population is huge at 1.21 billion and India is among the 'young' countries in the world, with the proportion of the work force in the age group of 15-59 years, increasing steadily. However, presently only 2% of the total workforce in India have undergone skills training (FICCI). India has a great opportunity to meet the future demands of the world, India can become the worldwide sourcing hub for skilled workforce. The challenges for India get magnified, as it needs to reach out to the million plus workforce ready population, while facing an ever increasing migration of labour from agriculture to manufacturing and services. With the government launching a number of schemes to empower the young workforce, the challenges magnify as there is a need for effective implementation of the schemes at the grass root level with equal participation from all the stakeholders concerned.

The realization of this demographic dividend led to the formulation of the "National Skills Policy" in 2009 which set a target of imparting skills training to 500 million, by 2022. The Prime Minister's National Council on Skill Development is an apex institution for policy direction and review. The National Skill Development Coordination Board was set up under the chairmanship of the Deputy Chairman of The Planning Commission, on the Public Private Partnership model (PPP). Except these a large number of schemes have been launched by the different ministries for the skill development. A lot of private sector companies are investing into the skill development of the work force such as Tata Motors, Fiat India, Bharti Wal-Mart, and Volkswagen India. The Government is fostering several international collaborations with developed and industrialized countries like the UK, Germany, Australia and so on (FICCI).

Although India has improved a lot in education but its competitors are much ahead in this area ("Skill Development," 2006, p. 2). The quality of higher education is also low. As per NAAC report "the quality of education in 90% of the Universities and 70% of the colleges is below par" (Joumard, Sila, & Morgavi, 2015, p. 21).

About 89% of the 15-59 year olds have had no vocational training. Of the 11% who received vocational training, only 1.3% received formal vocational training. The current training capacity is a fraction of the 12.8 million new entrants into the workforce every year. Therefore access to skills programs becomes a major challenge. Nearly 37 percent of the Indian population lives below the poverty line and lives on less than 1 Dollar a day. They cannot afford even basic amenities leave aside education and training.

Ease of Doing Business

Ease of doing business has been the major obstacle to the growth of the manufacturing sector. The World Bank's "Ease of doing Business 2018" report has ranked India at 100th out of 190 countries for its ease of doing business. The Government has undertaken an extensive exercise of stakeholder consultations, identification of user needs, government process re-engineering to match government rules and procedures with user expectations and streamline them to create a more conducive business environment.

The "ease of doing business" covers ease in starting a business, enforcing contracts, registering property, gaining access to electricity, paying taxes, etc. The easier and simple process gives a country a good rank. The more the complex and time consuming process the poorer is the rank give

Table 3: Ranks as per topic

Topics	Rank
Starting a business	156
Dealing with construction permits	181
Getting electricity	29
Registering property	154
Getting credits	29
Protecting minority investors	4
Paying taxes	119
Trading across borders	146
Enforcing contracts	164
Resolving insolvency	103

Earlier in 2014 its rank was 134th. Ease of Doing Business in India averaged 129.60 from 2008 until 2017, reaching an all-time high of 139 in 2010 and a record low of 100 in 2017.

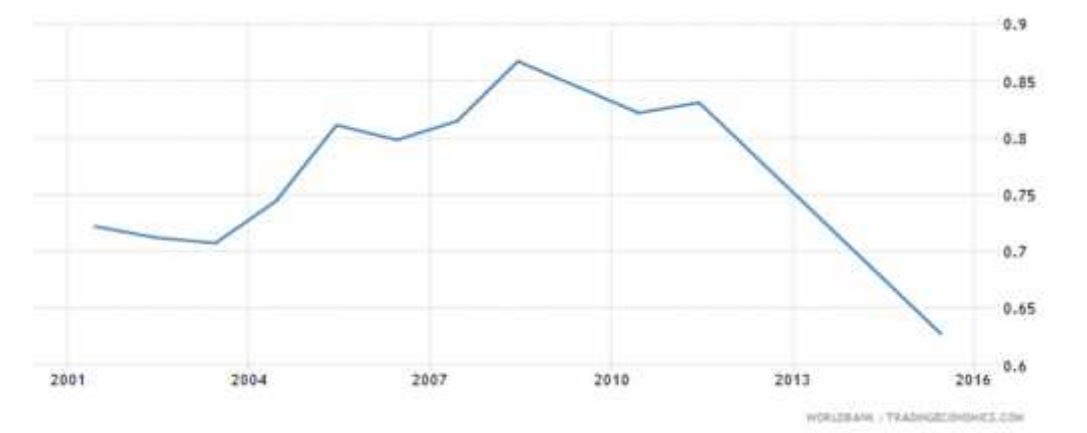
Ease of doing Business in India



Source: Trading Economics.com/world bank

So finally India has proved that doing business in India is much easier now than before, endorsing the economic policies that the incumbent government has initiated since 2014.

Research and Development: As per World Bank report 2015 the expenditure on Research and Development in India is just 0.63 percent of GDP. Moreover around 3/4th the share comes from public sector and just 1/4th is invested by private sector showing severe contrast to the trends followed in US and China ("The Manufacturing Plan,"n.d., p. 49). Globally the expenditure on research and development as a percent of GDP is 2.23 percent.



Thus the above figure shows that India's Gross Expenditure on Research and Development (GERD) as percentage of GDP has remained so far less than 1% as compared to the developed and emerging economies despite increase in absolute terms.

Although the Science, Technology and Innovation (STI) Policy, 2013 envisages increasing R&D expenditure to 2% of GDP with enhanced participation of private sector through policy and reform processes. In addition, Department of Science and Technology (DST) brought out a White Paper on policy environment for "Stimulation of investment of private sector into Research & Development in India". But we could not go so far like many other developed and developing nations. India had invested 0.63% of its Gross Domestic Product (GDP) towards Research and Development (R&D), whereas USA and Korea republic spent 2.79% and 4.23% respectively during 2015-16. Among BRICS nations, Brazil (1.17), Russia (1.13) and China (2.07%) also spent more than 1% of their GDP on R&D.

So, low investment in Research and development has been the prime reason for the low technological depth of the manufacturing sector. Indian R&D sector is still under explored as India lags behind her competitors in infrastructural and technological development. Therefore it poses a big challenge to the investors to improve further in skill and standardization of the issues.

In 2015 in India there are only 216 R&D professionals after every one million people which is very low as compare with Japan having 5231 and China having 1177 R&D professionals in every one million people.

Land Acquisition

Land acquisition is another foremost issue involving prolonged and cumbersome process. It is one of the main reasons for delay of the projects. About 70% of the infrastructure projects got delayed due to it ("OECD," 2014, p. 39).

The core issues that surround the acquisition of land in India are more complex than those related to built-up property. Some of these are related to litigations due to inheritance, multiple sales which have not been properly recorded, pledging of land to local money lenders, fragmented holdings, requirement of cash while dealing with sellers, difficulty in obtaining contiguous land, lands which have been granted to SC/ST by the Government, land ceiling laws, tough resettlement and rehabilitation laws.

That's why developers face the greatest challenges in obtaining a clean, bankable title to a contiguous land parcel of sufficient dimensions to develop projects. Another issue they face is the loss

of control on cost during acquisition, since the cost of acquisition after completion of the entire process is often so high that any development becomes prohibitively expensive.

In India the present laws are such that it is next to impossible to get 100% clean title for a land parcel of any significant size. The problem is that the law does not have provisions to stop a claimant from approaching the courts at any stage and at any time. The only secure way to get land with a 100% secure title in India was through the Government.

In order to make acquiring land India easier and more beneficial, the Government needs to make more proactive laws for the process of acquisition, as well as for resettlement and rehabilitation. Two of the most critical needs of the hour are the abolishing of the Urban Land Ceiling Act across country, and the formulation of laws that encourage participation of the owner in development of land.
In 2018 report India's rank in ease of registering property is at 154. (Doing Business 2018, south Asia, p.n. 25) This report examines the steps, time and cost involved in registering property, assuming a standardized case of an entrepreneur who wants to purchase land and a building that is already registered and free of title dispute. In addition, the topic also measures the quality of the land administration system in each economy. According to this report it takes approx. eight procedures and 53 days to register a property in India. Cost of registering property as percent of property value in India is about 8.4 percent.

There are some critical issues that pose challenges to obtaining land for industrial development. These include small land holdings, inaccurate, outdated land records and restrictions on usage of land, etc. ("The Manufacturing Plan," n.d., p. 92).

Micro, Small and Medium Enterprises (MSME): The Micro, Small and Medium Enterprises of India play an important role in providing huge employment and contributing considerably in manufacturing output. Micro, Small and Medium Enterprises in India offer a heterogeneous and varied nature of fabric in terms of the size and structure of the units, variety of products and services, scale of production and application of technology. These enterprises are quite complementary to the large scale industries as ancillary units. They contribute to the socio-economic development of the country quite significantly. The MSMEs in India constitute about 80% of the total number of industries and produce about 8,000 value added products (Das, 2017). Share of MSME sector to total GDP in year 2012-13 was 37.54%. This sector contributes nearly 45% of manufacturing output and 40% of total exports of the country and employs around 117 million persons in over 51 million units throughout the country in 2014-15 (Annual Report 2015-16, MSME). Despite such a big contribution from MSMEs there are various challenges still suffered by them in the areas of inadequate investment, unskilled labour, credit, poor infrastructure, technology, marketing linkages, cumbersome regulatory practices etc.

To obviate these problems, the Ministry of Micro, Small and Medium Enterprises (MSME) is implementing a number of Schemes & Programmes like Credit Guarantee Scheme, Credit Linked Capital Subsidy Scheme, Cluster Development Programme and National Manufacturing Competitiveness Programme etc. Furthermore, the Ministry has been interacting with various concerned Ministries/Departments/State Governments/Banks

and other stake-holders to streamline the mechanism for grant of loans, simplify labour laws and other procedures to facilitate the growth of MSME units.

Exports

Exports play a major role in the growth of the manufacturing sector. But the share of India in global merchandise exports in 2015 was 1.6 percent. It has been stagnated for a long time.

Table 4: India's share in world merchandised export

Year	India's share in world Merchandised export
2011	1.7
2012	1.6
2013	1.7
2014	1.7
2015	1.6

Source: Press Information Bureau, GOI, Ministry of Commerce and Industry.

India's export basket, 68 percent comprise of manufacturing exports (as of 2015) which is the lowest among most Asian economies with China having 94%, Japan 87%, Singapore 76% and Thailand having 75%.The major reasons behind the declining manufacturing exports are the slow rate of growth of the sector, the small share of high tech exports, inadequate infrastructure, etc.

So the Government of India, for trade facilitation and enhancing the ease of doing business has reduced the number of mandatory documents required for exports and imports, which is comparable with international benchmarks. The trade community can file applications online for various trade related schemes. But we need to go far.

III. CONCLUSION

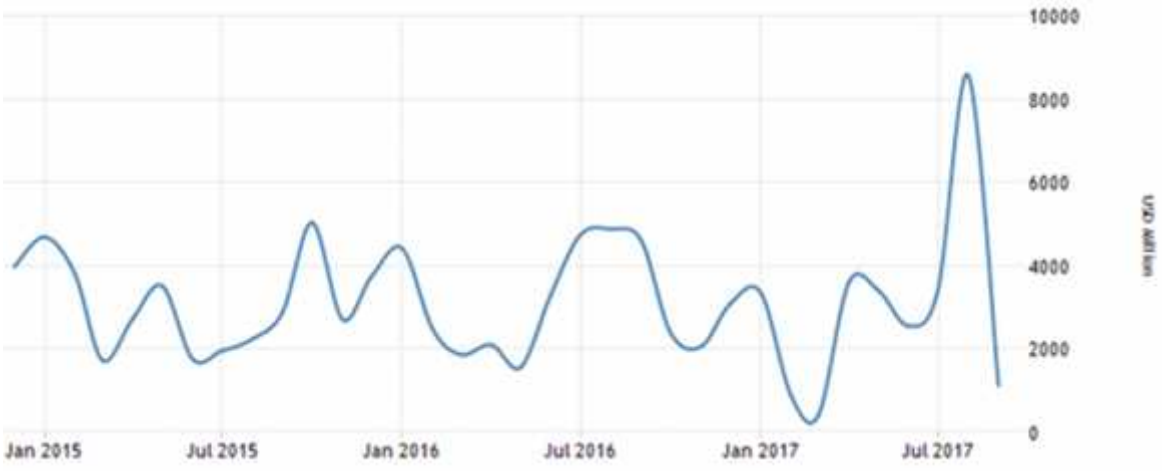
The Make in India initiative was launched by Prime Minister in September 2014 as part of a wider set of nation-building initiatives. Devised to transform India into a global design and manufacturing hub, Make in India was a timely response to a critical situation: by 2013, the much-hyped emerging markets bubble had burst, and India's growth rate had fallen to its lowest level in a decade. The promise of the BRICS Nations (Brazil, Russia, India, China and South Africa) had faded, and India was tagged as one of the so-called 'Fragile Five'. Global investors debated whether the world's largest democracy was a risk or an opportunity. India's 1.2 billion citizens questioned whether India was too big to succeed or too big to fail. India was on the brink of severe economic failure.

But after the launch of Make in India In a short span of time, the obsolete and obstructive frameworks of the past have been dismantled and replaced with a transparent and user-friendly system that is helping drive investment, foster innovation, develop skills, protect Intellectual Property (IP) and build best-in-class manufacturing infrastructure. The most striking indicator of progress is the unprecedented opening up of key sectors – including Railways, Defence, Insurance and Medical Devices – to dramatically higher levels of Foreign Direct Investment. The sector is slowly moving upward. India has been ranked among the top 10 attractive destinations for inbound investments. Many companies are investing in India. Spice Group, Chinese technology company Huawei, Magneti Marelli, Fiat's component manufacturing arm, Hyundai Heavy Industries partnered with Hindustan Shipyard Limited, French aircraft manufacturing company LH Aviation, Taiwan's Foxconn, etc. have invested in India and set up manufacturing units. (Pole, 2017) So the optimism and the expectation among the CEOs of manufacturing companies is getting a boost. In general, the 'Make in India' initiative has observed a massive positive response from the Indian and the worldwide population.

As the table shows Foreign Direct Investment (FDI) has shown an increase of 25% from the period of December 2014 to December 2015. Even the FDI equity inflow has increased by 27%. The initiative has also resulted in the improvement of the business environment. With the recent analysis of the FDI, India has been ranked as the third top prospective economies for 2015-2017. Further the year 2015-16 witnessed 46% growth in Foreign Direct Investment (FDI) equity inflows and highest ever FDI inflows at $ 55.5 billion. As per International Monetary Fund, post the launch of Make in India initiative, India has emerged as the fastest growing major economy with GDP growth rate above 7.6% in 2015-16 and projected growth rate above 7% till 2020.

FDI FLOW IN INDIA

India Foreign Direct Investment



Source: Trading Economics |Reserve Bank of India

Table 5: FDI flows

Financial year	Total FDI flows (amount US $ million)	% growth over previous year (in US $ terms)	FDI equity inflows (in US $ million)	% growth of previous year (in US $ terms)
2014-15	45,148	25%	30,931	27%
2015-16	55,559	23%	40,001	29%
2016-17	60,082	8%	43,478	9%
2017-18 (up to September 2017)	33,749		25,354	

Source: Factsheet on FDI from April 2000 to September 2017

Make in India has now become a calling card for investors to come and invest in the Indian growth story. To further the Indian manufacturing capabilities, the government is focusing on the development of sectors that are going to be the key focus in the coming years. By introduction of new reforms in policies along with a positive economic atmosphere, it has created a fertile ground for businesses to thrive in India.

So we can say after great efforts today, India's credibility is stronger than ever. There is visible momentum, energy and optimism. Make in India is opening investment doors. Multiple enterprises are adopting its mantra. The world's largest democracy is well on its way to becoming the

world's most powerful economy. But still there is a long way to go. But the target is very far taking into consideration the present factors. There are miles and 'miles to go' before celebrating the success of this campaign as there are huge obstacles that need to be overcome like simplifying the stringent laws and regulations, introducing the transparency in the process, building the best infrastructure, reforming labour laws, improving labour skill, etc.

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MAKE IN INDIA: - DMIC OPPORTUNITIES AND CHALLENGE

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Abstract

Make in India campaign propose to transform India into a global manufacturing hub and thereby use manufacturing as a vehicle for job growth.This is not as easy as appears as there remain man challenges before India to context this into rality. The prominent challenges in job creation can be caital in tonsive nature of the companies investing in India law level of skills to the youth, greater share of on organ sell in formal sector in employment share the country and dismal growth of India export sector.

Keywords: Make in India, Job, Growth

I. INTRODUCTION

One of the flagship programmers of the NDA government led by Prime Minister Narendra Modi the 'Make in India[1] initiative was launched on September 25, 2014 just 41 days after Prime Minister stared about this dream project from the ramparts of the red fort. The department of Industrial Promotions and policy is the nodal agency executing make in India It is basically meant to encourage multinational as well as domestic companies to manufacturer their products in India with emphasis of attract capital and technological investment in the country. The major objective behind the initiative is the focus on job creation and skill enhancement aiming at high quality standards and minimizing the impact on the environment.

The world economic outlook 2015 places Indian economy as the 7th largest economy of the world. India, the second most populated country Of the world has the so called advantage of its young populations. Throughout the planning period India's economic policy has essentially focused on achieving on a high growth rate of GDP. Tenth five year plan onwards these has been shift of focus to inclusive growth" which aims at spreading the benefits of growth to all these actions of the economy.

Twenty five different sectors of the economy have been identified for the 'Make in India' initiative under regions of country are also covered under the initiative Gushtaba of Kashmir Chicken curry of Punjab Vada and medhu vada of Karnataka and puran Poli of Maharashtra have been selected as a traditional foods to be promoted in the campaign for this to be success the government has also announced in the last one year several measures to improve the business environment by exhausting processes to do business in the country and attract foreign investment. Considering the speed at which the government is operating, and the level of intellect and depthethics that is brought to the table, it has make the privet sector look reallybulk word says the exetiv director of the agency which buyer the 'Make in India' campaign.

Now, 100% FDI is permitted in the entire above sector except for space (74%) defenses (49%) and news media (26%) an investor facilitations cell (11e) set up by government will out as the first reference point for quidiney foreign investors the ministry of homes of airs has been asked to give security clearance to

movantsproposals within three months. The answer for business queries can be obtained through a web portal.

Make in India – DMIC

The Indian economy has been with easing positive sentimentsindicators during the past few months, the microeconomic indictors have also displayed an encouraging trend in the resent time. However, situation of the manufacturing sector in India 15 a cause of concern. At 16% value added to GDP the sector does not seem representative of its potential which should have been25%. However, the industrial growth scenario is improving and is estimated at 1.9% in the period April-October 2014-15. The recent measures undertaken by the new governments in terms of facilitations to industrial sector, creation of conductive environment for the manufacturing activities, focus on improving industrial policies and reforming labor laws have facilitated recovery in industrial sector.

The Government recently launched the make in India initiative which is expected to make India a manufacturing hub while eliminating the unnecessary haws and regulations making bureaucratic processes easier, make govt. more transparent responsive 7 accountable 7 to take manufacturing growth to 10% on sustainable basis. Apart from initiatives such as development of smart cities, skill development national investment and manufacturing zones, FCI enhancement the govt. is building a pentagon of corridors across the country to boost manufacturing and to project India is a global manufacturing destination of the world.

May also hinder the in the implementation of the make in India initiative. The labor laws are rigid and inflexible that needs to be addressable progressive labor laws would create more job opportunities in the market and would contribute towards the growth of manufacturing sector further, there is a need for simplification of far laws and earliest implementation of GST to remove multiple taxation and to rutimulize the fine system. The manufacturing firms believe that the companies all in its current. From is detrimental for all the companies and poor governance may plead growth in the economy. They also said that there is an urgent need to drastically overfull the police Raj to make it people friendly. The business groups were also asked about the operation problems which they fine in their states.

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From is detrimental for all the companies and poor governance may plead growth in the economy. They also said that there is an urgent need to drastically overfull the police Raj to make it people friendly. The business groups were also asked about the operation problems which they fine in their states. The industrial units in Maharashtra fine problems in registration renewal of license related to Factors act as the process is manual and cumbersome and electricity rates are exorbitantly high in the state which imputes their bust nesses. Further, the manufacturing firms are positive on the further outlook as majority of the respondents are considering expanding their business in the rent over years through various ways and measures, going forward.

Going ahead, the India manufacturing sector provide an excellentopportunity to

international investors to collaborate with existing businesses as most of the business none laws to expand through various options. This also reiterates the feat that the businesses are actively willing to participate in the make in India mission of the govt. with various initiatives being implemented by the govt. to facilitate the ease of doing business, the manufacturing sector in India. Is expended to pick up pure and will provide immerseopportunities to domestic and international investors to come and make to in India.

Need for Creating More Jobs

Creating more jobs is considered as one of the key tools for achieving inclusive growth in India. The objective of poverty alleviation and improving theHuman Development indicators can't be achieved if the country fails to provide formal sector jobs to the workforce. The Indian industrial sector is broadly divided into formal and informal sector. The formal manufacturing sector consists of the firms which are incorporated, pay taxes, make some effort to comply with the regulatory structure, and theoretically have access to the formal financial system. Informal firms, on the other hand, are much less integrated into government linked activities and tend to be very small. Unlike the formal sector, the employment in informal manufacturing is sizeable but its contributing to the economy is not proportional.

Formal sector jobs are desired as they provide regular and higherwages which are essential to provide economics stability to families. Formal sector jobs were the main vehicle by which China lifted 500 million people out of poverty over the past 25 years. Sadly only 19 percent of the India workforce is engaged in this sector. As per the 68th round of NSSO, the share of the informal sector in the employment is 81 percent whereas the value addition is only 29 percent. Hence the informal sector has low productivity but high laborabsorption capacity.

The expected increase in labor force in India in near future is another reason for creating jobs in India. India is said to have Demographic advantage as the country is poised to have the world's youngest country by 2020, with an average age of 29 years, and account for around 28 percent of the world's workforce. According to the UNFPA, 356 million of India's population is the age group of 10-24 years. Therefore there is immense pressure to produce enough jobs to absorb this rising labor force and reap the advantage of the so called demographicdividend.

Challenges Job Creation in Context of Make in India

Demographic dividend should not turn into demographic nightmare: The make in India policy targets the growth of Indian industrial sector by increasing direct investment and thereby creating employment opportunities is India. However a closer look at the policy shoes that the sectorstargeted in the scheme like automobile, pharmaceuticals, thermal power, oil and gas and IT to name a few, are essentially capital intensive capital intensive sectors requiring highly skilled labor. The data of FDI inflow in India, published by the Department Industrial Policy and Promotion throws light on the fact that, since the launch of make in India campaign till September 2015. The services sector has witnessed the lightest increase in FDI inflow followed by computer hardware and software. This trend in FDI inflow somehow doesn't paint a very encouraging picture for job creation for low skilled workers in India, as these sectors are essentially services sector of the economy and requires very high level of skills. The sectors in the manufacturing sectors which have an edge in FDI inflow are the trading and automobile sectors. The trading sector has the potential to

create jobs, but it is the e-commerce which is seeing a greater growth in terms of FDI inflow, than the brick and mortar stores, Again the e commerce which is IT enabled requires high skilled worker. As regards the automobile sector as well known this sector is capital intensive and due to industry unfriendly labor laws, sees more of contract labor hiring which doesn't ensure economic security to the workers, Duality of Indian industrial sector which can play a greater role in engaging the unemployed in productiveactivity. However, make in India only focuses on formal sector which is capital intensive. As written by Subramanian A, 2015 the formal sector employ, only 13 percent of the workforce in India even through it has high laborproductivity of 8 times than the labor productivity in informal sector, But the question remains that will concentrating only on the formal sector help India in creating jobs? The formal manufacturing suffers two critical shortcomings as an engine of mass job creation. First, it is too small and second it is capital intensive. Subramanian A estimates between the three decease i.e. 1980-2010 the formal manufacturing sector employed only around 3 percent of the labor force and contributed only 10 percent to the total output of the economy. Secondly, it is overly focused on capital intense methods of production. In dial firms operate in more capital intensive industries that predicted from the experience of other countries with similar labor supplies, development levels, and institutional quality (Rana Hasan,2013) For instance, the four largest manufacturing industries by output comprising over half of all manufacturing output- are also the four least employment intensify (NSSO,2012). Within the same industry, they use more capital and less labor than comparable firms in other countries.

Large pool of low skilled workers: As highlight\ted in the Economics survey 2014-15, the present skilled workforce India in only 2 percent which is much lower when compared to the developing nations and that the number persons aged 15 years who have received or be receiving skills is merely 6.8 percent. India'slabor force appears well suited to manufacturing employment at the bottom of the value chain. About 33 percent of the labor force has no education, and there for probably remains unemployable for factory work. Subramanian A and Amirapur A in their working paper on "Manufacturing or Services? An Indian illustration of a Development Dilemma", have computed the share of employees with at least primary and secondary education for major sectors (and subsectors) of the Indian economy from the 2004/5 NSSO Employment and Unemployment Survey. It turns out that registered manufacturing is a sector that is relatively skilled labor intensive. Their research shows that, the share of workers with at least secondary education is substantially higher in registered manufacturing that in agriculture, mining or unregistered manufacturing and also greater than in several of the service subsectors. What it does suggest, however, is that registered manufacturing does not really satisfy requirement of India having a comparative advantage of abundant factor of production i.e. labor. The skill intensity of the sector is not quite aligned with India's comparative advantage.

Export-led growth: Make in India focuses on exports and that might not work in creating jobs considering the global economic scenario. Indias merchandise exports have shown downward trend in last one year with a year on year decline of 24.33 for the month of November 2015; India intends to follow the Chinese model of export led growth for creating employment opportunities. Considering the global scenario with international demand

particularly from USA and EU the possibility of achieving exports led growth in manufacturing sector appears to be bleak and thus acting as a hindrance in the job creationin the manufacturing sector. As argues by RBI governor Dr. Raghuram Rajan in his talk at Bharat Ram Memorial Lecture (2014), export led growth as envisaged in make in India and thus creating jobs, may not be a suitable option primarily because of three reasons: First, slow growing industrial countries will be much less likely to be able to absorb a substantial additional amount of imports in the foreseeable future. Other emerging markets certainly could absorb more, and a regional focus for exports will pay off. But the world as a whole is unlikely to be able to accommodate another export-led China. Second, industrial countries themselves have been improving capital intensive flexible manufacturing, so much so that some manufacturing activity is being "re-shored". Any emerging market wanting to export manufacturing ghoods will have to contend with this new phenomenon. Third, when India pushes into manufacturing exports, it will have China, which still ahs some surplus agricultural labor to draw on to contend with. Export-led growth will not be as easy as it was for the Asian econo9mies who took that path before.

II. CONCLUSION

Make in India campaign propose to transform India into a global manufacturing hub and thereby use manufacturing as a vehicle for job growth. Creating more jobs is considered as one of the key tools for achieving inclusive growth in India. The objective is poverty alleviation and improving the Human Development indicators can't be achieved if the country fails to provide formal sector jobs to the workforce make in India intends to give impetus to industrial sector and hence create mass jobs which shall enable to absorb the large pool of the workers engaged in other law productivity sectors. This is not as easy as appears as there remain man challenges before India to context this into reality. The prominent challenges in job creation can be capital in tensile nature of the companies investing in India law level of skills to the youth, greater share of onorgan sell in formal sector in employment share the country and dismal growth of Indias export sector.

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SWATCH BHARAT ABHIYAN: A THOUGHT CAN CHANGE INDIA

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Abstract

Youth has changed their attitude in manner of living style. On the small tea canteen or breakfast lorry everyone follow the rule and regulation for cleanness. The awareness program is also effective instrument for this Swatch Bharat Abhiyan. If education rate to high than people easily understand good things. We Indians are not concerned about the filth all around us everywhere; anywhere one looks large mounds of dirt will be found.It's not in our behavior to keep our surrounding clean and sanitized. At the most we keep our own houses clean and it is of no concern of ours to be careful about streets, lanes, parks or other public places. Even after 65 years of Independence, it is really shameful that Indians are famous for their unhygienic behavior.Swachh Sarvekshan 2017 was an extensive sanitation survey across 500 cities in India. The Ministry of Urban Development, commissioned Quality Council of India to conduct this survey; to check the progress and impact of Swachh Bharat Abhiyanlaunched in 2014. It aims to foster a spirit of competition among the cities and offers a comprehensive assessment of their sanitation status.

Keywords: Swatch Bharat Abhiyan, hygiene

I. INTRODUCTION

India that is Bharat is an ancient civilization. It is considered to be a pious nation, its people are very religious. India is consists of people of various faiths; Hindus, Muslims, Christians, Shikhs, Parsis, Jains etc, and they follow their faiths very devotedly. But it is a sad reality of our country that all the cleanliness and piousness is only confined to religious activities or kitchen. We Indians are not concerned about the filth all around us everywhere; anywhere one looks behavior to keep our surrounding clean and sanitized. At the most we keep our own houses clean and it is of no concern of ours to be careful about streets, lanes, parks or other public places. Even after 65 years of Independence, it is really shameful that Indians are famous for their unhygienic behaviour.

Recently, a new Government came into power and one of its main priorities are to make India clean. And for the same objective, the Government has launched a scheme in the name of "Swachh Bharat Abhiyan".The Government has associated the Abhiyan with Father of the Nation, Mahatma Gandhi as he was a great champion of the cleanliness cause in the country and throughout his life was involved in activities related to sanitation and hygiene.

What is Clean India Campaign?

The mission was started by Prime Minister Modi, who nominated nine famous personalities for the campaign, and they took up the challenge and nominated nine more people. It has been carried forward since then with people from all walks of life joining it. Clean India Campaign (also known

as swachh Bharat Abhiyaan, Clean India Movement, etc)

Other Projects

Nirmal Bharat Abhiyan

Nirmal Bharat Abhiyan (NBA) was started in 2012 and then Clean India Campaign in 2014 on 2nd of October. However all the sanitation and cleanliness programmes run by the Indian government earlier were not as effective as the current Clean India Campaign of 2014.

Central Rural Sanitation Programmed

Cleanliness in India such as Central Rural Sanitation Programmed (CRSP) was started in 1986 all over the country which had focused to construct the individual sanitary latrines for the personal use of the people living below the poverty line. It had focused to convert the dry latrines to the low cost sanitary latrines, to construct latrines especially for rural women with other facilities of hand pump, bathing room, sanitation, washing hands, etc. It was targeted that all the provided facilities should be properly maintained by the village Panchayats

Total Sanitation Fund

- (TSC) of cleanliness in India was started in 1999 by the Government of India in order to restructure the Rural Sanitation Programmed.
- Nirmal Gram Puraskar was started in the month of June in 2003 as a sanitation programme to boost the Total Sanitation Campaign.
- It was a an incentive scheme launched by the Government of India in 2003 to award people for total sanitation coverage, maintaining clean environment as well as making villages open defecation-free villages by the Panchayats, Blocks and Districts.

Central Rural Sanitation Programmed (CRSP) Total Sanitation Campaign (TSC) Nirmal Bharat Abhiyan (NBA)

Clean Ganga

This campaign is also started by the PM Narendra Modi. • The Ministry of -Environment and Forest has now been shifted under water resources Minister Uma Bharti. Image editing.

Green India Campaign

The National Mission for a Green India has been approved by the Prime Minister's Council on Climate Change. The Mission is one of eight missions under India's National Action Plan on Climate Change (NAPCC).

The Mission aims to increase the quantity and quality of 10 million ha. of forest area, achieving an annual CO2 sequestration of 50 to 60 million tons by 2020.

Swatch Bharat Abhiyan

Swachh Bharat or Swachh Bharat Abhiyan (Campaign Clean India) is a national level campaign by the Government of India covering 4041 statutory towns to clean the streets, roads and infrastructure of the country.

The rural sanitation programmed in India was introduced in the year 1954 as a part of the First Five Year Plan of the Government of India. The 1981 Census revealed rural anitation coverage was only 1%. The International Decade for Drinking water and Sanitation during 1981-90, began giving emphasis on rural sanitation. Government of India introduced the Central Rural Sanitation Programmed (CRSP) in 1986 primarily with the objective of improving the quality of life of the rural people and also to provide privacy and dignity to women. From 1999, a “demand driven” approach under the “Total Sanitation Campaign” (TSC) emphasized more on Information, Education and Communication (IEC), Human Resource Development (HRD), Capacity Development activities to increase awareness among the rural people and generation of demand for sanitary facilities. This enhanced people’s capacity to

choose appropriate options through alternate delivery mechanisms as per their economic condition. Financial incentives were provided to Below Poverty Line (BPL) households for construction and usage of individual household latrines (IHHL) in recognition of their achievements.

To generate awareness on sanitation, the Nirmal Gram Puraskars (NGP) were awarded to recognise the achievements and efforts made at the GP level in ensuring full sanitation coverage and achieving other indicators of open defecation free GPs. While the award gained popularity in bringing about a desire in the community for attaining Nirmal Status, there have been issues of sustainability in some awardee GPs. The "Nirmal Bharat Abhiyan" (NBA) the successor programmed of the TSC, was launched from 1.4.2012. The objective was to accelerate the sanitation coverage in the rural areas so as to comprehensively cover the rural community through renewed strategies and saturation approach. Nirmal Bharat Abhiyan (NBA) envisaged covering the entire community for saturated outcomes with a view to create Nirmal Gram Panchayats. Under NBA, the Incentives for IHHLs were enhanced and further focused support was obtained from MNREGA. However there were implementation difficulties in convergence of NBA with MNREGA as funding from different sources created delays.

With effect from April 1, 1999, the Government of India restructured the Comprehensive Rural Sanitation Programmed and launched the Total Sanitation Campaign (TSC).

To give a fillip to the TSC, effective June 2003, the government launched an incentive scheme in the form of an award for total sanitation coverage, maintenance of a clean environment and open defecation-free panchayat villages, blocks and districts, called Nirmal Gram Puraskar.

Effective April 1, 2012, the TSC was renamed to Nirmal Bharat Abhiyan (SBA). On 2 October 2014, Prime Minister Narendra Modi launched the Swachh Bharat Mission, which aims to eradicate open defecation by 2019, thus restructuring the Nirmal Bharat Abhiyan. • This campaign aims to accomplish the vision of "Clean India" by 2nd October 2019, 150th birth anniversary of Mahatma Gandhi and is expected to cost over INR 62000 Crore . This campaign was described as "beyond politics" and "inspired by patriotism "It is a national campaign by the Government of India, covering 4,041 statutory cities and towns, to clean the streets, roads and infrastructure of the country.

The Times of India reported that the idea for Swachh Bharat was developed in March 2014 at a sanitation conference organized by UNICEF India and the Indian Institute of Technology as part of the larger Total Sanitation Campaign, which the Indian government launched in 1999.

Modi's opinion? He urge every one of us should devote at least hundred hours every year, that is two hours every week towards cleanliness. We can't let India remain unclean any longer. On 2nd October he himself set out with a broom and contributes towards this pious task. Let us walk shoulder to shoulder in our quest to create a Clean India! Prime minister said that people may laugh at him for talking toilets and cleanliness from the historic Red Fort but the cleanliness of public places, tourist destinations, temples and offices will be the priority of his government.

Swachh Bharat Abhiyan is a campaign that was launched on 2 October 2014 and aims to eradicate open defecation by 2019. The national campaign spans 4,041 statutory cities and towns. It is the current of a few prior campaigns, including

Nirmal Bharat Abhiyan and the Total Sanitation Campaign, which had similar goals.

The Indian government aims to achieve an Open-Defecation Free (ODF) India by 2 October 2019, the 150th anniversary of the birth of Mahatma Gandhi, by constructing 12 million toilets in rural India at a projected cost of 1.96 lakh crore (US$31 billion). Prime Minister Narendra Modi spoke of the need for toilets in his 2014 Independence Day speech:

Has it ever pained us that our mothers and sisters have to defecate in open? Poor womenfolk of the village wait for the night; until darkness descends, they can't go out to defecate. What bodily torture they must be feeling, how many diseases that act might engender. Can't we just make arrangements for toilets for the dignity of our mothers and sisters? Modi also spoke of the need for toilets in schools during the 2014 Jammu and Kashmir state elections campaign stating:

India is facing serious challenges regarding air and land pollution mainly due to open dumping of solid waste in big cities such as Delhi, Mumbai, Chennai& Kolkata. Open waste dumping generate methane gas that increase local temperature, and the leachate which is produced when it rains makes ground water contaminated with heavy metal such as lead, zinc etc present in batteries and electronic equipments such as TVs, Computers and our Mobile Phones, which all together eventually has the potential to kill thousands of people at once who depend on groundwater to suffice their drinking water needs.

A Movie supporting this Campaign

A movie named as “Toilet: Ek Prem Katha” is released on 11 August 2017. This film is directed by Shree Narayan Singh and co-produced by Akshay Kumar and Neeraj Pandey. Lead roles are played by Akshay Kumar and Bhumi Pednekar. This movie supports the campaign of Swachh Bharat Abhiyan run by the Modi government in order to improve the sanitation conditions and promote the eradication of open defecation especially in the rural areas.

Another Cleanliness Initiative in UP under Swachh Bharat Abhiyan Campaign

The Chief Minister of Uttar Pradesh, Yogi Adityanath, in March 2017 has banned chewing paan, paan masala, gutka and other tobacco products during duty hours in all the government offices all over the state when he saw betel-juice stained walls, corners during his first visit to the secretariat annexe building. This initiative was started by him to ensure cleanliness in the official buildings.

II. OBJECTIVES

- Construction of Individual, Cluster and Community toilets.
- To eliminate or reduce open defecation.
- Public Awareness will also be provided about the drawbacks of open defecation and promotion of latrine use for this dedicated ground staff will be recruited. For proper sanitation use, the mission will aim at changing people’s attitudes, mind-sets and behaviors.
- To keep villages clean, solid and liquid waste management will be ensured through gram panchayats.
- To lay water pipelines in all villages, ensuring water supply to all households by 2019.
- An accountable mechanism of monitoring toilet use.

Major Components of the Goal

- Construction of individual sanitary latrines for households below the poverty line with subsidy (80 percent) where demand exist
- Conversion of dry latrines into low-cost sanitary latrines

- Construction of exclusive village sanitary complexes for women providing facilities for hand pumping, bathing, sanitation and washing on a selective basis where there is not adequate land or space within houses and where village panchayats are willing to maintain the facilities
- Setting up of sanitary marts
- Total sanitation of villages through the construction of drains, soakage pits, solid and liquid waste disposal
- Intensive campaign for awareness generation and health education to create a felt need for personal, household and environmental sanitation facilities.

This would cover 1.04 crore households, provide 2.5 lakh seats of community toilets, 2.6 lakh seats of public toilets and solid waste management facility for all towns.

Facts to know about the Campaign

- The national campaign led by the Government of India is covering 4041 statutory towns across India and aims to make the streets, roads and infrastructure clean by October 2, 2019 (Mahatma Gandhi's 150th birth anniversary)
- The mission is estimated to cost around 62,009 crore rupees, of which 14,623 crore rupees will be borne by the Union Government
- The urban component of the mission is being implemented by the Union Ministry of Urban Development and is India's biggest ever cleanliness drive. Around three million government employees and school and college students of India participated in the event in its initial phase. However, the rural component of the mission will be implemented by Union Ministry of Drinking Water and Sanitation
- The mission was started by Prime Minister Modi, who, on December 25, 2014, nominated nine famous personalities for the campaign. They took up the challenge and nominated nine more people. Thereafter, it has been carried forward with people from all walks of life joining it. The nine public figures selected by Modi to propagate the mission include:Comedian Kapil Sharma, Former captain of Indian cricket team Sourav Ganguly, Former IPS officer Kiran Bedi, Padmanabha Acharya, Nagaland Governor Sonal Mansingh, classical dancer Ramoji Rao of Eenadu group and Aroon Purie of the India Today group
- The goal also includes the elimination of open defecation, conversion of insanitary toilets to pour flush toilets, eradicating of manual scavenging and Municipal Solid Waste Management (MSWM).
- Insanitation causes an expense of Rs 500 per month and Rs 7000 for every individual every year. Lets teach Swachh Bharat as a Right and Responsibility. Freedom from dirt and filth should be taken as fundamental right and responsibility.
- A additional cess of 0.5% for Swachh Bharat is being levied in proportion to the taxable services from November 2015.
- India’s Filth Figures According to Census 2011, the Urban Slum figures: 68 million people live in slums. 34% have no toilets at their homes. 63% own mobile phones. 44.3% have open drainage in slums. 1,88,500tones of waste generated by India per day. 68.8 million tones of waste generated by India per year. 8,500 tones waste generated by Delhi per day. 0.2-0.6 kg garbage generated per head per day in India.

Top 10 cleanest cities of India (2016 Survey) On 15th Feb, 2016 The Swachh Bharat Survekshan.

1. Mysore (Karnataka). 2. Chandigarh (UT). 3. Tiruchirapalli (Tamil Nadu). 4. New Delhi

Municipal Council. 5. Visakhapatnam (Andhra Pradesh). 6. Surat (Gujarat). 7. Rajkot (Gujarat). 8. Gangtok (Sikkim). 9. Pimpri-Chindwad (Maharashtra). 10. Greater Mumbai (Maharashtra). Mysore city.

How Realistic is the Swachh Bharat Campaign:

Under pressure things happen faster. 20millions toilets by 2015. Less than One third Indian have access to sanitation facilities. Around 4 lakhs – 0 to 5 years old die due to unsafe drinking water. Only 22% of rural household use Sanitary facilities. Caste is a major problem. " If we Indians can reach Mars then , can't Indians go and clean our streets and roads". This is a very difficult mission but by 2019 we should accomplish it Dream or Possibility First step element of psychology - first toilets at school- this will change the approach to defecation.

We can do little things

Organize different awareness programs on cleanliness and sanitation.

- Construction of toilets in schools and public places.
- Programs to eliminate open defecation.
- Make people aware about the health issues raised because of open defecation.
- Solid and liquid waste management.
- Always keep your home and workplace Clean

III. CONCLUSION

Not to be disillusioned by the reports of slow progress. Somewhere somebody is listening , doing their bit. Lets look at the glass as half full and not half empty because we have come from nothing to this place. Role of Youth by inculcating culture of self service and cleanliness we can bring change. Swachh Bharat Abhiyaan should be taken forward as a National Initiative irrespective of its name and fame. Attitudes towards cleanliness are changing but we must not forget we have miles to go.

Youth has changed their attitude in manner of living style. On the small tea canteen or breakfast lorry everyone follow the rule and regulation for cleanness. the awareness program is also effective instrument for this Swatch Bharat Abhiyan.if education rate is high than people easily understand good things.

Swachh Sarvekshan 2017 was an extensive sanitation survey across 500 cities in India. The Ministry of Urban Development, commissioned Quality Council of India to conduct this survey; to check the progress and impact of Swachh Bharat Abhiyanlaunched in 2014. It aims to foster a spirit of competition among the cities and offers a comprehensive assessment of their sanitation status.

The performance of each city was evaluated on five key thematic parameters:

- Municipal solid waste - sweeping, collection and transportation
- Municipal solid waste - processing and disposal of solid waste
- Open defecation free/toilets
- Capacity building and eLearning
- Provision of public & community toilet seats
- Information, education and communication, and behavior change

Critises Swachh Bharat Abhiyaan

"Hit or Miss". Swachh Bharat only Noise, No Action.

- Target- 25 lakhs individual toilets by 2019. 4.6 lakhs installed. 12 lakhs under progress. Success Rate – 18%.
- Target- 100000 community toilets by 2019. 25000 toilets installed. Success Rate – 25%. Target- 1000 cities with 100% solid waste management by 2019. Only 2 have achieved. Success Rate – 0.2%.

As a citizen of india be a part of it in making of clean india.Do not throw any garbage on the roads

and keep your surroundings clean. “BE THE CHANGE THAT YOU WANT TO SEE IN THE WORLD" -Mahatma Gandhi "JAI HIND".

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PRODUCTION AND PRODUCTIVITY OF FRUITS IN POST REFORM PERIOD AMONG MAJOR FRUIT PRODUCING STATES OF INDIA

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Abstract

This study indicates that over the three decades there has been change in the efficiency of Indian states for productivity in horticulture. Indian Subcontinent being in the tropical climate has advantage in horticulture production. From policy perspective National Horticulture Board should provide technical and financial support to those Indian states which have been efficient in last two decades and plan for increasing productivity in those states which have climatic advantage but could not exploit the economic benefit from it.

Keywords: Fruits, Production, Productivity, Post reform period.

I. INTRODUCTION

It is a stated fact that the economic growth of most of the underdeveloped nations has been going through a process of economic reforms since the formation of World Trade Organization (WTO). They are gradually adopting trade liberalization as a policy measure, which has posed new challenges and opportunities to the agriculture dominated countries. As a result there has been a gradual and continuous shift in the cropping pattern, with increased reliance on horticulture crops. This in turn resulted into higher prices of horticulture crops in the market at the global level after 1992.

Horticultural development was not a priority sector in India until recent years. In the period 1948-80, the main focus in the agriculture sector was on cereals in Indian context. Much planned efforts had not been made for horticultural development after independence, except for some technical support and development efforts for specific commodities like spices, coconut and potato. During 1980-92 gradually there was consolidation of institutional support and a planned process for the development of horticulture sector in India.

It was in the post-1991 period that a focused attention was given to horticulture development through an enhancement of planed allocation and knowledge-based technology. Though, this decade being called a “golden revolution” in horticultural production the productivity of horticultural crops has increased marginally from 7.5 tones per hectare in 1991-92 to 8.4 tonnes per hectare in 2004-05 (NHB, 2005). National Horticulture Mission was launched in 2005-06 by the Government of India with a mandate to promote integrated development in horticulture, to help in coordinating, stimulating and sustaining the production and processing of fruits and vegetables and to establish a sound infrastructure in the field of production, processing

and marketing with a focus on post-harvest management to reduce losses (Mittal 2007)

Horticulture is the fastest growing sector within agriculture on the basis of economic prosperity in India that has provoked marked changes in the life styles, tastes and preferences and the consumption habits from traditional food commodities to processed and high value commodities (Murthy, 2000, Meenakshi, 1996 and Rao, 2000). The changing consumption pattern has resulted in decline in per capita household demand for food grains but has dramatically increased the consumption demand of horticultural products especially fruits (Radhakrishna and Ravi, 1992, Kumar and Mathur, 1996, Murthy, 2000, and Kumar and Kumar, 2003). Higher incomes and urbanization in India, changing lifestyles, international market integration and trade liberalization are expected to increase the demand for horticultural products even further. On the production side, if cereal pricing is left to market forces, land will be released from rice and wheat cultivation to meet the growing demand for non-cereal crops such as fruits, vegetables and oilseeds in accordance with the diversification in consumption pattern (Mittal, 2006). In this regard development of horticulture becomes necessary in general and rising productivity of fruits in particular.

Horticulture has gained commercial tone in the recent years, is an important component of agriculture, having very significant share in the economy of the country. India has the advantage of diverse agro-climatic conditions which enables it to produce a wide range of horticultural crops round the year. These crops also provide better alternative for diversification of Indian agriculture in view of higher return. It plays an important role in country's nutritional security as well, including poverty alleviation and employment generation (Anonymous, 2011). This sector provides excellent opportunities in raising the income of the small and marginal farmers even in the dry regions.

Presently, India is the second largest producer of fruits and vegetables in the world after China (Economic Times, 2016). The demand for horticultural crops and their export opportunities have been continuously increasing due to higher remunerative price factor. Fruits and vegetables form the largest sub-sector of horticultural crops in the relevance of such crops and growth in overall output (Joshi et al., 2006 and Birthal et al., 2007). The demand of fruits and vegetables is also increasing at a greater pace than other crops as per the data on consumption pattern of people in India (NSS Report 68th round).

The green revolution of 1960s and 1970s ended chronic food deficits and while cereals still command the attention of policy makers, fruit production has surged impressively, making India the second largest global producer behind China. Annual growth in horticulture has seen fruit production grow faster than vegetables though the latter constitute the largest segment of this sector of agriculture. The stellar performance of fruits has attracted attention of statisticians with the agricultural ministry's horticultural statistics at a glance 2015 noting that India was making its presence felt as the second largest producer of fruits and vegetables.

Robust growth of horticulture indicates a growing demand within the country too. There is a scope for further growth though India stands second in the list of major fruit producing countries amongst China, Italy, US, Brazil, Spain, Mexico, Italy, Indonesia and Turkey, still its productivity lags most of these countries.

Country	China	India	Brazil	USA	Spain	Mexico	Italy	Indonesia
Production	154.634	82.631	37.774	26.986	17.699	17.553	16.371	16.003

Horticulture statistics at a glance 2014-2015; Production in Million Tones (MT)

OBJECTIVES

1. To analyses the trend in productivity of horticulture fruit crops on all India level.
2. To know the share of area and production of fruits to horticulture output in major fruit growing states of India.
3. To examine the decadal variations in area, production and productivity of fruits in major fruit growing states of India.

Methodology

To fulfill the above mentioned objectives of this study, we have used secondary data from various sources such as Directorate of Economics and Statistics, Ministry of Agriculture, National Horticulture Board (NHB), Indian Horticultural database, Department of Agriculture and Cooperation, Horticulture statistics at a glance 2014-15. In order to understand the changes in, the area, production, and productivity for fruit crops, secondary datawas taken for the period from 2001-02 to 2014-15 and regression analysis was used for understanding the trend analysis in productivity.

Production = f(Time)

$Y_t = \beta_0 + \beta_1 (Time) + U_t$

We have also tried to see the effect of area on production and analyze the changes therein

Production = f(Area,Time)

$Y_t = \beta_0 + \beta_1 (Area) + \beta_2 (Time) + U_t$

The share of area and production of fruits in total horticulture output over the years was also analyzedand apparent changes were observed during the same period. growth rate was calculated by analyzing the compound annual growth rate (CAGR) and Decadal growth rate (DGR) from the last ten years (2001-2011) which clearly frames out the shift of fruit production status of different fruit producing states in these three decades viz, 1991-92, 2001-02 and 2011-12. A matrix was constructed to examine the shift in Indian states on the bases of average area and production of national statistic for these three decades.

Table 1: All India Area, Production and Productivity of Horticultural fruit crops over the years

Year	Fruits		
	A	P	Pdy
2001-02	4010	43001	10.72
2002-03	3788	45203	11.93
2003-04	4661	45942	9.85
2004-05	5049	50867	10.07
2005-06	5324	55356	10.40
2006-07	5554	59563	10.72
2007-08	5857	65587	11.20
2008-09	6101	68466	11.22
2009-10	6329	71516	11.30
2010-11	6383	74878	11.73
2011-12	6705	76424	11.40
2012-13	6982	81285	11.64
2013-14	7216	88977	12.33
2014-15	6358	88819	13.97

Source: 2001-02: Indian Horticulture database, National Horticulture board (NHB); 2014-15: Horticultural Statistics at a Glance 2015. A= Area (Hectare), P= Production ('000 MT), Pdy = Productivity (MT/HA)

Dependent Variable: Production

	Coefficients	Standard Error	t Stat	P-value	RSquare
Intercept	9.993407*	0.427713211	23.3647368	2.255E-11	0.508
Time	0.176879*	0.050232369	3.52121797	0.004214	

***Indicates statistical significance at 1 percent**

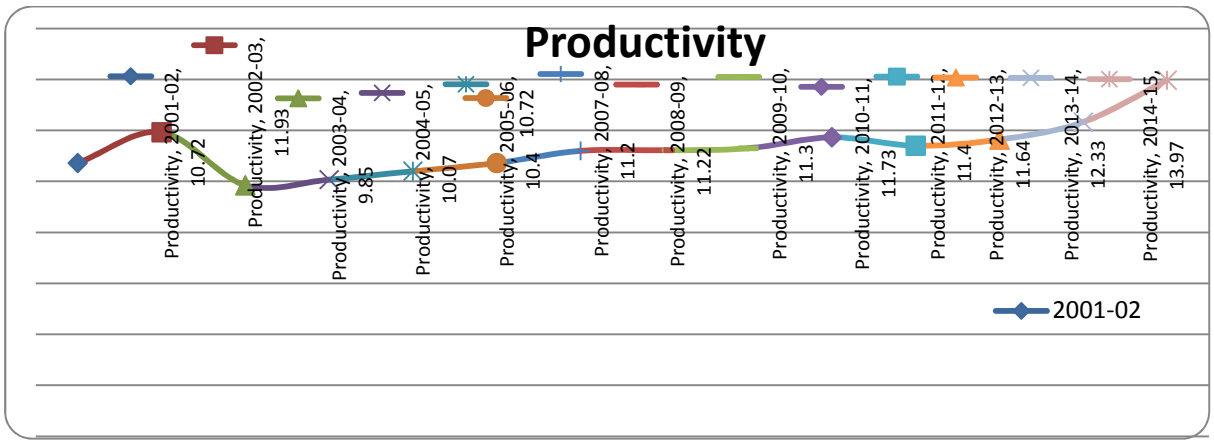
The power of this model is 0.50 which is equal to 50%, it means that 50% of variation in productivity is explained by time period, it also means that there are other factors like area, land quality, fertilizer, usage, irrigation facility which affect production of fruits. The CAGR of the production of fruits over this period comes out to be 5.738 percent. So the trend analysis suggests that there has been a steady growth rate over the years but not as much as it should be. The next regression hence was carried with area also as the important determinant of production of fruits. The results for which are

Dependent Variable: Production

	Coefficients	Standard Error	t Stat	P-value	R Square
Intercept	40558.64	9914.75	4.090738	0.002177	0.987
Area	-0.93741*	2.616059	-0.35833	0.727546	
Time	4056.402*	730.1034	5.555928	0.000242	

***Indicates statistical significance at 5 percent**

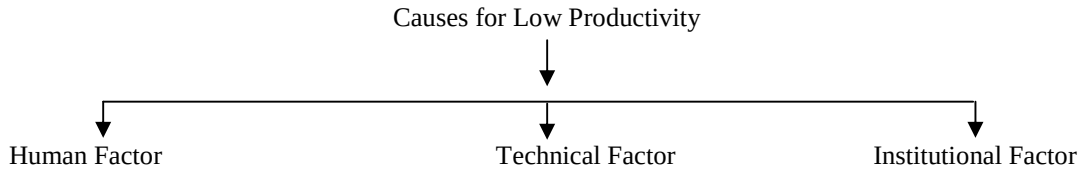
These results explain that area is one of the important determinants to production hence the power of the model increased to 98.7 percent. At the same time the coefficient of area is negative as well as statistically insignificant. The reason behind it is obvious, as we lag in productivity in horticulture sector (China 10 tonnes per hectare, India 9.7 tonnes per hectare) so in production of fruits also we are not getting the desired results (China 154.634, India 82.631 million tonnes).



Productivity; MT/HA

The main cause for the drastic decline in the productivity of fruit crop in particular and agriculture in general for the year 2003-2004 was the adverse weather conditions in north eastern states and some central parts of India including the major fruit producing states (Economic Times 2004). Also the Global Recession of the same period had affected almost all segments of agriculture, some segments particularly fruits had been adversely hit by slowdown, in productivity, some segments by decline in prices and some by both (Chand et al 2008).

A more detailed discussion on causes of low productivity of horticulture in India over the years has been presented in the study.



- **Human Factors**

Human Factors include those which are related to training and efficiency of the farmers. Since Indian farmers are illiterate and have no knowledge for latest techniques of production they lack the scientific approach to horticulture production and most of them still use the traditional methods. Their cost of production though low by using conventional methods but it affects productivity adversely. They are fatalist in nature and usually waste money on customs and traditions due to which the social climate is not suitable in Indian farming system.

Population density and growth are obvious reasons in addition in Indian context. Also heavy pressure of the population is the main cause of low productivity of Indian agriculture. In 1990, 16.30 crore people were dependent on agriculture. The number has gone up to 58.80 crore, so per capita cultivable land has reduced from 0.43 hectare to 0.23 hectare. This also has lead to subdivision and fragmentation of land holdings.

- **Technical Factors**

The latest technologies in farming are rarely used instead the traditional equipment's are commonly used in farm practices at a larger scale resulting in backwardness of horticulture which in turn hampers its productivity.

Credit facilities are inadequate in rural areas; more specifically for horticulture marginally more investment is required as compared to other agricultural produce. Farmers cannot raise credit from rural banks easily. They have to depend on 'Mahajans' and 'Shahukars'. These money lenders charge heavy rate of interest. Farmers have to sell their produce at low price to these money lenders. So farmers have low Income and thus low productivity. One of the significant factors for low productivity is improper marketing. Farmers fail to get suitable price for their produce. Inadequate means of transport forces the farmers to sell their produce to local money lenders at low prices. Due to lack of warehousing facilities, farmers are not able to store their produce when prices are low. So these attribute a lot for low productivity.

- **Institutional Factors**

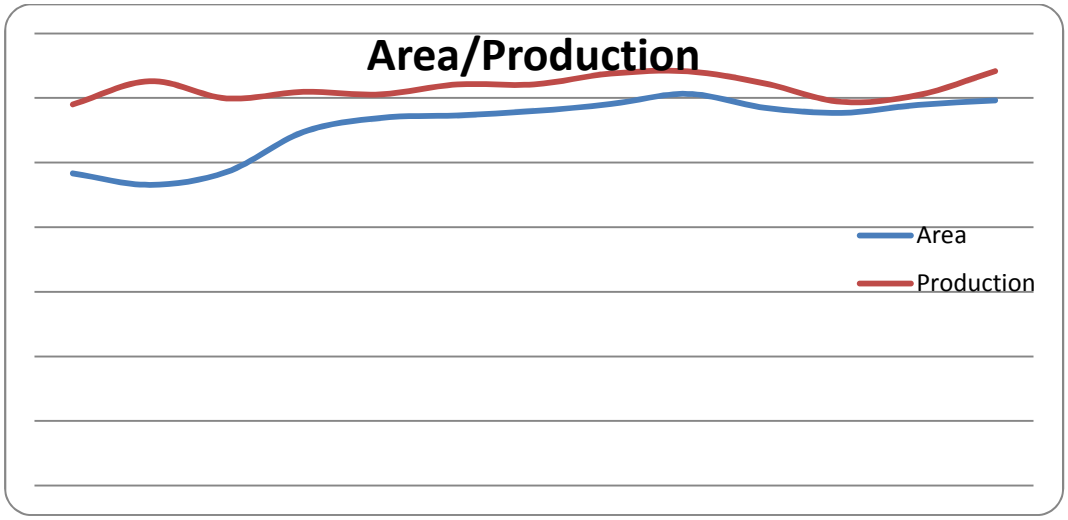
Land holdings in India are of very small size. Average size of holding is 2.3 hectare and 70% of the holdings are even less than 2 hectares. These holdings are fragmented. Due to these small holdings, mechanized cultivation is difficult. Implements and irrigation facilities are not properly utilized. This in turn affects its productivity.

The age old tradition of zamindari and tenancy still persist in India despite its abolition after independence, this is yet another reason for low productivity in horticulture.Over the years the productivity of horticulture has not increased at a pace as desired. If we compare it with China, the per hectare productivity of horticulture which is 9.7 tons in India is much less than China, which is more than 12 tons per hectare.

Table 2: The share of area and production of fruits in total horticulture output (2001-2014).

Year	Fruits		Total		Area (%)	Production (%)
	area(x)	prod(Y)	total area	total prod		
2001-02	4010	43001	16592	145785	24.17	29.50
2002-03	3788	45203	16270	144380	23.28	31.31
2003-04	4661	45942	19208	153302	24.27	29.97
2004-05	5049	50867	18445	166939	27.37	30.47
2005-06	5324	55356	18707	182816	28.46	30.28
2006-07	5554	59563	19389	191813	28.65	31.05
2007-08	5857	65587	20207	211235	28.99	31.05
2008-09	6101	68466	20662	214716	29.53	31.89
2009-10	6329	71516	20876	223089	30.32	32.06
2010-11	6383	74878	21825	240531	29.25	31.13
2011-12	6705	76424	23242	257277	28.85	29.70
2012-13	6982	81285	23694	268847	29.47	30.23
2013-14	7216	88977	24198	277352	29.82	32.08

Source: Indian Horticulture database, National Horticulture board (NHB); 2014-15: Horticultural Statistics at a Glance 2014.



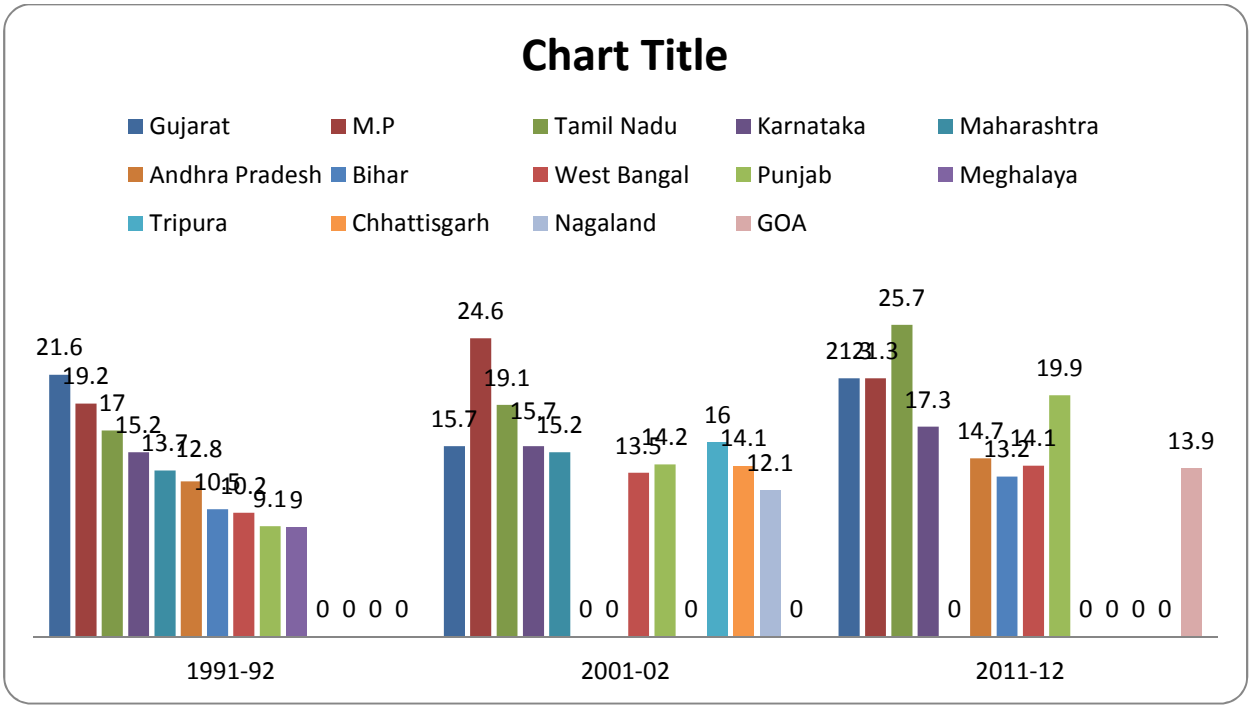
The above table depicts that although the share of area under the fruit crop has increased from 24.17 percent in 2001-2002 to 29.82 percent in 2013-2014, but the production has not increased in the same proportion. This result is also supported by the regression results of table 1. The share of fruit production in total horticultural produce in 2001-2002 was 29.50 percent which has only increased up to 32.8 percent in 2013-2014.

Thus over the period of 2001-2014 percentages area in total horticulture has increased by 6% but the production has increased by only 3.5 percent for the same period. This indicates that despite increase in area the production was not realized in same proportion or nearing to it. This also reflects that we need to take up measures to improve productivity in horticulture sector also. To understand the decadal change state-wise we have compared states with highest productivity in India.

Table 3: State wise Area, Production, and productivity of main fruit growing states of India

1991-92				2001-02				2011-12			
States	A	P	Pdy	States	A	P	Pdy	states	A	P	Pdy
Gujarat	84.6	1828	21.6	Madhya Pradesh	46.6	1143	24.6	Tamil Nadu	332	8535.1	25.7
Madhya Pradesh	64.7	1245	19.2	Tamil Nadu	227	4342	19.1	Gujarat	353.7	7522.4	21.3
Tamil Nadu	136.2	2316	17	Tripura	28.3	452.1	16	Madhya Pradesh	159.6	3391.3	21.3
Karnataka	209.2	3191	15.2	Gujarat	149	2346	15.7	Punjab	71.5	1419.9	19.9
Maharashtra	256.1	3518	13.7	Karnataka	257.1	4028	15.7	Karnataka	371.8	6428.1	17.3
Andhra Pradesh	313.1	4008	12.8	Maharashtra	582.8	8840	15.2	Uttar Pradesh	337	5795.1	17.2
Bihar	266.9	2799	10.5	Punjab	37.5	531.7	14.2	Andhra Pradesh	671.7	9841.1	14.7
West Bengal	111.2	1132	10.2	Chhattisgarh	14.4	203.1	14.1	West Bengal	216.6	3055.4	14.1
Punjab	72.7	663.8	9.1	West Bengal	147	1985	13.5	Goa	11.1	154.7	13.9
Meghalaya	24.2	218	9	Nagaland	25	302	12.1	Bihar	299.2	3946.4	13.2

Source: All India 2013-14 (Final Estimates), Department of Agriculture and Cooperation. A= Area (Hectare), P= Production ('000 MT), Pdy = Productivity (MT/HA)



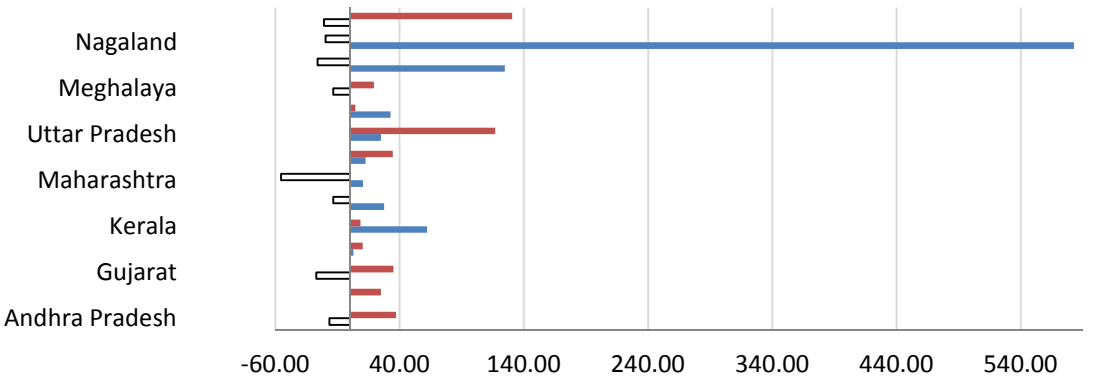
Looking at the statistic we see that by and large 1991-92 and 2001-02 we have the same states in the list with little change in the order of their productivity, except Chhattisgarh (which was a newly created state by then) a part of Madhya Pradesh. We also observe that Andhra Pradesh, Bihar; major states have been dropped out in the list in 2001-02. Amongst the north eastern states Meghalaya has been replaced by Nagaland. While observing the statistic for 2011-12 we find that Andhra Pradesh and Bihar have restored in the list, Uttar Pradesh (the state with highest population) has emerged in the list as well as Goa (a small state) has shown a drastic rise in productivity of fruits.

To understand the exact changes in productivity of major fruit growing Indian states we have calculated the decadal growth for all the states which have been in the list in the three decades.

Table 4: Decadal growth rate of major fruit growing states

State	**1991-92**	**2001-02**		**2011-12**	
	Pdy	Pdy	DGR	Pdy	DGR
Andhra Pradesh	12.80	10.69	-16.47	14.65	37.02
Bihar	10.49	10.57	0.75	13.19	24.84
Gujarat	21.61	15.74	-27.13	21.27	35.08
Karnataka	15.25	15.67	2.71	17.29	10.35
Kerala	4.66	7.56	62.18	8.20	8.58
Madhya Pradesh	19.24	24.53	27.47	21.25	-13.37
Maharashtra	13.74	15.17	10.42	6.76	-55.47
Tamil Nadu	17.00	19.13	12.49	25.71	34.40
Uttar Pradesh	6.34	7.92	24.91	17.20	117.02
West Bengal	10.18	13.50	32.68	14.11	4.46
Meghalaya	9.01	7.79	-13.55	9.29	19.27
Tripura	7.11	15.98	124.79	11.82	-25.99
Nagaland	1.77	12.08	582.78	9.72	-19.50
Goa	7.65	6.05	-21.00	13.94	130.49

Source: All India 2013-14 (Final Estimates), Department of Agriculture and Cooperation. Pdy = Productivity (MT/HA), DGR= Decadal growth rate.



	Andhra Pradesh	Bihar	Gujarat	Karnataka	Kerala	Madhya Pradesh	Maharashtra	Tamil Nadu	Uttar Pradesh	West Bengal	Meghalaya	Tripora	Nagaland	Goa
2011-12	37.02	24.84	35.08	10.35	8.58	-13.3	-55.4	34.40	117.0	4.46	19.27	-25.9	-19.5	130.4
2001-02	-16.4	0.75	-27.1	2.71	62.18	27.47	10.42	12.49	24.91	32.68	-13.5	124.7	582.7	-21.0

From the above table it is clear that decadal growth rate (DGR) has witnessed large growth variations among majority of the fruit growing states over the two decades, states like Andhra Pradesh, Gujarat, Meghalaya and Goa registered negative growth during 1991-2001, however these states improved their performance during second decade and registered higher DGR. While states like Nagaland, Madhya Pradesh, Tripura witnessed positive growth rates during 1991-2001 but could not sustain their growth in the second decade and registered negative growth rates.

Among all major fruit growing states Nagaland and Goa were exceptional cases in the study as Nagaland a small state by its area showed the highest DGR between 1991-2001 decade, similarly Goa again a small state by its population and size showed tremendous increase in DGR during 2001-2011.

In order to further substantiate this analysis we have constructed matrix for the three decades as explained earlier.

Composition of states having more production & more area, less production & less area, less production & more area, and more production & less area with respect to the national average of area and production during the decade 1991-92.

		Production	
		More	**Less**
Area	More	Andhra Pradesh, Maharashtra, Karnataka, U.P, Bihar, Tamil Nadu.	Kerala, Odessa, Himachal Pradesh,
	Less	Gujarat, Madhya Pradesh.	West Bengal, Jammu and Kashmir, Punjab, Uttarakhand, Tripura, Meghalaya, Rajasthan, Haryana, Goa, Manipur, Mizoram, Sikkim, Nagaland. Arunachal Pradesh

For this decade we find that there are only two states which are efficient in terms of less area than national average but more production than the national average. States like Kerala, Odessa and Himachal Pradesh are in critical zone as they have more area still production is less than National Average. Other than these rest of the

states justify their efficiency as either they have more area and more production or vice versa.

Composition of states having more production & more area, less production & less area, less production & more area, and more production & less area with respect to the national average of area and production during the decade 2001-02.

		Production	
		More	**Less**
Area	More	Maharashtra, Andhra Pradesh, U.P, Bihar, Karnataka, Kerala, Tamil Naidu.	Odessa, Himachal Pradesh, Uttarakhand, Gujarat.
	Less		West Bengal, Jammu & Kashmir, M.P, Arunachal Pradesh, Punjab, Jharkhand, Haryana, Tripura, Nagaland, Meghalaya, Rajasthan, Mizoram, Chhattisgarh, Sikkim, Goa.

The same analysis for this decade shows that there is no state which falls in the category of efficient state, where as the number of states in less efficient category has increased. State like Gujarat has been categorized as less efficient state for this decade mainly due to the adverse weather condition during this period.

Composition of states having more production & more area, less production & less area, less production & more area, and more production & less area with respect to the national average of area and production during the decade 2011-2012.

		Production	
		More	**Less**
Area	More	Maharashtra, Andhra Pradesh, Karnataka, jugarat, U.P, Tamil Naidu, Bihar.	Jammu and Kashmir,Odessa,Kerala.
	Less	West Bengal	Himachal Pradesh, Uttarakhand, Chhattisgarh, M.P, Arunachal Pradesh, Jharkhand, Punjab, Tripura, Manipur, Rajasthan, Haryana, Mizoram, Meghalaya, Sikkim, Goa.

West Bengal has emerged as an efficient state. Odessa persistently in all the three decades has been less efficient. Thus this analysis also interprets that in Indian context over the three decades we have more number of states with less area and less production than states with more area and more production. Though we see an uptrend in horticulture production still we need to take measures to improve productivity especially in fruits production.

It is evident from various studies that, over the last three decades fruit productivity have witnessed large variations from region to region. In some states fruit productivity has increased, however rate of increase in productivity has been dismal, where as in some states fruit productivity has not increased at most.

Some Definite Causes are as

- According to the World Bank, India's large agricultural subsidies are hampering productivity-enhancing investment such as agricultural research and extension, as well as investments in rural infrastructure, and the health and education of the rural people. Though trade reforms in the 1990s helped to improve the incentive framework, overregulation of the agricultural domestic trade increased costs, price risks and uncertainty, undermining the sector's competitiveness. The government intervenes in labor, land, and credit markets (Anonymous 2011).
- Low investment in big and small farms leads to lower production, inefficiency and higher

costs, one of the causes of food inflation in India.

- Low surviving density of plants in the area and absence of proper watering arrangements during dry seasons, coupled with very less care, maintenance and fertilization by the growers.
- Less area expansion, non-availability of assured irrigation facilities, fertilizers, pesticides, fungicides and credit, are the main reason over the years with the result land availability for horticulture sector in general and fruits in particular has constrained.
- Lack of proper knowledge of farmers of modern production techniques, post-harvest handling and marketing practices and in this case the expansion delivery system at gross root has been very much inadequate.
- absence of farm gate infrastructure for reducing losses, which has been a significant quantum of loss in total produce of crops at farm gate itself for want of proper facilities for cleaning, sorting, grading, packing, and temporary storage.

II. CONCLUSION

The scenario of horticultural crops in India has become very encouraging. The percentage share of horticulture output in agriculture has become more than 30 percent. Under the purview of agriculture and allied activities, the share of plan outlay for horticulture which was 3.9 percent during Ninth Five Year Plan, has increased to 4.6 percent during the Twelfth Plan.Out of the six categories, that is, fruits, vegetables, flowers, aromatic, spices and plantation crops, the highest annual growth of 9.5 percent is seen in fruit production during 2013-14, and also the dramatic shift in area from food grains towards horticulture crops over last few years (2010-11 to 2014-15). The area under horticultural crops has been increased about 18% but expansion of area under food grains is only 5 percentduring the stipulated period. The production of horticultural crops has outpaced the production of food grains since 2012-13 (Horticulture statistics at a glance 2015).

Our study concludes that, though the trend analysis suggests increasing trend in fruits production, but the overall scenario indicates that we lack in efficiency. Hence for the national statistics the coefficient of area comes out to be negative. While analyzing the share of fruit production to total area under horticulture production, we again see that share of area has increased but production has not grown in the same proportion.

Similar scenario is reflected in decadal growth rate (DGR) complimented by Matrix analysis, that among 29 Indian states, very few fall under efficient category. Most of them have barely justified production according to their area. We need to take measures to change this scenario of fruit production in the country.

This study indicates that over the three decades there has been change in the efficiency of Indian states for productivity in horticulture. Indian Subcontinent being in the tropical climate has advantage in horticulture production. From policy perspective National Horticulture Board should provide technical and financial support to those Indian states which have been efficient in last two decades and plan for increasing productivity in those states which have climatic advantage but could not exploit the economic benefit from it. The last analysis of the study specially identifies Indian states in four categories; which can prove instrumental in policy framework and help the development of horticulture production in India.

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