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Office Address

Dr.T.V.Ramana, (9948440288)
46-8-10/B1, Near ,Aditya School
Jagannaickpur, Kakinada- 533002
Andhra Pradesh-India
e-mail: drtvramana@yahoo.co.in

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Special issue on

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(IC25YERI)

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B. Suresh Lal

Head, Department of Economics
Kakatiya University, Warangal - 506 009, TS, India

**INTERNATIONAL CONFERENCE ON
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28 & 29 January, 2017**



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Role Of Women In The Survival Of Tribal Households In Telangana State

Dr.Radhika K

Lecture in Political Science, University College for Women
Kakatiya University- Warangal-TS

Abstract: *The survival of any household especially poor in developing countries majorly depends upon the visible and invisible work done by women. The critical role played by women is more pronounced in the marginalized section, Tribal Households are one of the significant vulnerable sections where women play a key role in providing food security to ensure the survival and sustenance of their family. Food security is a fundamental requirement for human sustenance. It includes the availability of safe drinking water, hygienic environment, sanitation, primary health and education in addition to accessibility to adequate quantity of food. It is unfortunate to note that keeping aside that food component; as many as 1.1 billion people in developing countries have inadequate access to safe drinking water and 2.6 billion lack basic sanitation. Moreover, without ensuring food security to all, it is impossible to construct humane society which is free from poverty, hunger unemployment, illiteracy, child mortality, maternal mortality and ill health as proclaimed by UNO in its New Millennium Summit. India ranks the second in having the total tribe communities, in the world next only to Africa. India holds unique position in the concentration of tribal communities. The paper focus on the linkage between the role of women in the survival of Tribal Household because in patriarchal families, it is the sole responsibility of women to provide food security to entire family by working day in and day out in the form of paid as well as unpaid work*

Key words: *Poverty, Socio-economic conditions, Education, Occupation, Non-Timber Products.*

Introduction

The survival of any household especially poor in developing countries majorly depends upon the visible and invisible work done by women. The critical role played by women is more pronounced in the marginalized section, Tribal households are one of the significant vulnerable sections where women play a key role in providing food security to ensure the survival and sustenance of their family.

Food security is a fundamental requirement for human sustenance.

Therefore, it is a basic human right. It includes the availability of safe drinking water, hygienic environment, sanitation, primary health and education in addition to accessibility to adequate quantity of food. It is unfortunate to note that keeping aside that food component, as many as 1.1 billion people in developing countries have inadequate access to safe drinking water and 2.6 billion lack basic sanitation¹. Deprivation of food security to all in a broader perspective will pose serious obstacles for the achievement of human development. Moreover ensuring food security to all it is impossible to



construct human society which is free from poverty, hunger, unemployment, illiteracy, child mortality, maternal mortality and ill health a proclaimed by UNO in its New Millennium Summit².

India ranks the second in having the total tribe communities, in the world next only to Africa. India holds unique position in the concentration of tribal communities. There are about 532 Scheduled Tribe communities in India. They speak about 100 languages and 255 subsidiary languages. According to the 2011 Census, the Scheduled Tribe population in India is 68.4 million constitutes 12.06 percent of the total population as per the 2011 census the ST population is increased to 84.3 million constitutes about 802 percent of the total population of the country³.

Among the vulnerable sections, the ST population is patently the most disadvantaged. There are many facets of their existence- isolation, resources-loss, poverty-exploitation and innocence at the hands of outsiders, to name a few. The constitution, therefore, contains more elaborate set of safeguards for them, which were followed up protective legal measures particularly relating to land and indebtedness and developmental programmes. The results, however, leave much to be desired 65 years of implementation. Due to the un-matched plurality of the situation the impact, both positive as well as negative has spread out rather unevenly.⁴

Review of Literature

India has approximately 1,17,000 vanavasi villages in the country and 75 million forest dwellers (Tribals) spread over India. They are further divided into 450 groups with distinct names. Telangana has a sizeable Scheduled Caste

and Scheduled Tribe population. The Scheduled Tribe population according to 2011 Census is 32.47 lakhs constituting 351.94 lakhs of total population in the State. There are thirty –three tribes in Andhra Pradesh and Telangana some tribes depend upon forests, some others are nomads and semi-nomads who will do petty business and others survive on agriculture. Thus, tribals are not a homogenous group. There are differences, diversities and divisions among tribals owing to their livelihood. There is no doubt that in a patriarchal society women of all sections are treated inferior to men. Women become all the more vulnerable in a tribal context because of various factors of which their desperate search for livelihood stands first. Growing indebtedness, land alienation, deforestation, ecological degradation, displacement on account of industrialization and modernization, excise policy, alcohol and drug addiction etc.

*According to Again Prasad Rao Macharla*⁵ observes that the lives of the tribes are dictated by hardness their survival. There is no planned use of resources and life is at the lowest level possible and no attempt is made to get a higher standard of living. The customs of marriage and life style are not complicated and are moulded into the economic and social frame work of their existence. *Raju Narayana Swamy and Hema*⁶ observed that tribal education is a tool for rural transformation. They stated that the available data evidence shows that importance to farm/non-form activities in the rural areas can help in reducing poverty in general and tribals in particular. The education system should also be moulded by giving priority to these sectors.



*The Tarun Bikash Sukai*⁷ opines that various development plans, policies and programmes have brought forth a perceptible improvement in the socio-economic status of the Scheduled Tribes but a lot more needs to be done with concerted focus on the issues crucial to improve their status on par with the rest of population. *K. Narasimhulu*⁸ research work on "Unresolved issues and persisting problem of Scheduled Tribes in India" states that the beginning of the planning (1951) efforts were made through various developmental plans, policies, special strategies and programmes, have registered a definite quantifiable improvement in the socio-economic status of the tribals. However, the progress made by them could not bring them anywhere nearer to the mainstream of society as the gap in their socio-economic status confined to prevail, not only as a matter of prime concern, but also as a task to accomplish during the twelfth Plan. In this context a study on the role of women in the survival of Tribals assumes importance to examine the role of women associated with the use of forest so far invisible will be made visible.

Statement of the Problem

The tribes are illiterate and highly ignorant and gullible. They are ignorant as well as unaware of the day-to-day happenings not being assertive enough to grasp the opportunities that are offered by the Government. They continue to cling to their domicile and maintain the pattern of life sticking to the age-old customs. They evade assimilation and joining the mainstream of society. They are not in a position to provide education to their children and are not able to avail of better medical facilities. A scientific method of study is

necessary to gain knowledge of the problem of a study. The appropriate research methodology has been adopted for this study intends to explain the problems of elderly tribal women in Karimnagar District.

Objectives

The main objective of the study is to examine the linkage between the role of women in the survival of Tribal Household because in patriarchal families, it is the sole responsibility of women to provide food security to entire family by working day in and day out in the form of paid as well as unpaid work, further the study aims to,

- i. to understand socio-economic conditions of selected Tribal women;
- ii. to find out work and income generated through the collection and sale of non-timber forest produce to Tribal women;
- iii. to analyse the paid done by Tribal women for the survival of their households; and
- iv. to suggest relevant recommendations to improve the life of Tribal women on the basis of the findings of the study.

Hypotheses

The hypotheses of the study are formulated as follows

- a. There is a positive relationship between level of poverty and the role of women for the survival of their families.
- b. There is a positive relationship between extent of poverty and the dependence on forests.



Methodology

The present study relies both on secondary as well as primary sources of data. The secondary data in regard to socio-economic and living conditions and characteristics of tribal population in Telangana as well as in India are collected from Census Reports and research articles appeared in various Journals. The data in regard to Scheduled Tribe population in selected Mandal and villages have been collected from the records of MDO. In order to examine the linkage between survival of Tribal Households and role of women, a structured questionnaire is prepared and administered to the selected Tribal women. Further, to understand the inner reality of their lives, the observation method is also adopted.

Sample Design

The Telangana State of 10 districts, of which one district i.e. Karimnagar was selected on a purposive sample basis. Two villages namely Bhattpally and Venkatapoor villages are selected from the revenue mandal called Manthani. In Bhattpally 85 and in Venkatapur 71 Tribal households have been chosen on random basis. Thus, the total sample Tribal households were 156 and all of them belonged to Koya tribe.

Time Span

The field investigation had been taken up during 2015-16 and the data relate to the 2014-15 reference year. For the analysis of the data certain simple percentages have been used.

Major Findings of the Study

The following tables are based on the primary data which is collected by the researcher in the sample village. To fulfill

the objectives of the study there are 9 tables are given in this part with the help of simple percentages.

Understanding of socio-economic conditions of selected respondents is a pre-condition to examine their role in the survival of their households. The information in regard to composition of age had been shown in Table-I. The table shows that the more number of women are found in the age group of 21-30 years with 37.17 percentage. Second place occupied by the age group of 31-40 years with 33.33 per cent. Thus, 70 percent of respondents are in the age group of 21-40 years. The lowest position is occupied by the age group of below 20 years with 3.20 per cent. The age-wise distribution of sample Bhattpally is similar to that of total distribution. While, the data in regard to Venkatapoor deviates slightly from the total distribution of sample respondents.

During the field work table -II shows that as many as 123 out of 156 selected women are illiterates. It can also be seen that 14.74 percent of respondents could study up to primary and remaining 3.20 percent respondents have access to secondary education. It is disheartening to notice that in village Venkatapoor, the respondent women did not get access even to secondary level education. In spite of the aim of Education for All (EFA), as high as 82.05 percent of selected Tribal women respondents are illiterates.

It can be observed from table-III shows that the nature of the family is nuclear for 139 out of 156 selected households. However, joint families also prevalent and they are 17 out of 156 selected households. Similar composition can be seen in Bhattpally and



Venkatapoor villages with little change in percentages.

The table IV shows that the size of the family increases as number of children increases. Further, the size of the family will have a positive relationship with the intensity of poverty. In the poor households, children are assets and not liabilities because when a child obtains 5-6 years, she/he will sent to some work to earn some income. Therefore, the size of the family is an indicator of their economic status. It can be seen from Table-V that the Female-Male Ratio is an indicator of the status of women. In the selected sample, Female-Male Ratio is only 855 which is less than the national average 933 in 2011 Census. In the village Venkantapoor, Female-Male Ratio is more than the sample's average and in Bhattpally, it is less than the samples average. However, that it is less than the selected villages clearly indicate the low status of women. It is evident the table-VI shows that the main occupation of the husband of the respondent is agriculture for 72 out of 144 selected. Similar, pattern can be noticed in Bhattpally village while 'Labour' occupies first position in Venkatapoor village. No one is doing business only 10 people can be found in Government employment. However, they are in the lower cadre like attenders etc.

The table-VII infers that owing to size of the land, the respondents who depend up on agriculture can be found in all the range of income from less than Rs.10,000/- to more than Rs.40,000/- per annum. Out of 72 respondents whose main occupation is agriculture, 65 could earn less than Rs.30,000/- per annum. Only 2 persons are getting above is Rs.30,000/- per annum. Among the people whole occupation is Government

job, no one can't be found in the income of less than Rs.10,000/- per annum. It is disheartening to note that whole occupation is labour can't be found in the income range of above Rs.30,000/- per annum. Thus, the intensity of rise of poverty is more in the household's whole occupation is labour.

It can be seen from Table -VIII that the 65 women are working in agricultural sector and 11 numbers of women are working in National Rural Employment Guarantee Scheme. As the work provided by the agricultural sector and NREGS is not adequate and will not provide work throughout the year, the Tribal women will go to the forest to collect forest produce and process them and sell in the nearby towns to earn money.

In Bhattpally, as well as 42 out of 85 women have been participating in the collection of Beedi leaves and second place occupied by collection of Honey in the regard while Gum collection stands last. In the Venkatapoor, 52women are participating in the collection of leaves for leaf Plates and Forest fruits occupies last position in this regard.

It can be seen from table – 9 that the women are earning only Rs.100 per day by doing work in agricultural sector as well as in NREGS. Thus, the selected Tribal women earn Rs.11,000 per annum in Bhattpally and Rs.11,800 per annum in Venkatapur by doing work in the agricultural sector and NREGS. In the collection and sale of non-timber forest produce, Beedi leaves provide relatively more remuneration i.e. 132 per day. However, in Bhattpally total earnings per women per annum from the collection at forest produce varies between Rs.1,050 in the collection and sale of leaves for leaf



plates and Rs.4,620 in the collection and sale of Beedi leaves while in the Venkatapoor this will vary between Rs.1,120 in the collection and sale of leaves for leaf plants and Rs.4,224 in the collection and sale of Beedi leaves. In addition to paid work, Tribal women perform unpaid work consists of domestic work and collection of forest produce for the survival of their households.

Conclusion

The main objectives of the present inquiry is to examine the linkage between the role of women in the survival of Tribal households because in patriarchal families, it is the sole responsibility of women to provide food security to entire family by working day in and day out in the form of paid as well as unpaid work.

The field work clearly revealed that there is close and strong interconnection between survival of Tribals and forests. Their sustenance becomes critical if they are delinked from forest because it provides livelihood and food security. The work generated by farms as well as non – form activities will not exceed 3-4 months per annum for women. In the remaining period they are compelled to depend upon forests for their survival. A close observation of the lives of Tribal households clearly reveals the fact that in addition to the earnings from the collection and sale of non – timber forest produce, their survival and sustenance is possible by the use of forest produce for domestic purpose. Thus, the 100 percent dependence on forests can be seen in the case of fuel wood to cook and fodder to the livestock. Thus, they need no money for these purposes. Moreover, Tribal women play a significant role in the survival and sustenance of their

families. The entire responsibility of food security to the family lies on women owing to the gender based division of labour. Therefore women will make use of forest for the entire requirement of fuel wood, vegetables forest fruits and other forest produce for the domestic purpose.

Thus, part of their collection of forest produce is converted into money and the remaining major part is diverted to provide food security to the family. This process mitigates the intensity of poverty and consequence hunger, starvation and food insecurity. This clearly shows that in the absence of forests, the survival of Tribals will be impossible. Therefore, preservation of forests is necessary not only to stop environmental degradation, sustainable development but also to ensure survival of rural poor in general and Tribals particular. Therefore, the present inquiry strongly recommends preservation of forests. The present study indicates that the earnings of the husband determine the intensity of work done by women. Higher the husband' earnings, lower will be participation of women in paid and unpaid work. In other words, there is a positive relationship between level of poverty and the role of women.

Finally the study has concluded that

- a) The study concluded by the researcher indicates that there is a positive relationship between level of poverty and the role of women for the survival of their families.
- b) The study is a positive relationship between extent of poverty and the dependence on forests.



Further, the level of poverty determines the level of dependence on forests. Therefore, if the earnings of husband are lower i.e. the intensity of poverty is more, and then the women should use forests for paid and unpaid work to ensure the survival of the family.

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Table-I: Age-wise particulars of respondent Women

Age-wise	Bhattpally	Venkatapoor	Total
Below 20	2 (2.35)	3 (4.22)	5 (3.20)
21-30	34 (40.00)	24 (33.80)	58 (37.17)
31 – 40	28 (32.94)	24 (33.80)	52 (33.33)
41 – 50	12 (14.11)	12 (16.90)	24 (15.38)
51 Above	9 (10.58)	8 (11.26)	17 (10.89)
Total	85 (100.00)	71 (100.00)	156 (100.00)

Source: Field Study.

Note: Figures in the parentheses indicate percentage to total.



Table-II: Educational particulars of respondent Women

Education	Bhattpally	Venkatapoor	Total
Illiterate	69 (81.17)	59 (83.00)	123 (82.05)
Primary	11 (12.94)	12 (16.90)	23 (14.74)
Secondary	5 (5.88)	-	5 (3.20)
College level/ professional	-	-	-
Total	85 (100.00)	71 (100.00)	156 (100.00)

Source: Field Study.

Note: Figures in the parentheses indicate percentage to total.

Table - III
Nature of the Family of respondent Women

Nature of family	Bhattpally	Venkatapoor	Total
Joint	11 (12.94)	6 (8.45)	17 (10.89)
Nuclear	74 (87.05)	65 (91.54)	139 (89.10)
Total	85 (100.00)	71 (100.00)	156 (100.00)

Source: Field Study.

Note: Figures in the parentheses indicate percentage to total.

Table-IV
Number of Children of respondent Women

No. of children	Bhattpally	Venkatapoor	Total
0 – 2	23 (27.05)	26 (36.61)	49 (31.41)
3 – 4	48 (56.47)	33 (46.47)	81 (51.92)
5 and above	14 (16.47)	12 (16.90)	26 (16.66)
Total	85 (100.00)	71 (100.00)	156 (100.00)

Source: Field Study.

Note: Figures in the parentheses indicate percentage to total.



Table-V: Gender-Wise and Female-Male Ratio particulars

Gender	Bhattpally	Venkatapoor	Total
Male	174 (54.71)	117 (52.70)	291 (53.88)
Female	144 (45.28)	105 (47.29)	249 (46.11)
Female Male Ratio	827	897	855
Total	318 (100.00)	222 (100.00)	540 (100.00)

Source: Field Study.

Note: Figures in the parentheses indicate percentage to total.

Table-VI

Main Occupation of the Husband of respondent Women

Husband occupation	Bhattpally	Venkatapoor	Total
Agriculture	49 (60.49)	23 (36.50)	72 (50.00)
Employment departments	8 (9.87)	2 (3.17)	10 (6.94)
Labour	24 (29.62)	38 (60.31)	62 (43.05)
Business	-	-	-
Total	81 (100.00)	63 (100.00)	144 (100.00)

Source: Field Study.

Note: Figures in the parentheses indicate percentage to total.

Table-VII

Relationship between Occupation and Income

(Income per annum)

Income / Occupation	Below 10,000	20,000-30,000	30,000-40,000	40,000 Above	Total
Agriculture	47 (52.22)	18 (45.00)	5 (50.00)	2 (50.00)	72 (50.00)
Employment departments	-	3 (7.50)	5 (50.00)	2 (50.00)	10 (6.94)
Labour	43 (47.77)	19 (47.50)	-	-	62 (43.05)
Business	-	-	-	-	-
Total	90 (100.00)	40 (100.00)	10 (100.00)	4 (100.00)	144 (100.00)

Source: Field Study.

Note: Figures in the parentheses indicate percentage to total.



Table-VIII
Employment of Tribal Women in Selected Villages

Particulars	Participation of women		
	Bhattpally	Venkatapoor	Total
Agriculture	43	22	65
NREGS	83	28	111
Collection of non timber forest produce.			
Mowa flowers	33	27	60
Beddi leaves	42	19	61
Forest fruits	35	20	55
Honey	38	24	62
Gum	30	36	66
Leave for leaf plants	36	52	88

Source: Field Study.

Note: Figures in the parentheses indicate percentage to total.

Table-IX
Earnings per day of tribal women in selected villages.

(Income in Rs)

Particulars	Earnings per day		Total earnings per annum	
	Bhattpally	Venkatapoor	Bhattpally	Venkatapoor
Agriculture	100	100	5000	6000
NREGS	100	100	6000	5800
Total:	200	200	11000	11800
Collection of non timber forest produces.				
Mowa flowers	90	95	2160	2185
Beddi leaves	132	132	4620	4224
Forest fruits	90	90	1350	1800
Honey	75	75	1875	2250
Gum	40	40	1200	1200
Leave for leaf plants	35	35	1050	1120
Total:	462	467	12,255	12,779

Source: Field study

Note: Figures in the parentheses indicate percentage to total.



Emerging Trends in Service & other Sectors- Socio-Cultural Aspects of Tribes in Telangana: A Case Study of Nalgonda District

Ramesh Dheeravath, Research Scholar, Department of Philosophy, School of Economics, University of Hyderabad

Abstract: *The present study is an attempt to pursue on how all the tribes developed the nature was used and abused by man in the first half of 20th century in the districts of Telangana. A culture that had respect towards the ecology in which they live. Till recent times, research on tribes was mostly confined to socio-religious and economic issues. Studying tribal culture in ecological paradigm is an attempt to go for constructing comprehensive history. Tribes and their culture in correlation with Ecology has become one of the emerging aspects of recent cultural and ecological investigations. Under present study, efforts were made to study on both tribal culture in correlation with nature and implementation of Nizam's forest policies in the first half of twentieth century from environmental point of view. The final point is the reflection or impact of implementation of forest policies in form of tribal resentment in Telangana. Thus, present work concentrates on four wide issues.*

Introduction

Each tribe has developed its own culture and way of lifestyle. Though, they are living in the forest clad landscape since past but never disturbed or destructed their surroundings for their selfish gains like other human beings do. In India, for domination over forests and forestlands has begun soon after British came to power and it is continuing as legacy. The chapter entitled 'Commercializing the Woodlands of Nalgonda-nature of state policies' documents the range of enthusiasm of State shown in expanding its authority over large forest tracts of Nalgonda by giving over forest department with new Acts. The promulgation of policies lead to commercialization of forests and has trampled the natural rights of tribes over forests. Though this chapter speaks completely on forest management but it is intricately related with the life of

tribes. Through this chapter attempt is made to give in-depth analysis to the above said point. The penetration of State administration through its agencies like forest department, entry of non Tribals with the encouragement of government into woodlands and the exploitation of forests and innocent tribes has been highlighted in one of the chapters.

The peoples' access to forests is restricted. The centuries old forest usage pattern of people which was in tune with the surrounding ecology is now disturbed. The ill treatment meted out by tribes on all political and economic fronts resulted in the form of serious repercussions that lashed the state administration like stormy wave. State committed blunder in not identifying the natural right of tribes over forest and forest lands. For this reason, it had faced



series of organized and unorganized revolts. One such revolt that has taken place in Telangana districts in 1940 has become a prime aspect in the succeeding chapter. Thus, this chapter highlights the Impact and Response of Tribes towards states policies of commercializing Forests from the economical, social and environment perspectives. In a nut shell the argument in this work is an attempt to reflect culture in general and tribal culture in particular in correlation with nature and also on how the quality and magnitude of ecological exploitation lead to social conflicts. And I want to study the comparison between past and present socio-cultural aspects tribes in Telangana.

To start with my main research for the study these are 'three' underlying themes,

1. Sociological,
2. Political and
3. Economic.

First of all I want to discuss on how the tribes are emerging from time to time. It has been historically proved that most of the tribal communities were in trade, they use to sell the salt. From sources I got the information about the history my own tribal community, how they emerged from gipsy kind of traders to Agricultural farmers. In the course of their journey is not that easy, and now how they are settled in various service sectors. To deal with all these difficulties the tribal community has its own techniques or method to overcome all these things.

Objectives: The present study is to make a modest attempt from historical and ecological perception to address,

explain and estimate the social, cultural and economic conditions of tribes that existed in Nalgonda district.

1. To make a study on the historical background of tribal communities in especially Damarcherla mandal, Nalgonda district.
2. To assess the various steps of tribal development and emerging services in sectors.
3. To know about their Sociological and cultural inheritance.
4. To project how these legacies are symbols of tribal development to present.

Source and Methodology:

In the process of the study there is a need to make use of a variety of sources both primary and secondary. The period of study confining to first part of twentieth century makes one to depend mainly on the archival source material.

History & Background:

Generally, the pages of history shine by the acts of great men and the wars waged by them. But history is an amalgamation of many other factors such as socio-economic, cultural, ecological and nonpolitical dimensions which have been marginalized due to the hegemonic factors. Every community has its own identity which one can identify through one's culture, traditions, customs, and spiritual affiliations reaching back symbolically to the dawn of time. Similarly, tribes, too, have their own culture, which stands out from the rest shaped by ecology. This cultural diversity has come under siege owing to the preponderance of a number of cultural and linguistic approaches and in this case, tribal people, their culture as well as their indigenous knowledge, became



most vulnerable. The terms like culture and heritage are widely used in a variety of contexts. Traditionally, these words relate to the natural environment, buildings and monuments, arts, and social customs and traditions. Man's contribution to the natural environment has resulted in buildings and monuments of significant historical value, which can be broadly termed 'the build heritage'. But the impact of environment is more on human race and in framing their culture rather than vice-versa. The present study is an attempt to portray one of the marginalized culture of Nalgonda district i.e., tribal culture. This culture has been developed in tune with natural surroundings or ecology.

The tribal population of Nalgonda District, traditionally like any other tribes, that are closely associated with forests and there are some tribes even today spend greater part of their lives in the proximity of trees. It is for this reason that aboriginals were often referred to as "*Jangali*", today a derogatory term standing for "uncouth" or "uncivilized" but literally meaning "forest dwellers". The tribes, whatever be their country and status, are the cause and the effect of the natural economy, natural society, natural polity, and natural cultural entities. The tribes by way of their living show that man and environment are not mutually exclusive but they are mutually reinforcing and inclusively depending on each other. The social, economic, cultural and ecological spheres of tribes of the district are distinct with their own identity and are very significant as far as their lifestyle is concerned. But the cultural, material and ecological aspects which are inter-related arenas in the life of tribes have been indeed hemmed in on all sides by non-

tribal percolation in to wooded lands with the initiative and assistance of state. Moreover forest landscape has been the center for diversified livelihood patterns and played an important role in shaping the socio-economic and cultural patterns of aboriginal societies. There are many causes for the immigration of non tribals into the district but intervention of state into the forest clad district was with sole intention of exploitation forests on commercial lines. To fulfill such desires machinery has been created to exploit forest resources and that was department of forest. This forest department monthly since its inception started to engulf all that forest tracts that came in its way unhesitatingly without respecting the sanctity of ecology and ecology based cultures. Thus, non-tribals from one side and state sponsored machineries like department of revenue and forests from other side has encircled the wide forest tracts which is the homeland of tribals. The way forest department has colonized and brought wide forest tracts under its management along with implementation of forest policies in Nalgonda district is an interesting narration that has to be studied from ecologically related historical angle. The enforced implementation of forest policies led to the resentment in form of Revolts. The 1940 revolt under the leadership of 'Kumuram Bhim' is one such example of resentment.

The district of Nalgonda was converted as a contested domain over the available resources since second half of nineteenth century. In this the forest dwellers or tribes had to bear the burnt of enforced alien culture that is not an eco-friendly. The forest dwellers till then had natural right over the resources of forest had to



give them up. Forests, generally were no man's land but due to commercialization it turned into states personal property. The life of tribe's vis-à-vis forest dwellers developed their culture that is intricately related with the ecology in which they live. Their economy, belief system, culture and what not everything has been shaped by ecology. They are living in forest since times immemorial but never destructed forests. With the

intervention of state policies through forest and revenue departments drastic change was induced not only in the life of tribes but also in the environment. The aboriginal tribes were forbidden from their access to forest resources/products. Thus change introduced in isolated forests esulted not only in crippling the cultural and material life of tribes but also general environment by their economic thralldom.

Table.1: SUGALI / BANJARA / LAMBADA Telangana District-Wise Population

S.No.	District	Population (%)
1	Adilabad	6.89
2	Nizamabad	9.50
3	Karimnagar	3.41
4	Medak	7.92
5	Hyderabad	1.14
6	Ranga Reddy	8.26
7	Mahaboobnagar	16.47
8	Nalgonda	21.41
9	Khammam	18.11
10	warangal	6.89
	Total Population	100.00

Sociological Development: The socio-cultural aspects of tribes has needed much attention, because the strong base for their emergence through their Socio-cultural activities. The social status for them in early period is very unstable and unaware to themselves also.

As per sources the tribal communities are socially they are isolated, because they are in forest places and not in any urban place, where they can't even get their basic facilities. My grandfather told me that, his father was a trade merchant of salt, where they can get some bulk amount of salt in low barter and sell that salt for profitable way by moving from

one place to another like gypsy's. And they don't have a proper or a native place to claim, because of that they don't have any properties like land, house and etc. Then next to that these communities thought that they can have these permanent properties, for that they started cultivating lands to perform their deeds. Like how they started their Economical base for coming generations. After they have started this

'Agriculture' as major source of their income and that made them to choose that as a major profession. Then thereafter firstly wants to expand their economic status, which will give a strong



basement for socio-cultural and political identities. In early time, they started cropping non-commercial crops like Amudam (castor oil plants), Kandulu (Red gram), Millets like Jonna, sajjalu and ragulu. Why because these crops doesn't need much water resources. In this place of Nalgonda there is no proper water irrigation canals or water based sources, they have to depend on rains only. After time being they got their own irrigation like underground water. Gradually this Agriculture becomes their major source of income. This gave them to found some other activities to acquire like education and business parallel with agriculture. Like how these activities becomes as paddle for emerging in time period and present these tribal communities are in service sectors also.

Culture: culture has played a prominent role in tribal communities, especially in their dressing style, which very peculiar and unique. And one more important thing is that those dresses were self-made by themselves because they lived very far from urban areas and this modernization.

Food: about food, I have to press this issue very much because their style of having organic and healthy food is now becomes very trendy in urban areas, due to pollution in environment all the edible items are becomes low graded and cheap quality. Tribal communities maintained a great style of having food, which are like Millets and especially Korra (kind of Small rice) which was used to have as a rice what we are halving now days. Normal rice that time was not preferred as main food item, and in this due course now everyone wants to follow their lifestyle of food and in fact these millets and organic food items are more costly. This is I felt a major achievement or

development in tribal aspect. So they have developed in both economically and healthy.

Political: This field is much needed attention for this community, because their social structure is major barrier for developing in this aspect. In India politics has its own implications and complications. As outsiders of this social structure they are trying to get inside and make use of those fruits which were advocated by Indian Constitution. If they get their representation then they can develop to their own level to uplift those communities.

Conclusion:

I will strongly suggest and recommends these following points to make them to emerge in different service sectors. First and foremost the protection of tribal culture and heritage, which has a tremendous legacy. I will recommend that there should be proper machinery to look into proper implementation of laws and basic rights for these communities. To make them in developing mode, there should proper availability of basic needs like water, food and health. Education is a major weapon to eradicate all whims and problems, so this matter should need more attention.

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Glass Ceiling and Its Relevance in Board Rooms of Indian Organizations

G. Siva Sree, Research Scholar
School of Management, National Institute of Technology, Warangal-TS

Dr. P. Ramlal, Assistant Professor
School of Management, National Institute of Technology, Warangal-TS

Abstract: *Glass ceiling is found extensively in almost all the Indian organizations irrespective of their size and multitude. The invisible barrier that hinders the growth of the women employees in the progression of their career to higher levels is glass ceiling. India is ranked the lowest in gender diversity next only to Japan and South Korea. According to Credit Suisse gender 3000 report the gender diversity in board rooms in India has increased from 6.7% in 2013 to 11.2% in 2016. Thanks to the Companies act 2013 as it mandated the presence of at least one female member in the board room. But there is a long way to go as this constitutes 40% of the women workforce. 54% of the companies listed in BSE 100(Bombay Stock Exchange) do not have women executives in the board rooms. Women in spite of earning more college degrees than men the gender gap still exists. So there is an imminent need to throw a light on reducing the gender gap especially in top management. This paper is aimed to study the factors influencing the glass ceiling in board rooms of Indian organizations, the present practices adopted by the Indian organizations to overcome the glass ceiling and analyzes the implications of breaking the glass ceiling in board rooms. The paper suggests strategies to overcome the glass ceiling in the board rooms through a theoretical approach.*

Keywords: *Glass ceiling, board rooms, women executives, gender diversity and management*

Introduction

Glass Ceiling inhibits employees from specific gender and racial groups from attaining the career advancement or top positions of the organization (Cotter. D. A). Organisations that encourage diversity outperform their competitors in terms of effective decision making (Arfken. D. E) and thereby the firm performance is impacted in a significant way. So organizations are highly stressing on equality programs. ICICI's IWork@home and Tata steel's Ekta and Women@mining are few among quotable initiatives taken up by the corporate to ensure Women friendly environment in

the work place. Flexi time working and identifying female executives at the top are few among the steps that help women reach the top level of the organization (Eyring.A& McKinsey Report (2012)).Gender diversity enhances corporate performance through access to large talent pool. This builds a reputation that is lucrative to top talented, skilled and motivated employees (RobecoSAM and Edge certified foundation).Presence of Gender diversity in board rooms increases the presence of women employees in the organization at all the levels and also increases their chance of career advancement opportunities (Jodi S. Goodman).Organization culture is the



powerful driver of gender diversity (McKinsey Report(2012)). Gender diversity is the powerful driver of organization reputation (Leslie Gaines-Ross). Diversity impacts the overall health of the organization. Women in leadership positions implement more nurturing and caring attitude toward its employees. Like ICCIs shift from a meritorious based company to caring company after Chandha Kocchar has taken up the charge in 200. This has highly reduced the employee turnover and promoted satisfied and skilled employees. An exemplary calculated risk taking is done by Shikha Sharma MD and CEO of Axis bank when she acquired emami securities for an improved financial product versions. A review on the existing literature of glass ceiling is done to identify the factors causing glass ceiling, and the implications of glass ceiling and the benefits of cracking it.

Literature Review

Cotter.D.A et.al (2001) studied that gender and racial differences are impacted by glass ceiling. Job hierarchy, personnel policies, improper implementation of service rules and bias by the employer on the basis of gender, caste, creed, religion or region are the factors causing glass ceiling. Social interests of the employer are a major barrier to top positions. Kephart, P., & Schumacher, L. (2005) studied that the population of women dwindles as they reach the top management as there is gender bias at the top. It is found that women who could reach executive positions or who shared the board room with their male counter parts had to adapt masculine way of working to be accepted and appreciated in the work place. Apart from this women have to manage all the facets of their life.

Balancing both professional and personal life exhausts them mentally and physically. Davidson, M., & Cooper, C. L. (1983) found that women in the managerial cadre experience more stress than their male counterparts. As a result they feel isolated. Women experience glass ceiling by lack of career advancement opportunities in career progression, lack of mentoring, inadequate training and lack of recognition (Asplund, G. (1988)). All these factors create stress among female employees. Bajdo, L. M., & Dickson, M. W. (2001). studied that a positive relation exists between presence of women in top management and organization culture. Organization values like gender equity and equality indicate the gender diversity across organization at all the levels. There is a strong positive relation between gender equity and presence of women at all the levels. Arfken.D.E. () studied that including diverse viewpoints help in effective decision making.

McKinsey Report(2012) states that organizations with equal women representation at the top perform better than other companies who do not have any women employees .It further stated that the presence of women at all the levels of organization is less. The number dwindles as they reach the top. Women have less confidence on their promotability compared to the male counterparts. Whereas 58% women and 76% men in midlevel management are confident of their promotability.69% of women and 86% of men in senior management are hopeful about their promotion to C-Suite. The study also reported that the culture of an organization is the powerful driving factor for gender equity. Flexible work arrangements and implementation of



maternity leaves without cutting back the progression in career of the individual and performance appraisals address the challenges of women employees.

Methods

The research paper is based on a theoretical approach. The data is gathered from secondary sources like research publications, articles, news papers, corporate websites and research reports.

The objectives of the current study are to study the

- Factors influencing the glass ceiling in board rooms of Indian organizations,

- The present practices adopted by the Indian organizations to overcome the glass ceiling and
- Analyze the implications of breaking the glass ceiling in board rooms

Results and discussion:

The study focuses on women leaders who have occupied prominent places in board rooms of few among many reputed Indian organizations and their outstanding contributions to the growth of the organization as well as to boost the employee morale.

Women in board rooms and their remarkable contributions.	Initiatives and Awards
Chandha Kocchar	Managing Director (MD) and Chief Executive Officer (CEO) of ICICI kocchar has taken up the charges in 2009. She was listed 22 nd in Forbes Most Powerful Women of 2016. She is instrumental in transforming the work culture of the organization from an aggressive strategy to caring towards its employees. The organization has initiated Saathaapka program for mentoring and improving the work life balance by reducing overtime in the office with a policy to not stay overtime at least 80% of the days. Women friendly initiatives to retain the women workforce at all the levels. Women can take their child up to 3 years of age to official trips along with a care giver. For which the company bears the cost of travel and accommodation. Women work force also have the flexibility of merging work from home plan with maternity plan.
Shika Sharma	Managing Director (MD) and Chief Executive Officer (CEO) of Axis bank Shika sharma has taken up the charges in 2009.
Shika Sharma	She is a turnaround to axis bank and the pioneer of change that took place in operations of axis bank. She has made strategic



	<p>decisions like acquiring Enam securities.</p> <p>Its a calculated risky move and earned trust and confidence of the share holders in the leadership of shika sharma. Innovative step into retailing has returned double digit profit percentage to the organization even during the volatile business scenario. Ensuring diversity through hiring women in leadership and middle level management is a part of the axis culture. Former female executives are rehired who have quit the job due to personal reasons.</p>
<p>Ushaanantha-subramanian</p>	<p>Usha anantha Subramanian held many key positions in Bharathiya Mahila Bank .She is now the leader of core management team of Bharatiya mahila bank .The bank has received core banking system initiative award in 2014.Though this women are encouraged to open a savings account with the bank initially and later they are aided with self-help groups. This way economic inclusion of women happens and a sustainable growth is possible. The needs of all self employed women ,working women are met</p>
<p>Shanti Ekambaram</p>	<p>Head of consumer banking in kotak. Kotak has developed innovative ideas like kaypay through which customers can transfer funds to others on the social networking sites without the bank details of recipients. She goes an extra mile even in a volatile business to deliver what the client requires. 30% of the Kotak's customers use mobile technology for transactions. She is also part for Society for Parents of Children with Autistic Disorder(SOPAN) and a marathon runner for raising funds for charity. Business Today has ranked shanty ekambaram as the most powerful woman 2016.</p>
<p>Renusudhakarnad</p>	<p>As chairman of HDFC Renu sudha karnad has implemented women graduate campus trainee program and has maintained records of many successful women. She was listed Most Powerful Women up to 7 years till 2012 by Business Today. WIL India has awarded leading woman award for financial services.</p>
<p>Mallika Srinivasan</p>	<p>Mallika Srinivasan ,CEO of TAFE(Tractors and Farm Equipment Limited) is one of the board members of Tata steel. She is among the to 50 list of Asia's power business women. Tata steel has implemented mosaic through which the organization has concentrated on diversity where in special recruitment drives for women and differently abled are organized.</p>



Presence of gender diversity in board rooms significantly impacts the work culture of the organization. The culture of an organization is the powerful driving factor for gender equity (Mc Kinsey (2012)). Organizations are concentrating on diversity as they have to cater to the diverse customers, which can be addressed only if diversity of thought is encouraged. (Sowmya Bhattacharya (2014)). Tata steel has implemented special leadership grooming for women and workshops for women empowerment, safety related to health and security is ensured through Ekta, zubanis and women @mining .Crèche facility is available for women who work during night time. Organizations are keenly interested in ensuring diversity as they serve global customers.

Conclusion

Though organizations are designing the work place policies lucrative to attract women work force only 26% of the organizations have returnee career mentoring.91% women in India are interested in returning to work after a maternity leave. While 72% don't want to go back to previous employer due to increased expectation of performance (Agarwal.D (2016)).A recent gender gap report regarding the wages paid to male and female employees listed India 129 of 145 countries which do not maintain equity of pay (Shalinisengupta (2016)).Workplace diversity has to be ensured with a culture of equity and equality. Effective mentoring programs for female employees on their return from maternity or child care leave ensures their retention with the organization.

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Socio – Economic Status of Women Workers in Construction Industry - A Case Study

Mr. S. Reddeiah, Research Scholar, Department of Economics, SVU College of Arts, S.V.University, Tirupati, AP

Prof. K. Santha Kumari, Department of Economics, SVU College of Arts, S.V.University, Tirupati, AP

I. Introduction

The construction industry place a vital role in the Socio-Economic development of the country. The construction industry is one of India's fastest growing sectors. It is closely associated with nation's economy. Construction Industry is recognized as the Unorganized Sector with vast labour intensity and economic activity after Agriculture in India. This Industry generates demand for both skilled and semi-skilled labour force. Construction sector is providing employment to 7% of total world employment. Today Indian construction industry employs about 31 million people.

These construction labourers are one of the most vulnerable segments of the unorganized sector as there is no permanent job opportunity for them. However unlike other Industries where they are increasingly employed in semi-skilled and skilled occupations, women are engaged almost exclusively as casual manual Labourers in the Indian construction industry. The construction Industry plays a major role in combating the high level of employment and in absorbing surplus labour from the rural areas. The construction industry as an economic entity has a profound impact of the GDP and overall economy of the Nation. Combining the potential for employment and providing the

Infrastructure facilities for practically every economic activity. Therefore, the construction industry plays a decisive role in the development of the Nation.

II. Women in construction sector

Construction workers are the backbone of the economy as they create the infrastructure necessary for industrial growth. India's three crore construction workers are literally the builders of modern India. About one-third of these workers are women and children. Women are almost unskilled labourers they face serious problems related to work, viz., wage discrimination, gender and sexual harassment, unhealthy job relationship, lower wages, etc. Despite all these, construction industry overwhelmingly attracts female workers.

Their skills are always at the same level and are not upgraded as they assist only the male work fare the workplace. Their husbands are often drunkards or are found to have other sexual partners and find themselves in debt trap, due to these factors women are unable to strengthen their skills and economic position in the industry. The female employment in the construction industry is very high, even though they work only as the helpers or unskilled workers .The present study aims at reviewing the existing literature to look



for various issues of discrimination due to gender.

The building and construction sector is employing a large number of workers in district. The construction work is an important source of absorbing unemployed people because it relies on unskilled labour.

Construction workers as a whole are included in exploited category of workers. Women workers within this category are subject to a more intensive form of job insecurity.

This sector does not guarantee permanent work since it depends on number of factors such as volume construction work, type of work, wage rates etc. Despite these factors, a large number of women in the district contribute in the construction of building, roads, and projects etc.

III. Objectives of the study

1. To analyse the Socio- Economic status of women construction workers in the study area.
2. To analyse the working conditions of women workers in study area.
3. To find out major finding of the study area.
4. To suggest the policy recommendations for uplift socio-economic status of women in construction industry.

IV. Research methodology

The study was conducted in Tirupathi Revenue Division of Chittoor Dist in A.P. in India according to the

2011 census, Tirupati is the 9th most populous city in Andhra Pradesh a total population of 3,74,260 of which 1,87,931 are males and 1,86,329 are females. The total area of Tirupati is 27.44 Sq.k and sex ratio is 987. In this study, multistage stratified random samplings technique has used. A sample of 100 women construction workers in Tirupati town of chittoor District were selected for this study.

The present study is based on the primary data. Primary data is collected from respondents with the help of an interview schedule; as majority of the women construction workers are illiterate and the women construction workers interviewed in the local language as Telugu and the responses were noted in interview schedule. Simple statistical tools like percentage, frequency and cross tabulation and for this SPSS-17 statistical package was used for analyzing the data and explaining the results.

Analysis

The table No. 1 Shows the result of cross tabulation between age and caste. Out of 100 respondents 16 are within the age of 10 to 20 years. 21 respondents come under the age group between 20 to 30. The majority of respondents that is 31 have age of 30 to 40 years. 20 respondents have the age group between 40 to 50 and only 12 respondents are of above the age of 50 years. This result we can observe that the majority of the construction workers belong to SC, STs and OBC. They have been neglected for age.



VI. Primary Data Analysis and Interpretation.

Table No:1

Cross Tabulation of Caste and Age Group of the Respondents

Caste Age	10 to 20	20 to 30	30 to 40	40 to 50	50 to above	Total
Scheduled caste	5	10	18	5	4	42
Scheduled tribes	6	4	5	8	5	28
Backward Castes	3	4	4	4	2	17
Others	2	3	4	3	7	13
Total	16	21	31	20	12	100

Source: Field Survey

Table -2: Cross Tabulation of Caste and Literacy of the Respondents

Caste		Illiterate	Primary School	Secondary School	High School	Higher School	Total
Scheduled Caste	Count	20	12	5	3	2	42
	% Within Literacy	45.45 %	42.86 %	45.45 %	33.33 %	25 %	
Scheduled tribes	Count	14	8	2	2	2	28
	% within Literacy	31.82 %	28.57 %	18.18 %	22.22 %	25 %	
Backward Castes	Count	7	4	2	2	2	17
	% Within Literacy	15.91 %	14.29%	18.18 %	22.22 %	25%	
Others	Count	3	4	2	2	2	13
	% Within Literacy	06.82 %	14.29 %	18.18 %	22.22 %	25 %	
Total	Count	44	28	11	9	8	100
	% Within Literacy	100. %	100.0%	100.0%	100.0%	100.0%	



The table No. 2 show that cross tabulation between educational status and Caste. Out of the 100 respondents 44 are illiterate, 11 respondents have completed secondary school, 19 respondents have completed Primary School and 7 respondents stated that they have completed Higher Secondary. From this result one can observe that the majority of construction workers are illiterate and educational status is very poor. It is found that is very high in the case of Scheduled caste, Scheduled tribes and backward community women construction workers.

The table No. 3 shows that the result of cross tabulation between caste and marital status of women construction workers. Out of 100 respondents 51 are married, 27 respondents are un – married, 13 respondents are widows, and 09 respondents are separated. The majority of respondents are married i.e. 51 respondents out of 100 respondents. It shows that marital status gives lot of self-encouragement and motivation to working of women in income generating activities. From this result it is found that a large proportion of women workers in construction industry are married. After the marriage they move with their husband’s family.

Table-3: Cross Tabulation of Caste and marital status of the respondents

Caste	Marital Status	Married	Un-married	Separated	Widow	Total
Scheduled Caste	Count %within Marital status	24 47.06 %	12 44.44 %	3 33.33 %	3 28.08 %	42
Scheduled Tribes	Count %within Martial status	10 19.61 %	8 29.63 %	4 44.44 %	6 46.16%	28
Backward castes	Count% within Martial status	10 19.61 %	4 14.81 %	1 11.11 %	2 15.38 %	17
Others	Count % Within Marital status	7 13.73 %	3 11.11%	1 11.11 %	2 15.38 %	13
Total	Count % within Marital Status	51 100.0%	27 100.0%	9 100.0%	13 100.0%	100

Source: Field Survey

The table No. 4 shows the results of cross tabulation of caste and type of family. Out of 100 respondents 67 respondents

67 are nuclear family out of which respondents are Nuclear family belong to backward castes, respondents are



Nuclear family belling to scheduled caste, and 28 respondents belongs to scheduled tribes. This result shows that majority of the women construction workers have a Nuclear family who belong to SCs, STs and backward community. The type of Nuclear family encourages women to participate in earning. That’s way she goes to job along with her husband for construction activities.

The table No.5 shows cross tabulation between standard of living and caste. Out of 100 respondents 62 respondents have stated that their standard of living was better off after joining the construction industry, remaining 38 respondents says that their standard of living has worsened in the construction industry.

The result reveals that nearly 62 respondents are better off. In total respondents 27 respondents belong to

scheduled caste, 12 respondents belong to backward caste. And 17 respondents belong to scheduled tribes. This result we can observe that is majority of scheduled caste, Scheduled tribes and backward community women worker’s standard of living better off due to the construction activities.

Table No. 6 shows the result of frequency test of family income of the respondents. Out of 100 respondents 48 percent of the respondent stated their income between Rs. 5000 to 10000 per year. Due to them those who got minimum wages or better wages then the agriculture labours and household work. These studies observe that earning of income is of variation. The variation in income is generally based on the nature of activity and responsibility, variation of wages among the women workers in construction industry.

Table 4: Cross Tabulation of Caste and Types of Family of the Respondents

Caste		Types of family		Total
		Nuclear	Joint	
Scheduled Caste	Count %within Caste	32 47.76 %	10 30.30 %	42
Scheduled tribes	Count % within Caste	17 25.37 %	11 33.33 %	28
Backward castes	Count %within caste	10 14.93 %	07 21.21 %	25
Others	Count % within Caste	08 11.94 %	05 15.15 %	13
Total	Count % Within Caste	67 100%	33 100%	100

Source: Field Survey



Table No-5
Cross tabulation of caste and standard of Living of the Respondents

Caste	Standard of living	Worsen off	Better off	Total
Scheduled	Count % within Caste	15 39.47 %	27 43.55 %	42
Scheduled tribes	Count % within Caste	11 28.95 %	17 27.42 %	28
Backward castes	Count % within Caste	5 22.73%	12 19.35 %	17
Total	Count % Within caste	38	62	100

Source: Filed Survey

Table :6: Frequency table of Annual Family Income 2014 of the respondents

Level of Income	Frequency	Percentage	Cumulative Percentage
< 5000	15	15	15
5,000 to 10000	48	48	63
10000 to 15000	22	22	85
15000 to 20000	10	10	95
> 20000	5	5	100
Total	100	100	100

Source: Filed Survey

Table No. 7 : Frequency Table of Annual Family Expenditure 2014 of the Respondents

Level of expenditure (in Rs)	Frequency	Percentage	Cumulative Percentage
2000	15	15	15
2000 to 4000	12	12	27
4000 to 6000	45	45	72
6000 to 8000	15	15	87
8000 to 10000	13	13	100
Total	100	100	100.00

Source: Filed Survey

Table No. 7 Shows the result of frequency test regarding the family expenditure of respondents. Out of 100 respondents 45 percent of the respondents to spend between Rs 4000 to 6000 and above. 15 percent of the respondents to spend

below Rs 2000 and 6000 to 8000 and above. 13 percent of the respondents spend Rs 8000 to 10000. 12 percent of the respondents spend Rs 2000 to 4000 to spend less than Rs 5000 per year.



Table No-8: Frequency table of Types of Construction work of the Respondents

Types of Construction work	Frequency	Percent	Cumulative Percent
Shopping Centers	38	38	38
Residential Apartments	18	18	56
Commercial Apartments/	16	16	72
Educational Institutions	16	16	88
Infrastructure facility	12	12	100
	100	100	

Source: Field Survey

Table No. 8 show the result of frequency test regarding the type of construction workers. Out of 100 respondents 38 percent of the women workers working at shopping centers 18 percent of the workers working at residential apartments 16 percent of the women workers working at Commercial apartments. 16 percent of the women workers working in Educational Institutions, 12 percent of the

respondents are from construction work of pools and bridges and infrastructure facilities.

This result reveals that majority of construction activities are building construction like Shopping centers, Residential apartments, Commercial Block, and Educational institutions etc.

Table -9: Frequency table of Satisfaction of Job of the Respondents

Satisfaction of Job	Frequency	Percentage	Cumulative Percentage
Satisfied	30	30	30
Not satisfied	70	70	100
Total	100		

Source: Filed Survey

The above table No 9 shows the result of frequency test of satisfaction job of women workers, out of 100 respondents 70 percent of the women workers are not satisfied with their job. 30 percent of the women workers are satisfaction with job.

stated not satisfied with job. It is because hard work, low wages, long hours, exploitation by male workers and contractors, harassment, lack of basic amenities at the workplace, hazards of working condition an discrimination of gender by various reasons etc.

This result reveals that majority 30 percent of the women workers are



Table No.10: Reasons for not Satisfied construction work of the Respondents

S. No	Reasons	Opinion of Respondents	Percentage
1	Hard work	38	38
2	Low income	12	12
3	Long working hours	17	17
4	Exploitation	10	10
5	Harassment	5	5
6	Lack of basic facilities	4	4
7	Hazards working condition	4	4
Total		100	100

Source: Filed Survey

The table No. 10 show the results of reasons for not satisfied the construction women workers. Out of 100 respondent 22 percent of the respondents not satisfied with reason of low wages, 38 percent of the respondents are stated hard work, 17 percent of the respondents are stated long – working hours of the work site, 4 percent of the respondents are sated lack of basic facilities, 4 percent of the respondents are stated that hazards working condition and 5 percent of the respondents were stated harassment.

This result reveals that majority of the workers not satisfied with construction work due to multiple reason. i.e.low income, hard work and long working hours etc.

Major Findings

1. The results reveal that the majority of the women workers (45%) i.e 31 respondents out of 100 belong to age

group of between 30 to 40 years 42 respondents belongs to scheduled caste, 17 respondents belongs to backward class and 28 respondents are scheduled tribes. The study observes that the majority of women workers belong to SC, STs and OBC. They are from low caste and depressed classes which have been neglected for ages.

2. The study found that majority of the women construction workers are illiterates with percentage 44 he women workers with education are having only primary or secondary education with 39 percent out of the total respondents.

3. This study reveals that majority of the women worker are married i.e 51 respondents are married 27 respondents are not married, 13 respondents are widows, and 9 respondents are separated out of 100 samples. Further this study also



found that 24 respondents are married who belongs to scheduled caste, followed 10 respondents are backward classes. Next total of 10 respondents are married belongs to scheduled tribes. It shows that majority of women construction workers are married in SC, STs and OBC compared to forwarded group of the society.

4. The study found that majority of the women workers i.e 67 respondents are nuclear family. The type of nuclear family is encourages women to participate in earning activities, that's way she goes to job along with her husband for construction activities.
5. The study also found that 70 percent of the women workers have stated that their standard of living was better off after joining the construction industry.
6. The study found that majority of women construction workers have to work in multiple types of construction works like water feedings, material supply, mixing cement and stone shaping with percent of 70 out of 100 respondents. It is due to because of nature of industry itself.
7. This study found that of the women workers stated multiple reasons for not satisfied with construction work i.e. Hard work with percentage of 38 followed by long working hours percentage 17 and low income with percentage 22 out of 100 respondents.

Recommendations and policy implications:

1. Since the majority of the women workers belong to the age group of 32

to 40 years. They are basically from lower status of society such as SC, ST and OBC. It is recommended that all the benefits available to such categories should be delivered through the department of women and child welfare. They should be provided with medical facilities because these age group suffering from anemia and from various common diseases.

2. Illiteracy is the cause of low wages and lack of skills and their work further deteriorates their wage level. Under the national skill development programme of 12th five year plan these workers should be trained in their field so that they can increase their economic and social status.
3. Since marital status provides safety and security married women. Women construction workers are in a better position compared to unmarried workers. Unmarried workers, widows and workers separated from family are proven to exploitation at all levels. Any case of harassment with them should be treated as criminal offence even married women face appreciation and exploitation from their drunkard husbands. This has created a turmoil among married women on struction workers. Counseling the co-workers and through the implementing the laws against women harassment, the safety and security of the women construction workers can be assured.

Early marriage is common among economically depressed classes. The rules regarding the marriage age should be strictly imposed among labour classes.



4. No doubt that after joining the construction industry the women workers lives have improved but it is only temporary economic satisfaction for them. Long term security and special insurance programmes for these workers will still improve standard of living. Since most of them are from SC, ST and OBC group a sense of self-esteem has to be developed. So that they will feel secure and respected in social life also.
5. Majority of the women construction workers not only belong Hindu religion almost 50 percent of them have completed primary, secondary and higher secondary education./ They can be persuaded to continue their education through crash courses of Dr. B.R. Ambedkar Open University for which all expense should be met by the government.
6. Since most of women construction workers are females with the local language Telugu many programmes of the government can very easily reach them through mass communication like radio and television and even with mobiles.
7. This analysis is with regarded to women construction workers and hence 98.6 percent of them are chosen from building construction activities and only 1.4 percent them are randomly selected from road/bridge's construction. -Just to have a passing comparison because the problems of building women construction workers are more than that of women construction workers in other fields.
8. There is no job satisfaction among women workers in construction industry. They have been exploited through long working hours with low wages along with physical exploitation and harassment. Human Rights Commission should look in to the ill practices prevailing in this field and warn against such exploitations.
9. The exploitation in these industry are mainly the work supervisor or mestri they should be trained in legal affairs and human relation through labour department and it should made compulsory are all masteries are registered under Karnataka state building and other construction workers welfare board and given identification number so that they will not escape after any criminal act done by them. Most of the criminal records so that such mestri's after conducting crime they move to different building constructions far away from their place and some time they move other state. Individual identification will stop such crimes against women workers.

Conclusion

Construction industry provides much needed work opportunities for some of the poorest and most marginalized sections of the society. In reality, women all the creators, Protectors and destroyers. All the energies of women, their intellect, their strength and their skill are devoted to catering to the needs of men. In India as the literacy level among women is increasing, but still women occupy a disadvantage position in the society. Women construction workers in Tirupati district of Chittoor more than five thousand. Large numbers of women workers are un skilled and work as an agricultural labourers as soon as the



season ends, they shift to the construction industry which increases their employment level in the industry by doing so they support to their husband in income generation, for meeting their house hold expenditure. Majority of the women workers are married, after the marriage they move with their husband. Women should be provided education and training to enhance their sense of self-worth and self-esteem and to enlighten them regarding their right to good health. Therefore a credible employment strategy needs to focus to enhance educational level of the workers, the socio-economic status of the women only can be improved when major transition in the society occurs and that can be achieved by mind set transition. The socio-economic and cultural development must empower women at greater choices and giving in change of their own future and makes them self-reliant and confident.

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The Impact of Swarnajayanti Gram Swarozgar Yojana on Poverty Alleviation In Telangana State

Dr. K. Sandhya Rani, Department of Economics, Kakatiya University, Warangal-TS

Abstract: India is one such third world country which is characterized by poverty and unemployment. Programme for self-employment of the poor has been an important component of the anti-poverty programmes implemented through government initiatives in the rural areas in India. Therefore, the government of India has recognized the need to create employment opportunities and consequently priority has been given to the income and employment generating programmes under different Five Year Plans. Swarnajayanti Gram Swarozgar Yojana (SGSY) is aimed at bringing the assisted poor families above the poverty line in three years by providing them income generating assets through a way of bank credit and government subsidy. Besides this women and weaker section are the focus of poverty eradication efforts, by way of earmarking 40 percent benefits for women and at least half of the groups are exclusively of women under SGSY. The present research paper is an attempt to analyze the role of SGSY in poverty alleviation in Mulugu division of Jayashankar district in Telangana State. For this study a sample size of 240 swarozgaris women was randomly selected. This paper highlights the SGSY women's of enhancing the socio-economic status of women in the selected area. The paper concludes a positive notes emphasizing the fact that SGSY have proved to be successful Instruments of the confidence of the members, increased their social status, economic status, improved skill based training, provided accessibility with banks and uplifted the economic levels by providing alternate livelihood.

Keywords: Employment generation, income generation, poverty line, extension education

Introduction

Women, a large workforce in Indian agriculture, are trying their level best to attain quality of opportunity in various ways that are different over time and among societies to overcome these traditional yet inevitable agriculture practice problems. Women entrepreneurship enables to pool the small capital resources and skill available with women. It paves the way for fuller utilization of capital and also mobilizes the female human potential. Moreover, entrepreneurship as a profession is suitable to women as it is possible to do work when women have free time. A self-employed women gains better status and

it enables her to take part in decision making in family affairs. Through economic independence a woman automatically gets empowered¹.

Female entrepreneurs have often been categorized into two distinct types "traditional" and "modern" entrepreneurs. Traditional entrepreneurs are identified as those women that have limited educational qualifications and or training that turn to be self-employed because it is their best chance of achieving career and social mobility. In these circumstances this type of self-employment is often governed by an individual's context and businesses. They are typically developed in low



margin trades, with more educated and professionally trained women that, importantly, have chosen self-employment from a variety of options. This modern entrepreneur typically has a history of successful employment within a large organization and uses skills, experience and networks gained in the employment to develop their own business. In both typologies the likely entry point into entrepreneurship is through self-employment².

But in most villages, the women are in vicious circle of poverty, socio-economic, political, cultural, philosophical backwardness, small land-holdings, lack of irrigation facilities, debt burden, big family, landlessness, illiteracy, low caste, high rate of interest, financial difficulties, current problems, defective seeds, chemicals and fertilizers and market imperfections. The women are also in the trap of less number of working days by scanty rain fall and drought, displacement of women by mechanization, reduction of crop production by drought and plant diseases, unemployment and poverty and all these problems led the women for financial support. Hence, the study of Impact of SGSY on Rural Women is observed to be essential.

Statement of the problem:

The Rural Women play a major role in mobilizing and activating the Rural Development activities. One such important activity is SGSY. As the programme is in implementation since 2008, it needs some empirical study to enable both women and Government to get a better feedback on the implementation of the schemes. Therefore, it is indeed essential to examine the extent to which beneficiaries

are benefited through rise in per capita income by income generating activities³. It is in this context we study various issues related to the Impact of SGSY on rural women.

Methodology:

The present study is based on primary. In order to elicit the information in regard to the socio-economic impact of SGSY on women, a structured interview scheduled is prepared and administered to a selected sample. In addition, observation and interview methods were also used to collect the information pertaining to the inner realities of women's lives.

Objectives:

The objectives of the study are as given hereunder:

1. to examine the effects of socio economic factors on success of ventures, women enterprises and SHGs;
2. to assess the income generation from SGSY ventures in the selected area;
3. to examine the impact of ventures on women's empowerment in terms of status and economic independence; and
4. to derive the policy implications which may emerge from the study and to suggest policy measures for the development of women enterprises in the rural areas.

Hypotheses:

The hypotheses of the study are formulated as follows

1. There is a positive relationship between family



background, economic conditions and success of ventures of SGSY members.

2. The success of ventures is positively associated with the women empowerment.

Research Design:

For the selection of study area, a district in Telangana State was selected on the basis of the better implementation of the programme. So, a sample of one district namely Jayashankar in Telangana State was selected and in the selected district three Mandals i.e., Raiparthy, Narmetta and Athmakur were selected on the purposive sampling basis.

In each selected mandal a sample of two villages i.e., Muripirala and Raiparthy in Raiparthy mandal. Narsapur and Narmetta in Narmetta mandal. Oorugonda and Athmakur in Athmakur mandal. In each selected village 40 women who were the members of self-help groups were selected on the basis of sample random which covers a total sample of 240 women members. The required primary data were collected from the members during the year 2016.

Review of Literature:

In order to understand the concept of self-help groups and also to identify the areas already investigated, some of the important studies already undertaken and related to the objectives of the present study are being mentioned here.

Studies Related to Foreign Countries

In the study entitled "The Guinea Rural Enterprise Development Project", **Creve, Ndour and Thiam (1995)**⁴ analyse the impact of enterprise

providing micro-credit on participants, enterprise performance, individual income and family well-being. They have come to the following conclusions.

- i) Micro-credit has a positive impact on enterprise income for repeat borrowers but no impact on assets and employment.
- ii) At the household level, there is no overall impact on the household assets except on running water in houses and no impact on children's education.

The study conducted by **Brenda Sennott (1996)**⁵ entitled "The Success or Otherwise of Rural Financial Mobilisation in Less Developed Countries: Effectiveness of Savings club Zimbabwe in Addressing the Development Needs of the Poor" establish that an effective method of mobilisation of savings in rural areas in less developed countries is through small self-sustaining groups based on the grass-root level.

M.B. Pierre Chue, Ruth Dickson, M.D. Michael Sanderson, and Austin Mardon (2004)⁶ in their study, "The Impact of Self-Help Groups on People with Schizophrenic", analyse that consumer initiated and controlled self-help groups could be an effective community support to people with Schizophrenia. Despite the fact it is widely acknowledged that consumer initiatives should be part of any modern health-care reform strategy, there have been a few systematic assessments of the impact of self-help groups and certainly no evaluation of self-help groups for people with schizophrenia. Without professional involvement, most self-help groups collapse soon after starting.



Studies Related to India

H.S. Shylendra and Kishore Bhiridkar (2005)⁷ in their paper attempts to examine the flagship poverty alleviation scheme Swarnjayanti Gram Swarozgar Yojana (SGSY) against the background of emerging policies aimed at 'good governance'. In the whole process right from identification of participants to supporting them to develop a sustainable income generation enterprise, SGSY is beset with problems like faulty selection, improper identification of viable schemes, sidelining of capacity building and above all lack of integration among different agencies involved in implementation of the scheme. They conclude that 'good governance' for poverty alleviation programmes seems to be more of rhetoric than a reality.

A study taken up by National Institute of Bank Management (NIBM) (2006)⁸ observed that there was a lack of seriousness in the planning and implementation of the programme. It also felt that the concepts of key activities and activity clusters do not work well everywhere. The study further highlighted that grassroots-level functionaries were neither trained nor motivated to implement the programme. The banks complained that immature SHGs were being recommended for institutional credit. Most SHGs did not fulfill the threshold level capacities in terms of thrift collection, book-keeping, and internal lending before seeking bank credit.

P. Loganathan and R.Asokan (2006)⁹ in their study "Inter Regional Development of Self-Help Group in India", found that in India, a number of SHGs were created in the 1980s for providing credit facilities to the poor,

especially women, in both urban and rural areas.

Subah Singh Yadav (2006)¹⁰ in his study "Self-Help Group Movement in Rajasthan Bright Prospects" found that till February 2006 about 13 lakh rural poor families had access to financial services throughout the 98,500 SHGs in Rajasthan. During the last four years the SHG-Bank Linkage Programme witnessed significant progress in Rajasthan. The performance of the Government Development Department, the NGOs and the banks under the programme has been commendable.

The Ministry of Rural Development Government of India (2008)¹¹, constituted a Committee on Credit Related Issues under SGSY in April 2008 to analyze the constraints in the adequate flow of credit to SHGs of SGSY and to suggest measures and strategies for promoting effective credit linkages to the SHGs. It is true that several factors like topography, sparse settlements, poor infrastructure, low level of commercialization; collective land tenure systems, law and order problems etc. These factors call for special attention and alternative institutional approach to suit the diversity and differences of the region. Besides alternative institutional approach mentioned above, the Committee recommends a State level agency in each of the North East states to identify different institutional arrangements for linking with financial services and for nurturing these institutions with appropriate training and capacity building.

Gurajala Sudarshan (2011)¹² in his study "Impact of Women Self-Help Groups in Andhra Pradesh" concluded



that establishment of banks in the villages become necessary in order to reduce the transport cost, wage cost, personal cost, etc., for getting the loan and the subsidy and for the repayment of loan. Village banks also inspire the savings which in turn strengthen the deposits, investment, production, employment, income, consumption of people in the villages and influence the saving habits of members of self-help groups in the rural areas.

Lakshminarayana Komati (2015)¹³ in his study entitled "Problems and Prospects of Women Self-Help Groups in Andhra Pradesh- A Micro level Study" Most of the members faced the problems from group leaders and Village Development Officers in getting the loans and the subsidy and for the repayment of loans, over dues and outstanding of loans. The study concluded by the researcher indicates that there is a significant improvement in the socio-economic status of the members of the self-help groups.

Thus, many studies conducted at International, India and Telangana State levels have brought out the direct and indirect functioning of women self-help groups and SGSY beneficiaries. Hence, the present study has been undertaken to fill up the gap in the existing literature and to examine the impact of SGSY on reduction of rural women's poverty levels by using both primary and as well as secondary data.

Data Analysis

The present study analyzed the status of women from three different angles, namely economic, social, and political. From the social point of view it looks at it from individual, group and community levels. Status at individual level is

assessed by the increase in knowledge, skills and attitude effecting in better self-esteem and self-confidence. The income from SHG and DWCRA ventures is positively associated with the status of respondents within the family and outside the family. There is a direct relationship between income ventures and economic independence of the respondents. It is evident that the highest number of beneficiaries of DWACRA is Backward Classes and Forward Castes, Forward Caste women enjoy a better position in taking decisions as spending their earnings followed by Backward Classes.

Most of the respondents nearly 47 per cent of respondents are having considerable change, 43 per cent of respondents are having a marginal change and eleven per cent of respondents do not have any change. The study is proved that nuclear families are able to succeed more in their ventures as they have economic independence rather than the joint family system which has not become successful.

The present study depicts that the improvement of family living condition of the respondents, out of 240 respondents, nearly 11 per cent of respondents are living conditions are good before DWCRA and 81.96 per cent of respondents are very normal. Similarly, 60 per cent of respondents are very good living conditions and 40.42 per cent of respondents are normal living conditions of after DWCRA. The study indicates that out of 240 respondents, nearly 65 respondents are enjoying high status of family, nearly 28 per cent of respondents on low status and only 8 per cent of respondents are nil status of family in the society. It is noted from the true and fact that un married women are given higher value at their home followed by married



and financially a low and considerable value was given to divorce women.

The study reveal that the most of the respondents are found possess no land followed by below 3 acres and 3 and 6 acres is possible extent. Almost all the respondents are having income from various sources of ventures. It is a considerable change in the case of the all respondents and it is followed by dairy milk ventures. A large number of respondents the impact of SHGs can be evident in improving the living standards of the respondents families in terms of social, economic spheres. It is also noted from that more than 65 per cent respondents are enjoying the high status in the society.

The study observed that get high status in the family in all categories of educational background. But based on ranking graduation and Intermediate occupied the first place followed by secondary education respondents. It is found that higher the education greater the status of women entrepreneur in the family. The study also informed that women entrepreneurs having venture/business and dairy milk earnings from the ventures etc. within if can later to the needs of the family let them to get much value and high status at home.

The study shows that 61 per cent of the respondents expressed that they wanted to contest in the local elections which reveals that the respondents knew more about politics and the knowledge about the role of elections in the villages. Nearly 80 per cent of the respondents expressed that the money played a vital role through the women of self-help groups to help the elections and many political parties utilized the services of the group leaders to control the members for the elections through money. These factors reveal that the women SGSY

beneficiaries are catalyst factor and determine the direction of elections in the study area.

A large number of respondents expressed that they are increase of speaking during public meetings and freely and frankly speaking in SHG members, women who were afraid to these offices and people are getting the confidence through the SHG. This was a sign of their social and economic status.

The study has concluded that:

1. The study concluded by the researcher indicates that there is a significant improvement in the socio-economic status an improvement of the living conditions of the members.
2. The success of ventures is positively associated with the women empowerment.
3. The success of ventures on women self-help groups reduced the poverty and unemployment in the rural areas.

Suggestions

The following suggestions are made to make the programme more effective in attaining its objectives.

- i. There are various schemes and plans of government for the encouragement of women entrepreneurs in rural areas but on ground level their execution is poor, there should be a strong monitoring of these policies at different levels of executions.
- ii. The maximum amount of loan should be increased from Rs.2.00lakh to Rs.3.00lakh an striking amount i.e. at least Rs. 2.00 lakh and on the other hand rate of interest should be decreased so that BPL people may come



forward to join the SGSY scheme to compete the open market.

- iii. Awareness programmes are to be organized to raise their political consciousness as well as for active political participation.
- iv. Sufficient training has to be given to the SHG members and also to group leaders taking into account their interest and educational standards. Making provisions of marketing and sales assistance from government part.
- v. Women in business should be offered loans and subsidies for encouraging the industrial activities. The financial institutions should provide more working capital assistance both for small scale and large scale ventures.

All these suggestions are made to make SHG and SGSY more effective, to make the rural women economically independent, socially conscious and politically active, to reduce rural poverty and to improve gender relations which are expected to smoothen the way for attaining the women's empowerment.

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Table – 1: Change in the Family Life and Income through Ventures

Change in the family	Before SGSY	After SGSY
Yes	20 (8.33)	145 (60.41)
No	220 (91.67)	95 (39.59)
Total	240 (100.00)	240 (100.00)

Source: Field study

Table – 2: Nature of Change

Nature of Change	Before SGSY	After SGSY
No change	210 (87.50)	95 (39.58)
Participation in decision making	15 (6.25)	56 (23.33)
Economic Independence	6 (2.50)	15 (6.25)
Own Assets	5 (2.08)	20 (8.34)
Social Independence	04 (1.66)	54 (22.50)
Total	240 (100.00)	240 (100.00)

Note: Figures in parentheses denote percentage to total: Source: Field study. Note: Figures in parentheses denote percentage to total

Table – 3: Improvement of Family Living conditions

Family living conditions	Before SGSY	After SGSY
Yes	26 (10.84)	143 (59.58)
No	214 (81.96)	97 (40.42)
Total	240 (100.00)	240 (100.00)



Table – 4: Economic Independence and Age group distribution

Economic Independence	Age-wise					Total
	Below 25Years	25-35 Years	35-45 Years	45-55 Years	Above 55 Years	
No Change	5 (15.15)	15 (20.83)	5 (5.88)	1 (3.13)	0 (0.00)	26 (10.83)
Marginal Change	8 (24.24)	34 (47.22)	40 (47.06)	15 (46.88)	5 (27.78)	102 (42.50)
Considerable change	20 (60.61)	23 (31.94)	40 (47.06)	16 (50.00)	13 (72.22)	112 (46.67)
Total:	33 (100.00)	72 (100.00)	85 (100.00)	32 (100.00)	18 (100.00)	240 (100.00)

Source: Field study; **Note:** Figures in parentheses denote percentage to total

Table – 5: Economic Independence and Community-wise

Economic Independence	Community-wise				Total
	FC	BC	SC	ST	
No Change	3 (8.11)	8 (6.96)	10 (16.67)	5 (17.86)	26 (10.83)
Marginal Change	12 (32.43)	65 (56.52)	15 (25.00)	10 (35.71)	102 (42.50)
Considerable change	22 (59.46)	42 (36.52)	35 (58.33)	13 (46.43)	112 (46.67)
Total:	37 (100.00)	115 (100.00)	60 (100.00)	28 (100.00)	240 (100.00)

Source: Field study; **Note:** Figures in parentheses denote percentage to total

Table – 6: Economic Independence and Category-wise

Economic Independence	Category-wise					Total
	Agriculture	Non agriculture	Rural artision	Live stock	Others	
No change	4 (8.33)	5 (10.00)	0 (0.00)	15 (15.00)	2 (6.90)	26 (10.83)
Marginal change	16 (33.33)	18 (36.00)	5 (38.46)	53 (53.00)	10 (34.48)	102 (42.50)
Considerable change	28 (58.33)	27 (54.00)	8 (61.54)	32 (32.00)	17 (58.62)	112 (46.67)
Total:	48 (100.00)	50 (100.00)	13 (100.00)	100 (100.00)	29 (100.00)	240 (100.00)

Source: Field study



Note: Figures in parentheses denote percentage to total

Table - 7: Equal Social Status with Men and Community

Equal Social status with men	Community				Total
	FC	BC	SC	ST	
Yes	17 (45.95)	27 (23.48)	18 (30.00)	6 (21.42)	68 (28.34)
No	20 (54.05)	88 (76.52)	42 (70.00)	22 (78.58)	172 (71.66)
Total:	37 (100.00)	115 (100.00)	60 (100.00)	28 (100.00)	240 (100.00)

Source: Field study

Note: Figures in parentheses denote percentage to total

Table - 8: Participation of Elections Independently and Age-wise

Participation of elections independently	Age-wise					Total
	Below 25	25 - 35	35 - 45	45 - 55	Above 55	
Yes	12 (36.36)	65 (90.28)	45 (52.95)	15 (46.88)	10 (55.55)	147 (61.25)
No	21 (63.64)	7 (9.72)	40 (47.05)	17 (53.12)	8 (44.45)	93 (38.75)
Total:	33 (100.00)	72 (100.00)	85 (100.00)	32 (100.00)	18 (100.00)	240 (100.00)

Source: Field study

Note: Figures in parentheses denote percentage to total

Table - 9: Groups helped the Elections and Marital Status

Groups helped the elections	Marital status				Total
	Un married	Married	Divorce	Widow	
Yes	32 (62.75)	165 (93.64)	10 (76.93)	2 (66.66)	206 (85.83)
No	19 (37.25)	11 (6.36)	3 (23.07)	1 (33.34)	34 (14.17)
Total:	51 (100.00)	173 (100.00)	13 (100.00)	3 (100.00)	240 (100.00)

Source: Field study; **Note:** Figures in parentheses denote percentage to total



Impact of LPG Model on Poverty and Unemployment in India

Dr. Thirunahari Sessaiah

Department of Economics, University College for Women, Kakatiya University

Abstract: While LPG model of development is viewed as a key to future economic development, it is also argued that it increases poverty and inequalities of income, threatens employment and living standards of the people. Like many other countries, India also attempted to introduce LPG policies for its economic development. The paper examines how LPG model of development affects economic growth, poverty and unemployment. Despite numerous highly attractive incentives offered to industrial sector, foreign sector and financial sector for its development. During the period of new economic reforms of India poverty has declined from 36.0 percent in 1993-94 to 21.9 percent in 2014-15, though at a relatively decreasing rate. In the past liberalisation period, there is unanimity among economists about a rise in inequality or relative deprivation. In the period of economic reforms there was a decline in absolute poverty but relative poverty has been increasing. The employment situation in India has worsened in the era of globalization the rate of growth of employment has declined from 2.0 percent per year during 1983-1994 to 0.98 percent during the period 1994-2000 and to 0.76 percent during the period 2000-2011. This was largely due to a negative growth rate of employment in agriculture. The globalisation pushed the workers from organized sector to unorganized sector. This paper attempts to assess the impact of LPG Model on Poverty and unemployment in India. LPG Model of development has played a positive role on poverty but had negative influence on unemployment.

I. Introduction

Development implies change. It is a dynamic and continuous process that moves economies from lower stage to higher stage of development. It is a process of economic and social transformation within countries. The concept of development is essential to embrace the major economic and social objectives values that societies strive for the purpose of the development is to reduce poverty, inequality and unemployment.

After independence the government of India has been introducing many strategies for the economic development. In 1950s and 1960s the main focus of trickle-down

theory was to reduce poverty and eliminate unemployment. At the end of 1960s the government of India realized that their trickle-down theory in poverty alleviation and proposed alternative policies packaged as 'Basic Needs' and 'Redistribution with Growth'. In these policies growth was still important and considered to be necessary preconditions for sustained development. Around this time soviet union was collapsed and Uruguay round trade negotiations were failed, the IMF and IBRD has been the driving force on a global level, thinking under the guide of Washington consensus and had facilitated and guided economic restructuring in a number of countries, essentially, LDC, were asked to open up their economies and integrate with the



world economy through adopting structural adjustment programmes (SAP). Post – SAP the process of economic liberalization emerged in LDCs and still continues today.

China benefited enormously from Foreign Direct Investment (FDI), a reflection for LPG model of development, while others such as Korea, Taiwan have made little use of it. Similarly, in some regions of Latin American countries that followed the SAP policies, have led to depressing economic prospects. Countries that managed the process of LPG model astutely proved that it can be a powerful force for economic growth and those who could not were adversely affected as evidenced by dismal record on economic growth poverty and generation of employment opportunities. Empirically a huge body of literature indicates that economic globalization stimulates economic growth, eliminates poverty and generates employment opportunities. But LPG affects growth in different countries in different ways due to difference in government policies.

Since 1991 the Government of India adopted liberalized economic policies to solve the economic problems and thereby aiming at economic development of India. New economic reforms were introduced in India in 1991 by the congress Government led by P.V. Narasimha Rao and Dr. Manmohan Singh popularly known as Rao Manmohan model to restore internal and external confidence and increase in the capacity of the India economy to compare and face the competition at the international level. The primary objective of this new model of economic reforms, commonly known as the LPG (Liberalisation, Privatisation and Globalisation) was to make the economy

of India the fastest developing economy across the globe.

Liberalization refers to the relaxation of previous government restrictions usually in the areas of social and economic policies. Thus, when government liberalises trade, it means it has removed the transfers, subsidies and other restrictions on the flow of goods and services among the countries. Liberalization means changing the economic environment from restrictionist regime to free regime. In the process of liberalization in India removed of industrial licensing system and MRTP Act.

Privatization is a process by which the government transfers the producing activity from the public sector to the private sector. According to Barbara Lee John Nellis, privatization is the general process of involving the private sector in the ownership or operations of a state owned enterprise. In the process of privatization last 25 years of economic reforms many of the public enterprises transfers to the private owners. In 1956 17 industries had reserved for public sector, but now there is only 2 industries are reserved for public sector.

Globalization is the process of integrating various economies of the world without creating any hindrances in the flow of goods and services, technology, capital and even labour of human capital. Deepak Nayyar defined as the expansion of economic activities across political boundaries of nation states. More importantly, perhaps it refers to process of depending on economic integration, increasing economic openness and growing economic interdependence among the countries in



the world economy. During the process of globalization India's international trade has been increasing tremendously.

Poverty and unemployment are the two major challenges that are facing the world as well as the Indian economy at present unemployment leads to financial crisis and reduces the overall purchasing capacity of a nation, this intern results in poverty. Now poverty can be described in several ways. As per the World Bank definition poverty implies a financial condition whose people are unable to maintain the minimum standard of living. Lack of employment opportunities and the consequential income disparity bring about mass poverty in most of the developing and under developed economies of the world. Unemployment appears when a labour does not obtain employment opportunity despite his willingness to work an existing wage rate. India is a developing economy where the nature of unemployment is entirely different from that of developed nations. Lack of effective aggregate demand of labour is one of the principal reasons for unemployment.

Those spending over Rs.32 a day in rural areas and Rs.47 in urban areas should not be considered poor and expert panel headed by former RBI governor C.Rangarajan said in a report submitted to the BJP government. Based on the Suresh Tendulkar Panel' recommendations in 2011-12, the poverty line had been fixed of Rs.27 in rural areas and Rs.33 in urban areas.

Objectives of the Study

The objectives of the study is

1. To analyse the relationship between LPG model of development, poverty and unemployment in India.
2. To present the general view of poverty and unemployment in India during the period of 25 years of economic reforms.
3. To assess the impact of LPG model on poverty and employment generation in India.
4. To understand the socio-economic impact on India by the implementation of economic reforms.

The organization of the paper is as follows, section two provides an overview of the methodology. Section three provides description of poverty and employment data. Sector four discusses results, finally section five sum up the conclusions.

II. Methodology

In the study we examine the relationship between LPG model, poverty and generation of employment opportunities in India through the use of secondary data collected from various books, journals, articles and magazines.

The study mainly focus on incidence of poverty and level of unemployment during the 25 years of economic reforms in India.

III. Description of Poverty and Employment Data

: The above table shows that the total poverty ratio has declined from 52.6 per cent in 1950-51 to 36.00 per cent in 1993-94, but after the introduction of new economic reforms (1991) the total ratio of poverty has been declining from 36.00 per cent in 1993-94 to 36 per cent in n2000-01 and to 21.9 per cent in 2011-12.



Incidence of poverty in India.

Year	Poverty Ratio			Number of poor (millions)		
	Rural	Urban	Total	Rural	Urban	Total
1950-51	54.7	42.7	52.6	170.6	28.1	198.7
1993-94	37.3	32.4	36.0	244	76	320
2000-01	27.1	23.1	26.1	193	67	260
2011-12	25.7	13.7	21.9	170 (2007-08)	50 (2007-08)	220 (2007-08)

Source: Indian Economy – 2009, Dutt & Sundaram

The ratio of poverty in urban areas is smaller than that of the ratio of poverty in rural areas. Urban growth is the most important contributor to the rapid reduction in poverty even though rural areas showed growth in the post – reform period. Poverty delined faster in the 2000. Around 138 million people were lifted above the poverty line the poverty of scheduled castes and

scheduled tribes also delined faster in the 2000s.

The number of poors had increased from 198.7 millions in 1950-51 to 320 millions in 1993-94 pre reforms period and the number of poors has been decreasing from 320 millions in 1993-94 to 220 millions in 2007-08 post reforms period.

Poverty Ratio estimated by Tendulkar Method using Mixed Recall Period (MRP)

Year	Rural areas	Urban areas	Total
1993 – 94	50.1	31.8	81.9
2004 – 05	41.8	25.7	67.5
2011 – 12	25.7	13.7	39.4

Table study that the poverty ratio estimated by Tendulkar method in Rural and Urban areas. In 1993 – 1994 rural poverty ratio was 50.1 per cent followed by 2011 – 2012 it was down fall into 25.7 per cent in rural areas. Wherein 1993 – 94 Urban areas 31.8 per cent poverty ratio followed by 2011 – 12 it was very low i.e. 13.7 per cent. Indian government has been initiating many schemes to reduce the poverty. This table express that the poverty estimation by using

mixed recall period of Tendulkar method. In 1993 – 94 number of total is 403.1 million people who were in poor, in that 328.6 million people in rural areas followed by 74.5 millions people in Urban areas. In 2011 – 12 number of total is 269.3 million poor people in that 216.5 million people in rural areas followed by 52.8 million people in urban areas. Above the empirical study has explains that the poverty was decreasing these decade period.



Number of poor in Million estimated by Tendulkar Method using Mixed Recall Period (MRP)

Year	Rural areas	Urban areas	Total
1993 – 94	328.6	74.5	403.1
2004 – 05	326.3	80.8	407.1
2011 – 12	216.5	52.8	269.3

Ranga Rajan Committee Report

Year	Poverty Ratio			Number of poor (Million)		
	Rural	Urban	Total	Rural	Urban	Total
2009 – 10	39.6	35.1	38.2	325.9	128.7	456.6
2011 – 12	30.9	26.4	29.5	260.5	102.5	363.00

The table reveals that the poverty ratio and number of poor people of Ranga Rajan Committee report during the year from 2009 to 2012. In 2009 – 10 Rural 325.9 millions poor people i.e. 39.6 per cent of rural poverty ratio wherein urban 128.7 millions poor people i.e. 35.1 per cent, followed by 2011-12 in rural 260.5 million poor people i.e. 30.9 per cent poverty ratio whereas urban 102.5 million poor people i.e. 26.4 per cent. So that the poverty ratio was decreasing this period and government has been taken many programmes to reduce the poverty. Although India has been facing this problem continuously.

Estimations of unemployment in India:

From 1983 to 2011 unemployment rates in India arranged 9 per cent reaching on all time high of 9.4 per cent in 2010 and 9 record low of 38

per cent in 2011. In India the unemployment rate measures the number of people actively looking for a job as a percentage of the labour force.

The below table shows that the rate of unemployment in India had increased from 3.3 per cent in 1951 to 6.8 per cent in 1991 almost doubled in pre reforms period, Post reforms period the rate of unemployment in India has been increasing from 6.8 per cent to 9.4 per cent in 2010, it is all time high in our country and after 2010 the rate of unemployment declining to 4.9 per cent in 2016, it is the results of government measures such as skill development programmes and make in India the United Nations International Labour Organisation (ILO) released its 2017 world employment and social outlook report unemployment in India is projected to increase from 17.7 million in 2016 to 17.8 million in 2017 and 18



million in 2018. In percentage terms, cent in 2017-18. unemployment rate will remain of 3.4 per

Table-1: unemployment rate in India

Year	Unemployment rate
1951	3.3
1961	6.7
1971	5.9
1981	7.6
1991	6.8
2001	4.7
2009	9.3
2010	9.4
2011	8.9
2012	8.1
2013	7.4
2014	6.2
2015	5.3
2016	4.9
2017 (Q.E. by UNO)	3.4

Source: Bureau of Labour Statistics Data

Table 2: Unemployment among Urban and Rural Areas (As per cent of labour force)
 Unemployment rate on CDS basis

Survey Period	Rural Areas	Urban Areas
1977 – 78	7.7	10.3
1987 – 88	5.3	9.4
1993 – 94	5.6	7.4
1999 – 2000	7.2	7.7
2004 – 05	8.2	8.2
2009 – 10	6.8	5.8
2011 – 12	5.7	5.5

Source: NSSO Surveys

The above table examines the unemployment comparisons between the urban and rural areas, pre-reforms period the rate of unemployment had marginally

declined from 7.7 per cent to 5.6 in rural areas and 10.3 per cent to 7.4 per cent in urban areas respectively. Post – reforms period there is a fluctuations in the rate



of unemployment in different years. In 2004-05 there was recorded unemployment rate 8.2 per cent in both rural and urban areas comparatively rural unemployment is more than urban unemployment.

World Bank study shows that poverty declined by 1.36 percentage points per annum prior to 1991, compared to that of 0.44 percentage points per annum prior to 1991. Dr. Gowrav Datt of the World Bank in his article "Has poverty declined since Economic Reforms". LPG model of development has played a positive role on poverty.

Conclusion

The employment situation in India has worsened in the era of LPG model. Economic reforms may have given a boost to industrial productivity and brought in foreign investment in capital intensive areas. But the boom has not created in jobs. India's Ninth five year plan projects generation of 54 million new jobs during the plan period (1997-2002). But performance has always fallen. India's labour force is growing at a rate of 2.5 percent annually but employment is growing of only 2.3 percent. The globalization pushed the workers from organized sector to unorganized sector. So LPG model had negative influence on unemployment. After the introduction of new economic reforms in India has given to priority to service sector, FDI capital market and finance sector under private management it leads to increase economic and social inequalities among the people. Therefore the government has given a importance labour intensive techniques increased of capital intensive and priority to agriculture, manufacturing especially

ting and small scale industries and strengthening the public distribution system for the alleviation of poverty and elimination of unemployment. We expect the actual results form reforms when the government of India implementing this LPG model entirely different than other countries of the world.

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Food Security under Society for Elimination of Rural Poverty in Telangana State: A Policy issue

Shanigarapu Sravanthi, Dept of Economics Kakatiya University,
Warangal, Telangana, India.

Katepaga Ugandhar, Research Scholar, Dept of Economics Kakatiya
University, Warangal.

Abstract: *This study presents findings of a study on food security through Society for Elimination of Rural Poverty (SERP) in the state of Telangana. It established that food security has to be needs based and depending mainly on the locals. The two main causes of household food insecurity were inadequate and excessive rainfall and from economic situations, vulnerable or inadequate livelihoods in that order. The incidence of inadequate livelihoods is likely to be influenced by the weather fluctuations in rural and heavy labour migration from rural to urban in urban areas, especially semi-urban and recently developing urban centers as well. The study findings suggest that in selecting priority intervention areas, the SERP instigated a scheme of food security which should consider livelihood matters, rural credit and access to improved and refined quality consumer goods apart from existing provisions as an important area of focus.*

Key words: *livelihood, labour migration, quality consumer*

Introduction

Policy making body of India is concerned about food insecurity that affects the country from time to time. In fact, there are communities that are chronically food insecure in India. Several aspects have been cited as possible reasons for this vulnerability to food insecurity. They include, incompleteness or absence of agricultural markets in most regions (and states), lack of price support operations for safeguarding the interests of the farmers, uneven distribution of food-grains throughout the country for Public Distribution System (PDS) though considerable maintenance of operational and buffer stocks of food grains to ensure National Food Security. In Patnaik's (2004) remarks "significant decline of traditional private ownership of assets and a reduction in state intervention (PDS, Food for Work, Direct Aid

programmes) coupled with a rapid opening up of the agricultural sector to foreign competition from vastly subsidized food-grain from developed countries (which leads to among other things, a change in composition of output and a lowering of agricultural prices) leads to a rise in rural poverty and a lowering of food security".

The major reason for dropping rural consumption is that policies involving external sector deregulation, export orientation and a lowering of protection to indigenous producers of agricultural and industrial output have been set up and operated under World Bank/IMF guidelines since 1991. The World Trade Organization (WTO) Agreement on Agriculture unfortunately has made developing countries such as India more committed to the 'marketization' of agriculture than developed countries like



the USA, coupled with the above, which have continued to maintain their high level of agricultural subsidies. Food security as a policy matter needs more comprehensive knowledge as it deals with issues like availability and accessibility, but as policy it has to focus on more issues related to human body and society. India being a welfare state which is confirmed by incorporating Right to Life under Article 21 of Fundamental Rights in part III and Directive Principles of State Policies in Part IV of the constitution in which right to food was also one among other basic issues of life (The Constitution of India [updated], 2008). Indian food related policies like stimulating agriculture, increasing food production, coping capacities in production were given importance and succeeded in those areas however problem of food security at household level could not be recognized till recently. Here in this case of food insecurity of households, conceptual understanding and its approach has drastically changed as a result, food intake at household level is now acknowledged in assessing food security (Radhakrishna R and Venkata Reddy, 2014). Currently, the food security system and price policy, basically consist of three instruments: procurement prices/minimum support prices, buffer stocks, and the public distribution system (PDS) (Dev, S. Mahendra, Alakh N. Sharma, 2010:9).

Objective of the study

1. To study on food security through Society for Elimination of Rural Poverty (SERP) in the state of Telangana.
2. To examine two main causes of household food insecurity were inadequate.

3. To evaluate incidence of inadequate livelihoods is likely to be influenced by the weather fluctuations in rural and heavy labour migration from rural to urban in urban areas.

Methods and materials

This is a descriptive and empirical research paper based on primary and secondary data. Data have been collected through books and various websites and publications of recent research papers available in different websites and magazines. Cf Books, Newspapers, Research Articles, Research Journals, E-Journals. This paper has two broad sections; the policy framework of SERP in Telangana, with a specific focus on food security is detailed in first section. At this point of discussion, it outlines basic motive and stretch it out its specific intention on food security and process of operations. Based on the data collected from selected villages, study analyses the most prominent explanations for supporting this motive under the SERP in second section followed by conclusion.

1. Society for Elimination of Rural Poverty (SERP)

The SERP, as a policy, has emerged from different policy experiments in united Andhra Pradesh. Essentially, it has roots in the United Nations Development Programme's (UNDP), South Asia Poverty Alleviation Project (SAPAP), which experienced in the districts of united state - Mahabubnagar, Ananthapur and Kurnool. Then the experiment was formalized as Society for Elimination of Rural Poverty and launched in united state of Andhra Pradesh in June 2000.

The main objective of the Society for Rural Poverty Eradication (SERP) is to



enable the rural poor so as to improve their livelihoods and quality of life (The World Bank 2003: 3), to eradicate rural poverty, promote human capital development, focus on the welfare of children particularly girls, women, the old, and the infirm; and build an equitable society in which people participate in making decisions which effect their lives and livelihoods (The World Bank 2003) through empowering the rural poor women through development of self-managed grass-roots institutions i.e., self Help Groups to accelerate their entry and expand their investment in social and economic activities, and improve access to education for girls to reduce the incidence of child labour among the poor (Andhra Pradesh District Poverty Initiative Project 2003: 5).

1.1 Institutional Model

The project's institutional model focuses on formation and strengthening of self-managed organizations of the poor. It was designed to strengthen and form self-managed grassroots organization, including Self Help Groups (SHGs), Village Organizations (VOs) and Mandal Samakhyas (MS) and such other federations. An important outcome of the project is developing grassroots social and human capital and empowering the poor.

1.2 Functional Aspects of SERP

The project was initially implemented in the 180 backward and poor mandals of six districts of united state (Andhra Pradesh) which include Adilabad, Mahabodnagar, Ananthapur, Vizianagaram, Srikakulam and Chittoor. The second phase of the project was implemented in remaining 16 districts and 792 mandals. Amongst these, 560 mandals where poverty is concentrated

have been selected. At present, the project is concentrated in all mandals of two states – Andhra Pradesh and Telangana. The project has focused and concentrated on women belongs to Scheduled Caste; Scheduled Tribes; Backward Classes; people with no control over or access to productive resources (landless, asset-less, and without access to credit); daily wage laborers; bonded laborers; unskilled marginal farmers; disabled people; socially disadvantaged people (The World Bank 2003: 10).

1.3 Components of the SERP

There are six important components in the project. These are the strengthening of Institutional, Social, and Human Capital; Community Investment Fund (CIF); Support Pilot Programs; Support to Eliminate Child Labour; Support for the Persons with Disabilities and Project Management. The focus of the component of Institutional and Human Capacity Building is to develop self-reliant and self-managed community based organizations of the poor in the form of groups, Village Federations and mandal samakhyas. It also provided assistance in building the capacity of line departments and local governments i.e., Grama Panchayats, Mandal Parishads and local NGOs to focus on the needs of the poor (SERP 2002: 13-14). The Community Investment Fund (CIF) facilitates activities like income generation, physical productive infrastructure, and social development projects. Another is to support the pilot program which takes up pro-poor developmental activities. It is piloting to involve the formal and informal financial services especially for insurance and health services. Support to Out of School Children focuses on improving the efficiency of Mother and Child Health



(MCH), Reproductive Child Health (RCH), Integrated Child Development Services (ICDS), and Elementary Education Services; while reducing poverty, strategy to Support People with Disabilities gives considerable importance for the development of People with disabilities (PWDs). The PWDs are also the part of the society and they are not a periphery of social structure (The World Bank 2003: 50; Karna, G.N. nd: 25; APRPRP 2002: 46). As a project management, SERP is an independent, autonomous organization registered under the Societies Registration Act, set up in the year 2000. This society has been promoted by the united state of Government of Andhra Pradesh and now the stature of it is as it was in the united state and SERP is implementing the poverty alleviation project called District Poverty Initiative Programme and Rural Poverty Reduction Program in both the states (APRPRP 2002: 4).

1.4 Coverage of Poor People under SERP

At the outset, the 'ambitious poverty eradication project' was launched by united state government in June, 2000. Since then, a number of activities have been taken to strengthen the poor families of rural areas. Presently, it has been in similar pattern in two states of Telangana and Andhra Pradesh. Thus, the project is targeted to strengthen the community based organizations and then focused on creation of skill based livelihood opportunities to generate the additional incomes of the poor. In Telangana state, around 3.18 crore women were brought into this umbrella and the highest members of SHGs is in the districts of Mahabubnagar followed by Nalgonda, Warangal and Karimnagar and lowest in Rangareddy followed by

Adilabad, Medak, Khammam and Nizamabad. In the sense of members of SHGs of SCs are highest in Mahabubnagar and very low is found in Khammam district and highest SHGs of STs are in Khammam and lowest members of SHGs in Medak (see table No. 4.2).

Pradesh (2008).

However, members of SHGs has been increased gradually from 6,88,253 to 8,09,779 in two states - Andhra Pradesh and Telangana. According to the Progress Report of the Indira Kranthi Patham (Society for Elimination of Rural Poverty) for the Month of October 2008, there were 3.18 crore members in 2.55 lakhs SHGs. As on 2008, the total Savings and Corpus of SHG Members is Rs.3951 crores in the state. As already stated the project is mandated to build strong institutions of the poor and enhance their livelihood opportunities so that the vulnerabilities of the poor are reduced (Government of Andhra Pradesh- Ministry of Rural Development 2005: 3).

1.5 Specific Focus of SERP

Specific focused issues under this scheme are Capacity Building programmes for different stakeholders on Social Mobilization, Institution Building, and Micro Finance (Government of Andhra Pradesh- Ministry of Rural Development 2005: 12). Institutional Building is another intended area of SERP in which the process of institutional building through Community Based Organizations developed and homogenous groups of SHGs have been formed into the Village Organizations and in turn the VOs are federated to form the Mandla Samakhyas.

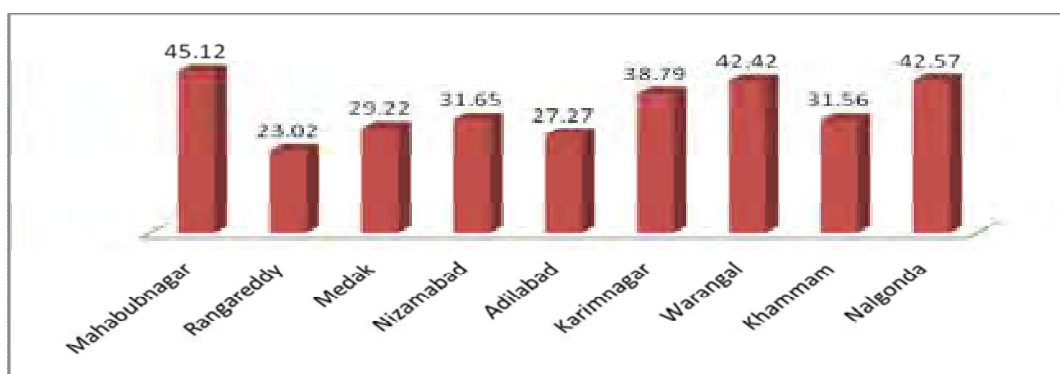


Table - 1 District-wise Member of SHGs - Telangana

S. No.	District Name	SCs (%)	STs (%)	Minorities (%)	Others (%)	Total (%)
1	Mahabubnagar	184734 (18.05)	46184 (10.41)	230917 (13.46)	10715 (14.51)	461835 (14.48)
2	Rangareddy	89013 (8.70)	59505 (13.42)	87088 (5.08)	5466 (7.40)	235607 (7.39)
3	Medak	134024 (13.09)	15537 (3.50)	149559 (8.72)	6940 (9.40)	299120 (9.38)
4	Nizamabad	73731 (7.20)	33039 (7.45)	209884 (12.24)	7346 (9.95)	324000 (10.16)
5	Adilabad	137505 (13.43)	45358 (10.23)	96258 (5.61)	6476 (8.77)	279121 (8.75)
6	Karimnagar	141754 (13.85)	42470 (9.58)	212806 (12.41)	9211 (12.48)	397030 (12.45)
7	Warangal	86372 (8.44)	63729 (14.37)	284117 (16.56)	10074 (13.64)	434218 (13.61)
8	Khammam	62729 (6.13)	86147 (19.43)	174164 (10.15)	7495 (10.15)	323040 (10.13)
9	Nalgonda	113686 (11.11)	51505 (11.61)	270555 (15.77)	10109 (13.69)	435746 (13.66)
Total		1023548 (100.00)	443474 (100.00)	1715348 (100.00)	73832 (100.00)	3189717 (100.00)

Source: Ministry of Rural Development-Government of Andhra Pradesh (2008).

Figure - 1 District-wise Member of SHGs - Telangana (in %)



Source: Ministry of Rural Development-Government of Andhra Pradesh (2008).



Table – 2 District-wise SHGs - Telangana

S. No.	District Name	Total Self Help Groups	% of the total SHGs
1.	Mahabubnagar	30789	12.1
2.	Rangareddy	19407	7.6
3.	Medak	24918	9.8
4.	Nizamabad	26269	10.3
5.	Adilabad	21580	8.5
6.	Karimnagar	33058	13.0
7.	Warangal	33960	13.3
8.	Khammam	31412	12.3
9.	Nalgonda	33669	13.2
Total		255062	100.0

Source: Ministry of Rural Development-Government of Andhra

Micro Finance Initiatives is made with an objective of providing financial services for the poor under the scheme of Micro Finance. The system of Micro Finance is the main activity of the Community based organizations (CBOs) (Government of Andhra Pradesh- Ministry of Rural Development 2005). Scheme of Subsidized Interest rate on Loans is to provide loans at subsidized interest rate to reduce the burden of heavy interest on loans of women in the state of Andhra Pradesh. The intervention of Community Investment Fund (CIF) is initiated to address the Poverty of the poorest households. There are different activities of income generation in the CIF Sub-projects such as rearing of milch animals (livestock), irrigation and horticulture, land purchase and leasing, groundnut pre-harvest intervention, bengal gram pre-harvest intervention, sheep rearing, ram lamb rearing, collective marketing, NTFP collection, food security and so on.

2. Empirical Issues of Food Security

The scheme of food security is initiated to support the families in the lean agricultural season as many of the rural

poor especially landless households have a problem of livelihoods and struggle to get a barely one square meal a day. Thus it addresses the problem of hunger in rural areas. Under this initiative, 21,77,641 families of 1,91,015 SHGs from 14,722 VOs were benefited (Society for Elimination of Rural Poverty 2008). Nevertheless, it has to yet reach the targeted goals as there are 8651023 members in 688253 SHGs still not covered under it.

Apart from food security, health and nutrition strategy was also formulated in a convergent mode with the line departments by looking at gaps in the existing public health and nutrition services that were provided by the line departments. It is being implemented in 63 mandals including 8 Giripragathi mandals (Tribal) covering 2000 Village organizations of two states. The intensive health and nutrition strategies focus on intensive health CRP strategy. 440 best practitioners from the pilot mandals have been identified as health CRPs. Since January 2007, the health CRPs strategy has been implemented in 300 Village Organizations and 300 Nutrition cum day care centers are established. The impact



of perinatal and neonatal outcomes among the members attended Nutrition cum day care centers shows 100 percent safe deliveries, 94 percent normal deliveries, No low birth weight baby was born. No maternal, infant & neonatal deaths happened in 1175 deliveries occurred among the members enrolled at 300 nutrition centers” (Government of Andhra Pradesh-Ministry of Rural Development, 2008).

The basic purpose of the study, as mentioned, is to understand its efficacy on rural poor women. For the purpose of

empirical study, field study was organized four villages - Pipri, Gadchanda, Rajura and Nagar of Lokeshwaram mandal in the Adilabad district of Telangana state. From each village, 30 poor persons are identified thus a total of 120 respondents have been interviewed on random sampling basis. Again, the respondents were selected from SC and ST Communities in equal ratios (i.e., 60 from each community, including for case studies). And, 20 respondents are identified for case study from the main selected list of the research study.

Table – 3 Opinion on Food Security Scheme of SERP

S. No.	Response	Pipri	Nagar	Gadchanda	Rajura	Total
1.	Utilised Comfortably	18 (60.00%)	16 (53.33%)	17 (56.00%)	16 (53.33%)	67 (55.83%)
2.	Utilised Normally	08 (26.66%)	11 (36.66%)	11 (36.66%)	10 (33.33%)	40 (33.33%)
3.	No Proper Utilisation	04 (13.34%)	03 (10.00%)	02 (06.66%)	04 (13.33%)	13 (10.83%)
4.	Total	30 (100%)	30 (100%)	30 (100%)	30 (100%)	120 (100%)

Source: Field Survey

In addition to the data collected through interviews, a good deal of information is collected from the discussions with those associated with project implementation at Mandal and district levels. Field observation and informal talks with the target groups have helped for enriching the study. Data has also been collected through secondary sources which include books, research papers and; national and international reports.

2.1 Rice Credit Line - Pro-Poor Strategy - Performance

The basic motive of this initiative is to minimise the ‘Food Gap’ in Poorest of the Poor families and the Poor and facilitate

for the emergence of ‘Total Food Security’ to the target poor at household level. It also intended to minimize the rate of exploitation in consumption expenditure made by the poor. Since the PDS is only providing limited grains, the scheme was aimed to provide access to good quality and accurate quantity of rice by the target poor through cheaper rates and correlate the nutritional improvement in the pregnant women and children with food security initiative. Provision of funds for this strategy is derived from the CIF @ 90 % of the required funds and 10% from beneficiary contribution. The process of procurement is on monthly basis by the VO from open



market and distributes it to SHG members through SHGs. Money generally recovered through 3 or 4 installments by the VO from SHGs in the same month with little profit margin. The members of SHG sit together, analyse the consumption pattern and arrive at the rate of losses in respect of purchase of each commodity and then find out of the requirement of each member. However, its limitation is that it operates in limited VOs with limited coverage of mandals.

Required information is collected from its members on first of every month and 2nd to 4th of every month VO level requirement is collected then 5th to 10th of every month, distribution of rice from the mill to the VO, VOs to SHGs, and SHGs to its members. At the operational level of SHGs and VOs, the distribution committee distributes to SHG leaders. The SHG leaders distribute to each member on the same day. At every stage of distribution, the acknowledgements are collected. The money of provisions is collected its first installment on 10th every month and it is also last date for distribution to the final members, 2nd installment on 17th and 3rd one on 24th of every month and final is on 30th or 31st of that month.

There are two kinds of models in which food supply is operated. The basic model is on rice centered as it included only rice and it was scheduled that recycling is for every month or for every six months and one month-procurement from open market or by procuring the paddy. Procurement is scheduled for six months from local rice mills and distribute to SHGs for every six months. Another model is that the 'Comprehensive model' in which the commodity basket includes five commodities - rice, red gram,

tamarind, edible oil and red chillies are comprised. The model of distribution varies from one month or three month model or six month. However, in Chenchu and other tribal areas the Food Security Basket comprises 25-30 commodities including all need based households' requirements.

2.2 Issues at Operational Level

Rice Credit Line (RCL) has been implemented in the state since the time of the implementation of the project, along with the scheme of Public Distribution System (PDS). The RCL is a food security scheme working under the Village Organization (VO) in all the project areas. An analysis of utilization of RCL scheme reveals that, of the total respondents 55.83 per cent have utilized comfortably the scheme of food security and 33.33 per cent of the respondents have availed normally as it was not supported their requirements completely and a smaller percentage of the respondents (i.e. 10.83 per cent) did not avail it properly due to various reasons. As the views reflects in the field, responded viewed that the scheme covered only very few people those who have proximity to the distributor and sometimes availability of money in the hand at least for first installment became problem. However, it can be observed from the above table that the RCL is giving food security for the poorest of the poor families. To an extent, thus, the scheme utilization is relatively better among the SC and ST poor families compared to other schemes of the state and central governments (See table 3).

The utilization pattern of respondents' village wise break up shows that, of the total, 36.66 per cent in Gadchanda and Nagar, 33.33 per cent in Rajura, 26.66



per cent in Pipri have responded that they did not avail properly as the scheme of Rice Credit Line for the security of poor families. However, 60 per cent in Pipri, 53.33 per cent in Nagar, 56.00 per cent in Gadchanda and 53.33 per cent in Rajura have benefited under the Rice Credit Line scheme comfortably. The data reveals that the scheme of food security has not benefited all the poor families in rural areas. It is also noted that the scheme has to benefit more poor families in the study area.

3. Discursion and Conclusion

The performance of such limited strategy has been subject matter of debate both for its limited performance in the initial stages of the scheme but also the relative sharp decline in beginning itself. Using a primary survey collected from a representative sample in limited villages, the data has shown that the limited performance is not entirely due to the lack of demand. While demand may have increased somewhat over years, the study still report significant demand for the initiation as it was completely closed down in study villages in specific and in all the villages in general. Thus, the lack of appropriate mechanism is only one factor among many that may have contributed to a close down its performance. However the study can attribute that the lack of government response and inadequate mechanisms for its sidelined activity form the implementation procedure. However, it has great potential to streamline as it covers both basic and nutrient aspects of food consumption among the rural poor women. However, this paper does contribute and complement a small set of literature which has looked at local-level dynamics limitedly, particularly the views

of people in channelizing its strategy as well as operation.

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Data Mining -Solution for the Business Environment

T. Sampath Kumar, Assistant Professor in Department of Computer Science, SR Engineering College, Warangal,

D. Srinivas , Assistant Professor in Department of Business management, SR Engineering College, Warangal

B.Bikku, Assistant Professor in Department of Computer Science SDLCE, Kakatiya University, Warangal.

Abstract: *Data mining is one of the most important functions of information communication technology for business. The main aim of Data mining is to process of collecting data and analyzing it for achieving a specific goal using the require threshold. The data from secondary resources are used to create by this article. The sources are it is evident that data mining as a modern method of analyzing data is more apt compared to the conventional method. The accuracy of data analysis is also very accurate compared to the conventional approach. In business organizations, it is clear that data mining is being used in the banking area and manufacturing area in: managing risks, doing marketing, mobile banking, offering customer relationship management (CRM) and fraud detection.*

Keywords: *Data mining, fraud detection, Business Environment, banking.*

I. Introduction

As stated earlier, the success of every business depends on adapting itself to the environment within which it functions. For example, when there is a change in the government policies, the business has to make the necessary changes to adapt itself to the new policies. Similarly a change in the technology may render the existing products obsolete, as we have seen that the introduction of computer has replaced the typewriters; the colour television has made the black and white television out of fashion. Again a change in the fashion or customers' taste may shift the demand in the market for a particular product, e.g., the demand for jeans reduced the sale of other traditional wear . All these aspects are external factors that are beyond the control of the business. So the business units must have to adapt themselves to these changes in order to survive and succeed in business. Hence, it is very necessary to have a clear

understanding of the concept of business environment and the nature of its various components[2].

The term 'business environment' connotes external forces, factors and institutions that are beyond the control of the business and they affect the functioning of a business enterprise. These include customers, competitors, suppliers, government, and the social, political, legal and technological factors etc. While some of these factors or forces may have direct influence over the business firm, others may operate indirectly[3]. Thus, business environment may be defined as the total surroundings, which have a direct or indirect bearing on the functioning of business. It may also be defined as the set of external factors, such as economic factors, social factors, political and legal factors, demographic factors, technical factors etc., which are uncontrollable in nature and affects the business decisions of a firm[1][4].



Your business database is an extremely valuable resource, but how well do you know your customers? Simply having a broad database often isn't enough and wide, untargeted marketing campaigns can leave you frustrated, with few returns. Business data analysis helps you get to know your customers, specifically target your marketing campaigns for greater returns, and optimise the potential of your data[5].

What is Data Analytics?

Data Analytics analyses your business data to look for trends and market penetration to help you better understand your customers for greater business segmentation, campaign accuracy and profit.

How can Data Analytics help you?

- Achieve greater accuracy with your mailings and campaigns
 - Send personalised communications specific to different groups
 - Identify new areas of opportunity by profiling your best customers
- Understand your data
- Analyse the content of your database to discover the behavioural characteristics of your customers.
 - Group your data geographically and see where the focus lies.
 - Identify profitable targets and drive up sales with a deeper understanding of your database for accurate business profiling and segmentation.

Find New prospects

- Get valuable insight into the personality and characteristics of a business with detailed customer profiling[6].

- Look for market trends and see where your most profitable opportunities are through sales territory analysis and market penetration reports.
- Commercial Mosaic combines unique data sources to provide a clearer view of potential prospects and new business opportunities.

Clear your Data

Understand the number of duplicate accounts and gone-aways in your database.

Keep your data fresh and accurate by checking and updating key information such as address, executive details and telephone numbers as well as ensuring that Telephone and Mailing Preferences are correct[7].

Increase the accuracy of your communications and reduce wastage by refreshing your data with the most recent information[7].

Organizations today capture greater quantities of data about customers than ever before. Automated applications make it possible to capture multiple layers of customer characteristics, while inexpensive storage makes it possible to save this data for long periods of time. For organizations, a major challenge – as well as a major opportunity – is how to effectively use all of this data to make beneficial business decisions. Solid data mining and forecasting abilities benefit organizations across a variety of fields and in many application areas. Whether forecasting future expenses, planning manufacturing production times, predicting sales trends or deriving an optimal trading strategy for securities, making data-driven decisions can improve revenue, reduce costs or mitigate



risks[8]. Different data mining techniques perform better than others depending on the information that organizations hope to capture from the data as well as the types and quantities of the data itself. To effectively address data mining and forecasting challenges, analysts need flexible, scalable and reliable analysis tools.

II Data Preprocessing

Data mining is the process of analyzing data and summarizing it to produce useful information. Data mining uses sophisticated data analysis tools to discover patterns and relationships in large datasets. These tools are much more than basic summaries or queries and use much more complicated algorithms. When data mining is used in business applications, it is also referred to as **business analytics** or **business intelligence**.



Consider an online retailer that sells a wide variety of products. In a typical day, it may sell thousands of different products to tens of thousands of different customers. How does the company leverage all this data to improve its business? One strategy is to discover which products are often bought together.

This would make it possible to create product bundles that are attractive to customers. Another method is to develop profiles for customers. A company could ask, based on past purchases, which products might the same customer also be interested in? This makes it possible to

make suggestions to the customer and increase sales.

III Data mining Applications in Business

Data mining applications for business Data mining is defined as a business process for exploring large amounts of data to discover meaningful patterns and rules. [4] Companies can apply data mining in order to improve their business and gain advantages over the competitors. The most important business areas that successfully apply data mining, presented in Fig. 1 below, are:

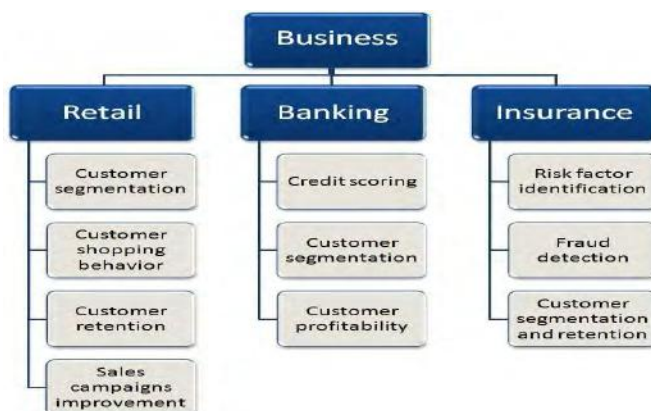


Fig.1 Data Mining Applications various Organizations

1. Retail Retail data mining can help identify customer buying behaviors, discover customer shopping patterns and trends, improve the quality of customer service, achieve better customer retention and satisfaction, enhance goods consumption ratios, design more effective goods transportation and distribution policies, and reduce the cost of business. [5] product portfolio, the pricing and the promotions offered;

Analyze sales campaigns: predict the effectiveness of a sales campaign based on the certain factors, like the discounts offered or the advertisements used. Retail industry offers a wide area of applications for data mining due to the large amounts of data available for companies.

2. Banking

There are various areas in which data mining can be used in financial sectors like customer segmentation and profitability, credit analysis, predicting payment default, marketing, fraudulent transactions, ranking investments, optimizing stock portfolios, cash management and forecasting operations, high risk loan applicants, most profitable Credit Card Customers and Cross Selling.

[6] The main examples of applications of the data mining techniques in the banking industry are the following:

Credit scoring: distinguish the factors, like customer payment history, that can have a higher or lower influence over loan payment;

Customer segmentation: establish customer groups and include each new customer in the right group;

Customer retention: identify customer shopping patterns and adjust the product portfolio, the pricing and the promotions offered;

Predict customer profitability: identify patterns based on various factors, like products used by a customer, in order to predict the profitability of the customer. The information systems for the banking industry contain large amounts of operational and historical data, being a fitted application area for data mining[9].

3. Insurance. Data mining can help insurance firms in business practices such as: acquiring new customers, retaining existing customers, performing sophisticated classification or correlation



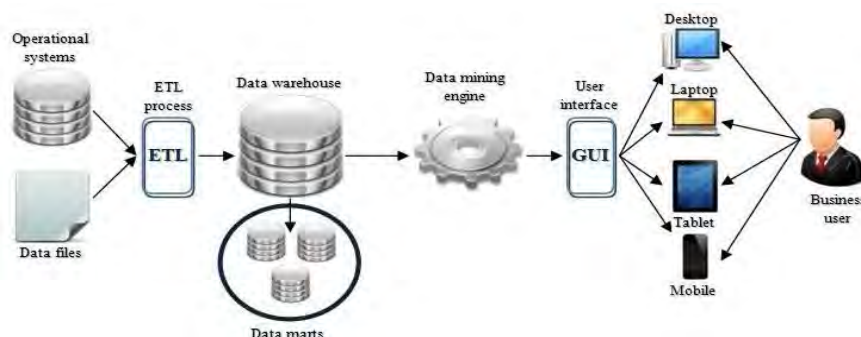
between policy designing and policy selection. [7] In insurance the data mining techniques have the following applications:

Risk factor identification: analyze the factors, like customer claims history or behavior patterns, that can have a stronger or weaker influence over the insured's level of risk;

Fraud detection: establish patterns of fraud and analyze the factors that

indicate a high probability of fraud for a claim;

Customer segmentation and retention: establish customer groups and include each new customer to the appropriate group and identify discounts and packages that would increase customer loyalty. Data mining techniques have many applications in the insurance business and can improve it by analyzing the large amounts of data available for companies[1][8].



The data is extracted from the data sources, both operational systems and data files, and loaded through the ETL (Extract, Transform and Load) process to the data warehouse. The data warehouse can contain raw data – the data in a detailed format, as it has been extracted, summary data – data that has been aggregated and transformed – and metadata, data that provides information about the raw and summary data belonging to the data warehouse. The data belonging to the data warehouse can be organized in data marts[9].

The solution provides a data mining engine that may be used for obtaining advanced analysis. The solution has a graphical user interface that provides access to the main features of the solution, as presented in the article: select and prepare the data, choose data

mining technique, configure the settings and execute the data mining process, view the results obtained[5].

The business user may access the GUI of the solution from various devices, like the desktop, laptop, tablet or mobile. Using the functionalities described above the solution allows accessing and analyzing business related information in order to obtain valuable knowledge concerning the business.

IV Conclusion

Our current society needs data mining for improving many domains of human life. Business areas like retail, banking and insurance can use data mining methods to improve customer experiences, make optimal decisions, strengthen their market position and achieve competitive advantage. There are



various commercially available data mining tools to provide support for fulfilling these requirements. The architecture proposed for the data mining solution for the business environment would improve the efficiency of a company, by providing valuable decision-making knowledge to minimize operating costs and gain competitive advantage.

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Human development and health care system in tribal areas of telangana state – a study

Dr. T.V.Sujatha Kumari, Head, Dept. of Public Administration & HRM,
Kakatiya University, Warangal

K. Jagan Mohan, Research Scholar, Dept. of Public Administration & HRM,
Kakatiya University, Warangal

Abstract: *Since independence, India has been moving progressively toward developing an autonomous system of health care suited to her own needs, despite the best efforts put in by the Government at both center and state, 80 per cent of the people living in tribal areas have little or no access to modern medical and health care. Moreover, the increasing population, most of the vacancies of female worker posts at Sub-Centre's has resulted in tremendous work load for the ANM, which has resulted in effected outreach programmes, especially for maternal and child care. Hence, there is a need for periodical evaluation of the administrative performance, so that new guidelines and suggestions could be offered for improving their efficiency from time to time.*

Key words: *outreach programmes, administrative performance, economic development*

Introduction:

Health is the most basic and primary need of an individual. It is one, of the major factors that which contributes not only for one's development, but also plays a decisive role to attain greater rights on all fronts, and keeps the wheels of the nation on the path of progress and prosperity. In assessing a country's resources for economic development, the health of the people is reckoned as an important factor. A healthy individual is an asset to the community, while a sick may not be so. Thus, promotion of health is basic to national progress. On 16 June 2006 the World Health Organization (WHO) presented the report

preventing disease through healthy environment. No one in the world is without the environmental health issues and wealth problems. Development had been first approached as the future for more cure and hope.

According to a preamble of the constitution of the World Health Organization health is defined as "a state of complete physical, mental and social wellbeing and not merely an absence of disease or infirmity". In developing countries like India find that even the accomplishment of the minimal condition of health would be somewhat unrealistic and difficult.

In India the health care



administration has operating by the private and public sector. Obviously the majority peoples including with tribal's are depending on the public health care system. Since inception of Independence to till today the central and state governments are implementing various policies and programmes for public and also to the tribal people also. The majority tribal's are approving for their health problems to nearest primary health centre's regarding to this the PHCs are playing an important role in health care of tribal's.

Human development is a concept within the scope of the study of the human condition, specifically international development, relating to international and economic development. This concept of a broader human development was first laid out by Amartya Sen, a 1998 Nobel laureate, and expanded upon by Martha Nussbaum, Sabina Alkire, Ingrid Robeyns, and others¹. Human development encompasses more than just the rise or fall of national incomes.

Development is thus about expanding the choices people have, to lead lives that they value, and improving the human condition so that people have the chance to lead full lives². Thus, human development is about much more than economic growth, which is only a means of enlarging people's choices.

Thus Human Development is about much more than economic growth, which is only a means of

enlarging people's choices. Fundamental to enlarging these choices is building human capabilities the range of things that people-can do or be in life. Capabilities are "the substantive freedoms [a person] enjoys to lead the kind of life [they have] reason to value³. Human development disperses the concentration of the distribution of goods and services that underprivileged people need and center its ideas on human decisions⁴. By investing in people, we enable growth and empower people to pursue many different life paths, thus developing human capabilities⁵. The most basic capabilities for human development are: to lead long and healthy lives, to be knowledgeable (e.g., to be educated¹), to have access to the resources and social services needed for a decent standard of living, and to be able to participate in the life of the community. Without these, many choices are simply not available, and many opportunities in life remain inaccessible.

There are six basic pillars of human development: equity, sustainability, productivity, empowerment, cooperation and security.

- Equity is the idea of fairness for every person, between men and women; we each have the right to an education and health care.
- Sustainability is the view that we all have the right to earn a living that can sustain our lives and have



access to a more even distribution of goods.

- Productivity states .the full participation of -people in the process of income generation. This also means that the government needs more efficient social programs for its people.
- Empowerment is the freedom of the people to influence development and decisions that affect their lives.
- Cooperation stipulates participation and belonging to communities and groups as a means of mutual enrichment and a source of social meaning.
- Security offers people development opportunities freely and safely with confidence that they will not disappear suddenly in the future.

This way of looking at development, often forgotten in the immediate concern with accumulating commodities and financial wealth, is not new. Philosophers, economists and political leaders have long emphasized human well being as the purpose, or the end, of development. As Aristotle said in ancient Greece, "Wealth is evidently not the good we are seeking, for it is merely useful for the sake of something else.

Human Rights and Human Development

In seeking that something

else, human development shares a common vision with human rights. The goal is human freedom. Therefore, human development is interconnected with human rights and human freedom because in well-managed person's life expectancy and literacy as measured by the Human Development Index could be quite high⁶. And in pursuing capabilities and realizing rights, this freedom is vital. People must be free to exercise their choices and to participate in decision-making that affects their lives. Human development and human rights are mutually reinforcing, helping to secure the well-being and dignity of all people, building self-respect and the respect of others⁷. In the days of fast globalization, human rights issues surface in relation to multilateral corporations and poverty issues. The idea of human development stipulates the need for education, better conditions for work and more choices for individuals. The concept is simultaneously promoted first by well governance, implementation of human rights policy and a formation of participation of community in decision making processes, second by the promotion of civil and political rights and economic and social rights, which are components of the level of development.

Health and human development

The axis of Development is that it may harm or benefit human health, and eventually human development, as it proceeds. In



concern of health, we divided it into disease and poverty issues. On 16 June 2006 the World Health Organization (WHO) presented the report preventing disease through healthy environment.⁸ No one in the world is without the environmental health issues and wealth problems. Development had been first approached as the future for more cure and hope. The Ineffectiveness of many public health policies in terms of health' inequality issues and social problems should be held by global community⁹. Therefore, the ultimate goal is to achieve environmental sustainability. Some critics say development is undermined by health concerns as it both directly and indirectly influences growth to be lower. Achieving adequate health standards is important for the success of development and the abolition of poverty¹⁰

In September 2000, the United Nations came up with the eight Millennium Development Goals. The eight millennium development goals are to:

- eradicate extreme poverty and hunger,
- achieve universal primary education,
- promote gender equality and empower women,
- reduce child mortality,
- improve maternal health,
- Combat HIV/AIDS and other diseases,

- ensure environmental sustainability,
- Develop a global partnership for development.

The United Nations made a commitment to accomplish these goals by 2015 and thus make an attempt to promote human development.

Rural Health Care System in India:

Since independence, India has been moving progressively toward developing an autonomous system of health care suited to her own needs, despite the best efforts put in by the Government at both center and state, 80 per cent of the people living in tribal areas have little or no access to modern medical and health care. Moreover, the increasing population, most of the vacancies of female worker posts at Sub-Centre's has resulted in tremendous work load for the ANM, which has resulted in effected outreach programmes, especially for maternal and child care. Hence, there is a need for periodical evaluation of the administrative performance, so that new guidelines and suggestions could be offered for improving their efficiency from time to time. Health services mostly depends upon the health education, nutritional food/child care, sanitation and drinking water facilities at the existing place.

In this background, the present study to attempts to the Primary Health Care system, the



tribal health care infrastructure and client perceptions of the functioning of the system is proposed and it is quite pertinent to make a study of this nature as it helps in understanding the lacunae, if any, in the functioning of the health care delivery system and perceptions of the people will be of great value as they can be considered for extending better services in tune with their expectations.

The present study is intended to enhance the existing knowledge with regard to the functioning of the primary health care system with special reference to the tribal health infrastructure in Andhra Pradesh in general and in Warangal District in particular. In Warangal District 605 sub centers, 69 PHCs, 14 CHCs, 2 sub divisional hospitals and 1 district hospital are functioning. Among these nearly 75% sub centers, CHCs, are providing their services to tribal's.

Public Policy for Health Care of Tribal's

Centralized top-down planning an inability of the tribal's to articulate their need for health care services, are the two reasons for an ambivalent public policy- ranging as it did, from establishing PHC s and sub-centre's; conducting health camps on a sporadic basis (with no follow up mechanisms); providing additional funds for purchase of drugs, fuel for vehicles or constructing buildings for strengthening of infrastructure; to

reducing the minimum qualification of ANMs for providing employment opportunities to tribal girls. In 1992, in response to the deterioration of the health conditions among tribal's, the government came up with a one line tribal health plan consisting of recruiting 250 medical doctors to fill up the existing vacancies. Even this got implemented only four years later in 1996.

For generating awareness so as to improve the utilization levels of the services being provided, the IEC strategy consists of conducting two jatras per year in every PHC "where tribal can be exposed to a lot of information". Accordingly, for strengthening of 324 SCs and 37 PHCs an amount of Rs 571.81 lakh (40.8 percent), additional budget for drugs Rs 56 lakh (4 percent), health education and monitoring Rs 60 lakh (4.27 percent), training Rs 205.5 lakh (14.32 percent) community health fund (for 5 years) Rs 435.5 lakh (31 percent) and incidentals Rs 86.5 lakh (6.17 percent) has been provided for. This is over and above an estimated amount of about Rs 3 crore being spent by the department of health every year.

Basic Health Care Services in Tribal Areas

The Constitution mandates the state to provide basic health care to all its citizens. In keeping with the input oriented development model, essentially a supply side response to the problem, and the theory of the "trickle down" and "cascade" effect,



provisioning of health care services was perceived to be a function of establishing health care institutions as per a population norm. The need for a "differential" approach for tribal areas was restricted to the setting of differential norms for establishing facilities and not in content or approach.

The tribal sub-plan areas is spread over nine districts and consists of about 33 tribes and 22 lakh of the total 42 lakh ST population in the state. Available evidence suggests that poverty is the prime cause for ill health, persistent morbidity and early death. However, lack of access to right foods: iron, protein and micro-nutrients such as iodine and vitamins, is the principal cause for the very high incidence of nutritional deficiency diseases: anemia, diarrhea, night blindness, goiter etc. These factors combined with lack of access to basic health care services is the main reason for the unexceptionally adverse differentials with the more developed parts of the state: maternal mortality is eight per 1000, (going up to 25 among some tribal groups) as against four per 1000 for the state; infant mortality rate is 120-150 per 1000 compared to 72 per 1000, and while it is nine per 1000 crude death rate, with 30 percent under-five mortality for the state, among some of the major tribal groups such as Savaras, Gadabas and Jatapus, the death rate is as high as 15-20 per 1000 with over 50 percent of deaths of children under five. Longevity of life is lower; there is evidence of a

faster decline in the sex ratio during the decade 1981-91 and an unacceptably high level of about 75 percent stunting/wastage among children. Under TB and malaria, the tribals suffer disproportionately to their population – the rate of incidence of TB among tribals is estimated to be double and under malaria, case incidence is estimated to be over 18 per 1,000, mostly of the P Falciparum variety, accounting for 75 percent of the state's total death account of malaria.

In reality, however, the positive aspects of this impressive spread of infrastructure have got negated by the highly dispersed nature of the populations. The PHCs and sub-centre's have been so located that the distances to be covered (in the seared as this means by foot) average about 272 kms and 37 kms with the highest going up to 465 and 50 kms respectively. Similarly, the average number of villages/habitations that have to be covered by a PHC and a sub-centre are about 73 and 10, with a high of 1,461 and 379 respectively. Thus, though man power availability purely in terms of ratios do not seem to be adverse, the sitting of the facilities, and poor communications, has resulted in making distance and physical access a major barrier for the utilization of health care services.

Likewise, as per a detailed survey of the facilities established in the tribal areas, undertaken by the department of family welfare during



1994-95, none of the 29 MMUs are functioning, 66 percent of the PHCs require repairs to make them usable, 30 percent have no electricity (affecting vaccine potency), 62 percent have no labor rooms or water supply (making institutional deliveries impossible), and 19 percent are located in thatched huts, one-roomed buildings, sheds, etc, forcing the large number of the 16 staff members to be at home. While 80 percent PHCs have no BP apparatus, virtually none have any weighing machines or blood testing equipment, making ante-natal checkups only notional. 53 percent PHCs have no operation theatre and of the remaining, in 22 percent the theatres have no equipments and therefore are unutilised.¹²

In the case of sub-centre's, which are a 100 percent centrally funded programme, 87 percent are in rented accommodation, which in tribal areas would only mean a portion of a thatched hut. Even in the remaining 13 percent sub-centre's, 50 percent require major repairs and are unoccupied. While 8 percent of the remaining 50 percent have some facilities such as examination table, etc, only 1 percent have water facility and 6 percent electricity. Based on these findings one can quite safely assume that by and large the sub-centre's are non-functioning and only a statistic- the odd ones being those which are located on the roadside villages/growth centre's, etc.

As for man power availability

- the vacancies among doctors is an average 26 percent with the highest of 60 percent in Adilabad; 20 percent among male health workers and 26 percent among female health workers. Given the distances, vacancies mean virtual non-coverage of the populations with health care services. An important statistic is that against 824 male health workers that ought to be available, the sanctioned posts itself are 690. As male health workers are the key to malaria control programmes, their non-availability in 40 percent of the sub-centres, (on account of vacancies and non-sanction of posts), has resulted in the virtual non-implementation of this most important programme in most of the tribal areas.

Health Care System in Telangana:

For the delivery of primary health care services in India, a three-tier system has been adopted, under this system, the health care needs of the people are catered through Sub centres, Primary Health Centres and Community Health Centres, which are the First Referral Units. As on March, 2011, there are 148124 Sub Centers, 23887 Primary Health Centres (PHCs) and 4809 Community Health Centres (CHCs) in hilly/tribal/difficult areas there are nearly 3000 sub centres, 20,000 primary Health Centres and Community Health Centres, are functioning in the country. In Telangana there are nearly 4863 sub



centres, 675 Primacy Health Centres, 150 Community Health Centres, 58 sub divisional hospitals and 17 district hospitals are functioning.

List of Health Facilities

District	Sub-Centres	PH Cs	CHN Cs	CH Cs	P.P . Units	UFW Cs	UH Cs	Area Hospitals	District Hospitals
Mahbubnagar	680	84	19	14	6	1	11	4	1
Rangareddy	399	52	11	9	2	2	5	4	1
Hyderabad	53	85	14	10	4	24	1	3	1
Medak	489	67	10	8	3	4	4	3	1
Nizamabad	412	40	14	14	2	5	10	3	1
Adilabad	470	72	17	13	3	4	12	6	0
Karimnagar	580	71	20	16	3	3	16	3	1
Warangal	605	75	16	14	4	5	12	4	0
Khammam	549	57	14	11	2	4	8	5	1
Nalgonda	626	72	15	5	4	3	8	7	1
Total	4863	675	150	114	33	55	87	42	8

(Source: RHS Bulletin, March 2012, M/O Health & F.W., GOI)

According to preamble of the constitution of the World Health Organization, health is defined as a state of complete physical, marital and social wellbeing and not merely an absence of disease or infirmity.

Such as condition cannot be provided for the entire community and cannot be fulfilled as a practical goal even by any richest country because there is no guarantee that, even by the investment of large proportion of national resources, a country can maintain happy and healthy people in all the periods.

Therefore, most of the advanced countries have failed to establish an ideal condition of health for all people. Developing countries like India find that even the accomplishment of the minimal condition of health would be somewhat unrealistic and difficult.

Since independence, India has been moving progressively toward developing an autonomous system of health care suited to her own needs, despite the best efforts put in by the Government at both center and state, 80 per cent of the people living in



tribal areas have little or no access to modern medical and health care.

Moreover, the increasing population, most of the vacancies of female worker posts at Sub-Centres has resulted in tremendous work load for the ANM, which has resulted in effected outreach programmes, especially for maternal and child care. This suggested the need for having area specific and group-specific interventions in the on-going programmes. Hence, there is a need for periodical evaluation of the administrative performance, so that new guidelines and suggestions could be offered for improving their efficiency from time to time.

Health services mostly depends upon the health education, nutritional food/child care, sanitation and drinking water facilities at the existing place. Hence-there is needed to study these issues to assess the health care services in tribal areas.

Problems of health staff & the community

The most common and important problems reported by the community are: (1) frequent or non-availability of doctor (2) Non-availability and absenteeism on part of the health staff (3) Health staff does not maintain timings (4) Staff does not treat properly (5) Poor quality of medicines / insufficient distribution (6) Transport Problems (7) lack of facilities for Clinical Tests (8) Inadequate infrastructure facilities at the PHC (9) Inconvenient location

of the PHC (10) Buildings and Surroundings are not proper (11) Non availability of Vaccines, and (12) No Explanation given on Treatment.

These are the common problems reported by the community in utilizing the services of the PHC. A quick look at these aspects indicates that these are all related to the individuals and their attitudes but not related to the system or functioning. Mainly resulting from lack of proper supervision or monitoring and irresponsible attitude of the health staff and lack of commitment and sincerity towards job on their part. However, all these aspects need to be considered and the situation should be rectified within the limitations suitable to the specific PHC areas.

The Problems reported by the health staff in providing the services are: (1) Limited resources, insufficient staff (2) No proper control on staff (3) No Cooperation from the People (4) P.P. Target Pressure (5) Lack of facilities to stay at the PHC headquarters (6) Lack of Assistance, Security for attending cases at night (7) Lack of Transport facility (8) Irregular supply of medicines, vaccines etc. (9) No or delay in sanctioning funds for improving facilities (10) Administrative and other allied works.

The above problems expressed by the staff are mostly management related ones. Hence there is every need to adopt an effective management system suitable to the



requirements in a particular area. As it involves lot of expenditure, the planners and policy makers should consider such problems at the base level-before implementing any program or scheme.

Suggestions for improving the situation

Keeping in mind the client perceptions and felt needs of the community, the following suggestions were made to improve situation in the study area. Some of them need to be considered for overall general improvement of the situation in the state:

- Health is considered as fundamental to human right. Good health is both the means and the end of development. Yet, the all at a goal of 'health for all' is a distant dream for a large percentage of women in India.
- The gap in infrastructure creation needs to reduce by taking necessary steps in creating the infrastructure facilities as per the set norms.
- The existing infrastructure i.e. buildings that need repairs must be repaired Action in the direction of filling up all the vacant posts must be urgently initiated. Sanctioning of shortfall posts can be taken up later.
- India has created a large network of health care facilities during the last more than five decades, but tribals are yet to receive significant benefits.
- In order to bring about an overall change in the health condition of tribal's the NGO's and village panchayats can be involved.
- While constructing 'the buildings, care must be taken in securing a place in the middle of the village or not too far from the village assuring access at odd timings in case of emergency
- As far as possible, the PHCs should be provided with a vehicle and / or ambulance.
- Facilities such as clean drinking water, sufficient furniture for patients who wait for consultation must be taken care.
- Good sanitation and hygienic surroundings must be ensured. Care must be taken to see that the toilets etc. are cleaned regularly.
- The public private partnership model case also is adopted to bring about improvement in the health condition of tribal's in the country.
- Despite the difficulty in recruitment of doctors, it is essential to post at least two doctors at PHC. Involving AYUSH doctors is a good initiative in this direction.
- Finally, the health staff including the doctors should develop motivation towards serving the



underprivileged community and provide the services with full commitment in fulfilling the task assigned to them.

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Changing Dimensions of Environmental Ethics of PSEs through CSR Practices – A Case Study of SCCL

Dr. Suresh Chandra CH, Post-Doctoral Research Fellow

University College of Commerce & Business Management, Kakatiya University,
Warangal,

&

Ms. Kothakonda Rekha, Part time Faculty

University Post Graduate College, Bhupalpally, Jayashankar Bhupalpally District

Abstract: *The emerging dimensions of reforms have not only helped the organizations to develop socially responsible practices but also helped the public sector enterprises to contribute for the ethical approach towards environmental sustainability practices. Human community in the post reforms era has realized the importance of give and take policy as the entire human activities are part of environment. The Environment Act, 1986 and various policies framed by the government at central, state and district level shows the need for preventing environmental pollution. Since this area became major worried concern of the world in the globalized era, the government has put major step by creating the amendments, guidelines and restrictions through establishing the authorities under various sections of Environment Act and subsequently with special provisions under Corporate Social Responsibility in Companies Act, 2013 has given more emphasis for the PSEs to initiate the Environment Management which is one of the thrust areas of Corporate Social Responsibility. In light of this, the present paper focuses on the environmental ethical policy being adopted by the Singareni Collieries Company Limited (SCCL) as part of CSR and further focuses on the implementation and prospects of Environment Management. The paper examines the efforts of the company in ethical implementation and achievement of its motto of 'we give more than what we take'.*

Keywords: CSR, ethics, Pollution, PSEs, Recycle

1) Introduction

Public Sector Enterprises (PSEs) in India have been playing strategic role in the economic development both in pre-independence and post-independence era. The growth of the public sector has led to the expansion of gainful employment opportunities. In addition to creating employment opportunities, public sector investments also have a multiplier effect on the economy. PSEs are the pace setters in the field of labor welfare and social security. PSEs in India were set up with the objective of achieving inclusive

growth aimed at ensuring equity and justice to the overall community/society. Consequently, PSEs have been pioneers in implementing corporate social responsibility (CSR) initiatives towards community growth and development while achieving their commercial mandate. Over the years, most of the PSEs have consciously and extensively promoted corporate social activities including providing employment to the weaker sections, facilities to the employees and their families and contributing to the causes and activities dealing with natural disaster initiatives.



One of the core areas of Corporate Social responsibility which is framed by the new amendments of Companies Bill, 2013 laid high emphasis on environment management. The ground work for the government to focus on environment protection has been initiated since the initial period of 12th five year plan. The committees formed by different ministries including Agriculture, Panchayati Raj, Tribal Affairs, External Affairs, Home Ministry, Biotechnology Department of Science and technology and Rural Development Ministry have integrated their efforts in developing plans for the public sector enterprises to focus on the environment. The Public sector enterprises have realized the cost of depleting natural resources and deterioration in environment and together with the guidelines of government have been formulating the healthy environment for sustained development by initiating the various measures to safeguard the environment.

The environment and ecological balance dimensions have been initiated as one of the main objectives of PSEs. Most of the PSEs have taken a lead role towards achieving environment excellence through initiating the dedicated environment department/cell focusing on environment initiatives, prevention of use of generation of hazardous material in air, surface and water, usage of cycled water, ensuring the treatment of hazardous material and preventing the wasteful use and promotion of conservation of resources including scarce and non-renewable resources.

2) Corporate social responsibility in India

Social Responsibility of business refers to what a business does over and above the statutory requirement for the benefit of the society. Ashraf Ali et al. opined "responsibility" emphasizes on the business to have some moral obligations towards the society. Corporate Social Responsibility, known as Sustainable Responsible Business, or Corporate Social Performance, is a form of corporate self-regulation integrated into a business model.

Corporate Social Responsibility refers to the strategies that Corporations or firms employ to conduct their business in a way that is ethical, society friendly and beneficial to community in terms of development. The European Council defines Corporate Social Responsibility as "the responsibility of enterprises for their impacts on society". To completely meet the social responsibility, enterprises should have a process to integrate social, environmental, ethical concerns into their business operations and work out strategy in close collaboration with their stakeholders.

The WBCSD defines corporate social responsibility as "the continuing commitment by business to contribute to economic development while improving the quality of life of the workforce and their families as well as of the community and society at large". UNIDO views corporate social responsibility as a process which integrates social and environmental concerns of business operations. Corporate social responsibility is generally understood as a way through which a company achieves balance in economic, environmental and social imperatives, while at the same time addressing the expectations of shareholders and stakeholders.



Corporate social responsibility has been extracted from several theories of management. Three theories especially contributed the base for CSR are Utilitarian theory which consider corporation as a part of the economic system aimed at profit maximization, managerial theory focus on corporate social performance, accountability and social responsibility and relational theory which states that, relations between the firm and the environment are at the center of the analysis. The aim of social responsibility is to create higher standards of living, while preserving the profitability of the corporation

CSR in India has traditionally been seen as a philanthropic activity. But, CSR activities by the companies have been made mandatory through the introduction of amendments in Companies Act, 2013. As per the Gazette notification of Ministry of Corporate Affairs, published on 27th February, 2014, every company having net worth of rupees five hundred crore or more, or turnover of rupees one thousand crore or more or a net profit of rupees five crore or more during any financial year shall constitute a Corporate Social Responsibility Committee consisting of three or more directors, out of which at least one director shall be an independent director.

Under sub-section (3) of section 134, the company shall disclose the composition of the Corporate Social Responsibility Committee and the committee shall formulate and recommend Corporate Social Responsibility Policy to the board which shall indicate the activities to be undertaken by the Company as specified in Schedule VII and recommend the amount of expenditure to be incurred on

the activities and monitor the CSR policy of the company from time to time. As per the clause 135 of Companies Act, provided that the company shall give preference to the local area and areas around it where it operates, for spending the amount earmarked for CSR activities. Further, if the company fails to spend much amount, the Board shall, in its report made under clause (o) of sub-section (3) of section 134, need to specify the reasons for not spending the amount.

Every company including its holding or subsidiary, and a foreign company defined under clause (42) of section 2, having its branch office or project office in India which fulfills the criteria specified in sub-section (l) of section 135 of Companies Act, 2013 shall come under the purview of CSR initiatives and need to specify disclosure of CSR activities in its official website.

The Act encourages companies to spend at least 2% of their average net profit in the previous three years on CSR activities. The ministry's draft rules, that have been put up for public comment, define net profit as the profit before tax as per the books of accounts, excluding profits arising from branches outside India. The act lists out a set of activities eligible under CSR. Companies may implement these activities taking into account the local conditions after seeking board approval. The indicative activities which can be undertaken by a company under CSR have been specified under Schedule VII of the Act.

3) Research Problem

Environment is the life bone of the society. As human beings have been getting major utilities from environment, human community have a major responsibility to safe guard and the



future generation get the same type of privileges that present generation is getting. The importance of Environment policy and its management is considered as ethical policy of the Public Sector Enterprises. The favourable planning of Central and State Governments, the initiation through acts have encouraged the PSEs to concentrate on the Environment Management. In view of the importance that PSEs need to undertake, the present paper focuses on the Singareni Collieries Company Limited, which is one of the PSEs having the State and Central government Contribution with the ratio of 51: 49. The paper examines the practices adopted by the SCCL as part of Corporate Social Responsibility for the protection of Environment in the mining areas.

4) Objectives and methodology

The study focuses on the profile of SCCL and the CSR initiatives of the company. Among the 8 select thrust areas that the company has been focusing under CSR, the present paper focuses on the CSR Policy and activities of SCCL with special reference to Environment Management, Environmental ethical policy framework, implementation, performance towards Environmental protection, innovative practices and suggestions for future prospects are presented. The study primarily concentrates on the Secondary data. The required data is collected from the annual reports, monthly reports and periodical reports of SCCL, and further, the statistics have been collected from the company's websites. Further, News papers, magazines and journals are also used for the collection of required data.

5) Results and Discussion

The detailed results from the survey are presented below.

a) CSR in Singareni Collieries Company Limited

The Singareni Collieries Company Limited (SCCL) has been incorporated on 23rd December, 1920 as Coal Mining and Consultancy Services company and recognized as Government Company in 1956 when State Government (Telangana State) acquired 51 percent of share and the remaining by Government of India.

The company has its headquarters at Kothagudem, Khammam District of Telangana State is spread in four districts i.e., Khammam, Warangal, Karimnagar and Adilabad. The paid up capital of the company is Rs.1733.20 crore and the company's manpower as on April,2015 is 58528. During the current year - April, 2015 the company has produced 52.54 million tonnes of coal. Company has recorded a net profit of Rs.418 crore for the period 2013-14. The company has a history of more than one hundred and ten years since its inception.

SCCL has brought economic and social benefits through its CSR initiatives well before the introduction of mandatory provisions under the Companies Act, 2013. According to the CSR policy of SCCL, the company recognized the pursuit of sustainable development as an integral part of its business, creating value for its stakeholders and building a responsible future through ethical business practices and governance. The CSR activities of SCCL are in line with Schedule VII of Companies Act, 2013 which covers the areas of environment, community development and empowerment of local people. In order to achieve its mission on CSR, SCCL defined



a policy of CSR where in 80 percent budget shall be spent on CSR activities in the four districts of Telangana State where coal fields are located viz., Khammam, Warangal, Karimnagar and Adilabad and the remaining 20 percent may be spent on CSR activities outside the coal mining areas of Telangana State.

The major thrust areas under CSR are identified with a view to have long term benefits to the society which include basic services (drinking water supply, sanitation etc.) health, education, livelihood and local development, and interventions for marginalized communities and other related activities.

In order to achieve the specified thrust areas, SCCL initiated 8 core areas for developing trust, co-operation and contribution to local communities in four Districts of Telangana State such as Empowerment of people, community Development, Environment Management, Rehabilitation & Resettlement, Singareni Employees Wives Association, Helping Hand, Ancillary Units and Beyond Mandate. Among these 8 thrust areas, the present paper focuses on the Environment Management, policy, implementation of Singareni Collieries Company Limited as part of Corporate Social Responsibility activities.

b) Environmental Ethical Policy of SCCL

SCCL's prime objective is to ensure that coal mines are operated in a manner that protects citizen and the environment during mining and ensure that the land is restored to beneficial use following mining and to mitigate the effects of mining by aggressively pursuing reclamation of mines. SCCL's initiatives in protection of environment start from the exploration stage itself where

preferences are given for mining coal in non-forest areas there by reducing pressure on natural eco-systems.

In view of the type of work that the company is engaged in, SCCL has been implementing environmental policy since its inception. By focusing its theme 'We give more than what we take', the company has been developed itself as the role model for the protection of environment for sustainable development. The practices adopted by the company are much in line with the international practices while focusing the operations through prevention, pollution reduction methods, well planned disposal and waste management in the company. Further, the company has been promoting to all its stakeholders about the concern for environmental performance through ethical responsibility. Through its environmental policy, the company has initiated the environmental planning and decision making as one the core areas of its business. By facilitating the environmental and forestry clearance, claiming the statutory clearances issued by the regulatory agencies, the company has been adopting the pollution reduction practices through thorough monitoring and measurement of environmental parameters. The identification of significant impact and preparation of environment management system through reclaiming of mining areas, proper waste management, and utilization of energy resources efficiently and developing the surrounding villages of 4 districts of mining of the company under Corporate Social Responsibility is the mission set by the company.



c) Environmental Policy Implementation in SCCL

In Order to fulfill the objectives set as part of its business and also as one of the initiatives of Corporate Social Responsibility, the company has issued the guidelines framed in different aspects of Environment management in the 4 districts of Telangana State. The overall implementation of Environmental policy is been categorized into 8 stages. These include

- a) Planning of New/Expansion Projects
- b) Air Pollution Control
- c) Water Pollution Control
- d) Noise Pollution Control
- e) Energy/Water Conservation Measures
- f) Land Management
- g) Environmental Monitoring
- h) Environmental Awareness

In the first activity which concentrated on Planning of New/Expansion Projects, the company has taken the measures to address all the environmental issues while formulating a project proposal. The assessment of land will be measured by taken into consideration of forest, agriculture, habitations, water bodies.

With reference to Air Pollution Control, applying of Wet drilling mechanism, doing blasting activities under perfect weather conditions, use of delay detonators, maintenance of Diesel operated HEMMs, facilitating service roads, plantation around Over Burden Dumps, feasible linking of Coal Handling and Coal Transportation. For Handling

Water Pollution Control, creation of Garland drains around quarry, treatment of Mine Water in filter beds for domestic consumption, providing of community and Service building. To overcome the problems of Hazardous and Bio-medical wastes, the company follows HWM Rules and MoEF's guidelines. As the activity of mining involves huge Noise pollution, to control this, the company has engaged the controlled blasting methods with proper spacing, providing of sound proof cabins for the workers deployed on machines producing higher levels of noise, mechanical ventilator, creation of Belt drive etc. For efficiently utilization of Energy Water conservation measures, company has been utilizing the energy efficient appliances, periodical maintenance of vehicles, construction of Summer Storage tanks.

For the management of Land, the top soil is staked at earned place and used only in reclamation of OB dumps. Further, the company has extensive plantation which is adopted in colonies, vacant lands, degraded forest lands and surface area of UG mines. With reference to Environmental Monitoring, the company has been carrying HEMM exhaust emissions as per the stipulated norms and further, the Satellite Surveillance of all opencast mines are carried out once in three years for change detection analysis in land usage.

Further, as part of being in the society, the company has been introduced the Environmental awareness programmes to conduct in all mining areas to bring awareness among the employees and employee families, surrounding villages about the measures taken by the company for the safeguard the environment.



d) Investment pattern of SCCL towards Environmental Protection

Ever since its inception, the SCCL has been thoroughly handled environment management as one of the

core areas of business. Considerable amount of investment has been dedicated for the protection of environment. The following table shows the capital expenditure made by the company for the Environmental Protection.

Table 1: Capital Expenditure on Environment Protection

Period	Description								
	Air Pollution(p &c)	Water Pollution (P&C)	Land Development	Plantation	P&M for Environment Protection	Consultancy Payment/Scientific Studies	OB Dump/ Subsidence Stabilization	Others	Total
2003-04	733.3	510.06	0	37.82	97.44	1.59	0	75.21	1455.42
2004-05	1093.06	734.86	26.53	15.95	499.92	0	0.42	47.61	2418.35
2005-06	1105.86	858.48	7.69	16	0	0	0	12.34	2000.37
2006-07	1359.8	401.22	0	2.37	317.63	0	0	3.39	2084.41
2007-08	1440.28	339.11	3.11	0	196.93	4.88	0	0.75	1985.07
2008-09	1554.25	161.68	0	75.07	77.83	0	0	1.31	1870.14
2009-10	1904.68	362.68	0	0	89.44	17.72	--	--	2374.52
2010-11	2249.18	367.84	0	0	24.05	47.05	0	0.36	2688.48

Source: Environment Management report of SCCL for the period 2003-04 to 2010-11

The statistics reveals the amount of capital invested for the protection of pollution arises in the mining areas of 4 districts in Telangana State. The figures show that the highest amount of capital is employed for taking the measures related to Air Pollution. The amount of capital invested has been raised continuously to protect the environment

from harmful gases that may release during underground mining especially. With reference to protect the ground level water and extracting the heavy metals and the pollution from mined water, the amount of investment raised to 367.84 lakh rupees. For plantation and maintenance, the company has decreased the value to 24 lakh rupees.



For encouraging the studies on environmental and scientific studies, the company has raised the investment to 47 lakh rupees. Overall, the figures clearly show that the amount of investment has been steadily increased over the years for protecting the environment in the mining areas.

e) Post Project Environmental monitoring

Singareni Collieries Company Limited has carried out pre and post

project environmental monitoring in and around SCCL mining areas of 4 districts of Telangana State for the studying the impact of the mining on surrounding environment. The statistics has shown that the company has been following as per the standards set by the Ministry of Environment and Forests (MOEF), Government of India. The following table shows the brief look on the measures taken for post project environmental monitoring in SCCL.

Table 2 : Measures taken during post project environmental monitoring

SI.No.	Category of Monitoring	Measures taken
1	Ambient air quality monitoring	National Ambient Air Quality Standards are adopted for monitoring Wind direction, temperature, relative Humidity and Rainfall in the mining areas
2	Water Quality monitoring	General Standards for Discharge of Environmental Pollutants set by CPCB are adopted to monitor mine discharge water, treated workshop effluents, ground and surface water.
3	Phreatic surface level monitoring	Phreatic surface levels are monitoring during pre and post monsoon seasons to assess the impact of mining on ground water regime.
4	Noise level monitoring	Ambient air quality standards stipulated by MoEF in respect of Noise Pollution Rules, 2000 and standards are monitored in surrounding areas of mining during day time(6 am to 9 pm) and night time (10 am to 6 pm)
5	Heavy metals monitoring	The coal and particulate matter are monitored for the presence of heavy metals including Hg,Pb, Cd, Cr, Ni, As etc.

Source: Environment Policy and implementation reports, SCCL

f) Innovative practices for Environmental Protection

From the study on field observations, it is found that the company has been very successfully

initiative the innovative and recycle practices especially the output generated from the production of coal. From the fly ash which is generated while the production is being taken place in underground and open cast mines, the



company has itself employed a unit and leasing the fly ash for the making of fly ash bricks. This has helped the company to not only to reduce the excess amount of fly ash but also helped for the small scale enterprises to get the raw material. The other innovative practice adopted by the company has given the international recognition. The mud and sand which is generated during Open Cast and Under Ground Mining is been re used for filling the closed mine wells and this has helped the company to produce the filter bed sand from mud and the prepared sand is being filled in the closed wells of mining. This has again helped the company's dependence on sand which is being purchased and brought from Godavari river surrounding banks.

In view of the recognition of the company's efforts, it is observed that SCCL has succeed in achieving the Indira Priyadarshini Vrikshamitra Award in 2004, Golden Peacock award for Environment Management in 2005, TERI Corporate Environmental Award in 2005, Green Tech Environmental Excellence Award in 2006, and for the year 2015, the company has again chosen for Golden Peacock Innovative Product/Service Award for its 'Processed Overburden utilization as stowing and construction material'.

6) Conclusion

Despite the efforts the SCCL has been undertaken for effective utilization of the resources while giving importance to environmental protection, there is a clear need for the development of long term mission to achieve the target of 1.5 billion tones of coal output by 2020. There is a need for the integrated effort of the company while planning for a new project, preparation of draft as per the

standards of Forest Advisory Committee (FAC) keeping in view of maintenance of eco system fairly with limited clearance diversion of forest land and more importantly encouraging the people in the mining areas about the need for the development of projects and the type of returns that the company can generate to ensure the sustainable environment. The type of work that SCCL perform will clearly create the raise of the issues related to pollution, climate change, the post efforts of the mining will have long term effect on the mining areas, hence, the company need to maintain its motto of 'we give more than what we take' by maintaining the ratio of the benefit the company gain from open cast and underground mining and at the same time how much expenditure and returns they receive through giving harmony to environment and society. Encouraging the researches both in development of echo friendly practices as well as identification of society's problems towards environmental pollution, development of infrastructure which are echo friendly and balancing the production and environment protection in every step of taking new projects or executing the existing projects will help to achieve the policy of the company to be a role model in protection of environment for sustainable development.

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Tracing the Role and Dynamic Relation Among Education, Health and Human Resource Development: A Factor Based Understanding.

Turumella Sai Seethal, M.A. Economics, University of Hyderabad, Telangana, India

Abstract: Education by its nature has proven to be a commodity that has multi-dimensional and ripple effect on various aspects of people's lives and life styles. It has a considerable impact in determining two important aspects - Basic Health and Human Resource Development (HRD), which are essential for an effective work force - A key factor in achieving sustainable growth of economy. This paper approaches education at two levels, primary education and higher education, with an aim to assess the dependence of basic health and general health awareness in public on primary education and simultaneously looks at the impact of higher education on HRD. Previous researches have proven the interdependence of education, health and human resource development from time to time. However in the wake of the present circumstances where education at both the levels is being subjected to high privatization and an increased presence of global competitors due to globalization. Especially, since the introduction of reforms in 1991, it is essential to look at this relation in the light of present dynamics and requirements of the economy. This paper attempts to understand the nature of this dynamic relation through various factors that influence the quality of education and their resultant consequences on general health and HRD. To achieve the purpose of arriving at conclusions and drawing out possible progress paths for the future, relevant parts of previous existing data is reviewed and analyzed as per necessity. Likewise, to substantiate the above relation, data from various sources and surveys are utilized when required.

Keywords: Education, Health, Human Resource Development, Globalization, Dynamic Relation, Consequences

Introduction:

The end of the year 2016 is an important milestone in the economic history of India, as it marks the completion of 25 years since introduction of Policy changes. It also marks the completion of 25 years since our economic system underwent structural changes. Though it still stands to be a widely debated aspect, the significance of this decision cannot be denied by anybody because of the impact that reforms have had on our economy.

Introduction of 1991 economic reforms marked our nation's journey to

catch up with the global trends especially in technological progress, scientific advancement and industry. As the world neared the turn of millennium, India along with the world has stepped into the knowledge and communication based economy. The reforms, as they were meant to, have opened Indian economy to the global economy, which resulted in manifold increase in opportunities for business and huge job market for all levels work force - skilled, semi-skilled, and unskilled - with multiple entrance and exit points. However a major short coming here was that unlike in the developed capitalist economies, Indian



economy has just started to shift from its previously followed socialist and regulated patterns to capitalist liberal patterns. An unexpected adjustment of the entire system has caused imbalances at various levels, in some cases to an unprecedented extent. India has ever since been trying to meet up to this demand that globalization has created. The increase in the demand for the workforce has not only created multiple job options. Simultaneously it has also created a necessity for development of infrastructure and facilities that produce required labor. To meet the necessary requirements, changes had to be made in the existing educational and skill development programs. Along with this, a large number of traditionally developed skills that are passed on from generation to generation were brought under huge pressure and are in grave need of major streamlining.

India, due to its young population and huge market packs a large potential as a nation that can cater for the growing need of human resource in the global market. The human capital that India possess today has become an effective way to achieve sustainable development of economy. But in order to achieve this, a system has to be evolved which can maintain and develop the required skills to cater for the global trends. Though there are multiple factors that affect the efficiency of work force, two major aspects that play a crucial role in its maintenance are 'Health' and 'Skill Development'. For the work force to be efficient and productive it is required that they are in possession of a sound mind and body. This being the primary requirement, it is also highly required of them to possess skill set that is employable. Education here plays an important role in shaping the skill set

and also in awareness building and maintaining personal hygiene.

Methods:

The relationship between education and health is nonlinear and multi-dimensional in nature. Education can be perceived as a commodity sticking strictly to an economic point of view. But that kind of perception cannot be considered to be close to the reality. Education, though a commodity, has an influence on many facets of life. Especially in a country like India where education not only determines the economic freedom of an individual but also has a huge influence on a person's perception of world. As a nation whose roots are deeply implanted in the cultural and traditional norms which act as a socio-economic barriers limiting people reaching their highest productive potential, education acts as a social tool which helps them battle with these clutches and to gain a better understanding of the contemporary living conditions. For these reasons, any study that is trying to understand the relationship that exists between education and a population's general health awareness status has to include the socio-economic circumstances as well. A mere study or analysis of statistical data or theoretical formulations cannot do a complete justice to the cause. Taking this into consideration, this paper tries to analyze this dynamic relationship by looking at various factors that affect health and HRD and the role that education has in influencing them. This is achieved through the study of previous existing literature and also the research utilizes qualitative methods interviews, expert opinions and focus group discussions.



The review of existing literature, and various interactions with field experts to come to a deeper understanding of the situation, it is evidently shown that basic education has considerable influence on the level of awareness about general health and hygiene related matters. However, it is also evident that basic education is not the sole factor. Furthermore, education though has an influence on basic health awareness, it is acquired at various academic levels. It means, certain basic health ideas of regular bathing, sanitation etc. are introduced at a younger age through primary education and this awareness seem to be more widespread as compared to the level of understanding regarding contraception, menstruation, pregnancy etc. Here secondary education has a major role to play. 'However, on examining data on association between the educational levels of women and rates of fertility and child survival, for example, we find that the effect of primary education is in fact negligible while that of secondary level is more significant' [1]

Higher Education: A Prerequisite in Today's World:

On a broad and general level, higher education is expected to elevate knowledge and expertise of students in their respective discipline providing a professional and academic value side by side. Similarly a graduate or any student undergoing higher education expects to develop a skill set that is relevant and employable in an occupation of choice. On the side lines, every higher education institution also aims at developing an all-round personality through various institutional mechanism. In short higher education prepares students for what's due in life. It essentially becomes the training ground where student acquires

life skills which help them navigate through both personal and especially professional life. [2]

Human Resource Development: Its Economic Prominence:

Though all-round development of students character and attitude is something that is emphasized by all the higher education institutions at different levels, their major aim is the development of technical and professional skill at a general level which can be utilized in employment. This in short can be termed as Human Resource Development. However the idea of HRD (Human Resource Development) is much closely associated with the corporate culture that has been on the rise in the past couple of decades. T.V Rao describes it as a process by which the employees of an organization are helped, in a continuous, planned way, to: 1) acquire or sharpen capabilities required to perform various functions associated with their present or expected future roles, 2) develop their general cap-abilities as individuals and discover and exploit their potentials for their own and/or organizational development purposes, and 3) develop an organizational culture in which supervisor-subordinate relationships, teamwork, and collaboration among sub-units are strong and contribute to the professional wellbeing, motivation, and pride of employees. [3]

Irrespective of the commodity in production, one aspect which is common in every company, institution, or industry is its 'Human Resource'. An efficient and productive work force becomes one of the most valued asset of any industry. In today's fast changing world, where high levels of skill and knowledge are the two crucial aspect to reach higher levels in work force, HRD acquires a complete new



definition and understanding. The entrepreneurial class looks at the work force not just as a part of the enterprise but as strategic advantage and believe that HRD is not a single time process but a continuous activity. This simply indicates that in the contemporary world the importance of work force and its maintenance are undergoing multiple changes.

Discussion:

The following are the three different scenarios that play a prominent role while discussing about the importance of health in our Indian society.

Understanding of Health in Households of a Slum Dwellers and Construction Workers: A Comparison

The word 'Slum', according to oxford dictionary carries a meaning as "1. An overcrowded and squalid backstreet, district, etc., usually in a city and 2. A house or building unfit for human habitation." Slums in India have seen enormous growth in the past couple of decades. Life in a slum is cross over of both attributes that make up village life and city life. But it combines the negative aspects of both styles of living. Which results in a condition where people living in a slum face much lower standard of living than villages. Slums in India are not a regulated area and have a tendency of popping up in any available space in the city or locate themselves towards the outskirts of a city. The sudden raise in the number of slums is often attributed to the advent of urbanization which acquired a rapid a growth after the introduction of economic reforms. In a hope to find better job opportunities and more income, masses from villages have been shifting to cities. Most of the

unskilled and illiterate labour force that has moved to city in many cases end up in slums, arranging a shelter with anything and everything that they can lay their hands on. As these slums tend to pop up overnight based on the migration from villages and employment opportunities, it became a hard task for the government to keep track of them. It eventually takes a while before the governing bodies take a notice of slums and to come up with ways to provide them basic amenities. This leaves the slum dwellers in a condition where they cannot access bare minimum necessities to live a decent lives. These include access to water, sanitation, education, primary health care facilities.

A slum combines illiteracy with the congested living. Adding to it the lack of basic infrastructure puts them far away from access to sanitation, basic health and educational facilities. The overcrowded setting and absence of infrastructure fosters unhygienic living conditions. A few accounts of medical practitioners and student counselors who engage with slum dwellers to educate them can shed a better light in detailing the existing conditions in this case.

A description of a slum setting by medical practitioner who worked with slum dwellers and rural population for 19 years went like this, "In a typical slum setting, a family lives in a very tiny area of 10 by 10 feet. Sometimes a family might range from 3 people to 8 people. Unavailability of basic sanitation facilities and drinking water facilities further pushes them away from hygienic living. Waste disposal services and other waste management systems are a rare sight in these settings. Absence of an effective waste management system creates untidy surroundings. Slum dwellers are usually the low income groups. Financial backwardness results



pushes them towards minimizing their expenses and rationing their needs. In this process they tend to choose cheap food which is poor in nutritional value and is usually unhealthy. These result in severe health issues in both adults and children." A Juxtaposition described by a student counselor who worked for two and half years at a slum area in Lingampally (Hyderabad) where the primary occupation of people is begging with a group of construction workers living nearby University of Hyderabad paints a picture of the impact the mere contact with education can have on hygiene.

"Living conditions are similar in case of slum dwellers and construction workers, with only single loosely constructed room for a family to live in. Both groups have no access to sanitation and open defecation is a common practice. However major differences are that in the case of construction workers kids grow up looking at elders who have a work routine. A work routine promotes basic health habits like oral hygiene and bathing regularly. These habits when followed by the elders in the family eventually manifests in children as well. Due to their work environment, the construction workers gets in regular contact with student community and other educated segments of society. A general awareness on the advantages of education is generated in this group. As a result, children of construction workers are often found attending some sort of education institute. Attending an educational institute puts children in a diverse peer group which acts as an agent of socialization. It eventually inculcates civil behavior along with idea cleanliness in the children. Its affects are shown in two ways. One being, it infuses a civilized behavior in the neighborhood. Second

being the health habits like washing hands before eating are found in practice. While this is the condition of the kids in case of construction workers families, the kids living in the slums go through an entirely different experience. The inconsistent employment habits of elders in family are clearly reflected in behavior of children. They are often left out on their own if not taken out for begging along. Education of children never seem to be a priority. The health conditions and the idea of cleanliness are not seen anywhere. To add to all this, kids grow up looking at violent behavior, which has a huge impact on their psychology and mental health." This outlines the affect that primary education has on preventive health care measures and adoption of simple hygienic practices in our homes.

Need of Education in Breaking Cultural and Traditional holds on Health:

India is country deeply rooted in its cultural and traditional norms and beliefs, which in many cases stands in stark contrast to what scientific reasoning is. This reality is compounded with presence of obstacles ranging from patriarchy, misbeliefs, superstition, to complex socio-economic relations, financial backwardness. This phenomenon is found to be multiplied manifold when it is the case of women who are from marginalized sections of society. The cultural norms act as barriers for women to join potential workforce and also alienate them from getting educated. Restricting a person from joining the work force and getting an education is nothing but hindering their chances of empowerment and financial independence. Financial dependence has a huge influence on personal health care.



In a society which is slowly shifting towards a knowledge based economy, a higher level of education stands synonymous to higher life standard and financial independence. There are multiple researches that show that people with better access to financial resources have a higher tendency in maintaining their health or consulting a doctor. The social relations that a person acquires in a high income employment also play a major role in determining their care towards health. However when it comes to the case of person who lacks education differs drastically. To begin with, an uneducated person with a low income level lacks the social relations like that of a high income level educated individual. This effectively suspends the advantage that a person gains from the educated peers. The educated social connection are replaced with social connection of similar people in the case of an uneducated. Adding to this disadvantage, lack of education results in lack of awareness. As a substitute, in many cases, people tend towards misbeliefs and superstitions, where the resultant effects can be disastrous.

In the situation of a bad health or illness, lack of awareness and misconceptions lead people to consult a priest than a doctor. In some cases a tendency towards consulting a local traditional practitioner than a qualified doctor is observed. A general physician who has worked over 15 years in the rural villages of Andhra Pradesh has described this tendency as a result of both lack of awareness, misconceptions as well as a financial backwardness. "A person who is educated at least to the high school level has a different approach when illness avails. Though a person who had undergone just basic education might not immediately rush to a medical

professional, but at the same time, they will not place their blind belief in the words of a priest or phakir. They make the conscious choice of visiting a local RMP or a Primary Health care Center and then follow up on the basis of diagnosis or seriousness of the illness. But when it comes to the case of a complete illiterate, there were cases where we came across misconception even about blood. In one case, there was a women who was in need of blood transfusion. When we explained her the condition and asked for her husband's blood for transfusion who was standing next to her, she refused and later went to the extent of denying that he was her husband. This happened because she falsely believed that donating blood would affect her husband's sexual potency. Furthermore, mental illness in many cases is falsely conceived for possession or some sort of unexplainable spiritual activity. But in most cases it is a matter of stress."

These sort of conditions can be tackled effectively through awareness programs. However it's an alternative method. Imparting education can tackle these problems from many angles. Education imparting is not just a process of knowledge building or fact recitation. Research has proven from time to time that schooling has a huge role in developing the cognitive abilities, rationality and analytical capabilities of a person. [4] Compounded with the exposure, education provides a person, with these three mentioned attributes form the most required essentials for a civilization to break from its shackles of cultural and traditional dogmatism. Hence there is a necessity for a strong foundation in education to develop a knowledge and information based economic system.



Influence of Education in Understanding of Contraception, Pregnancy, and Menstruation:

As previously mentioned, education has a significant role to play in the understanding of concepts like contraception, pregnancy and menstruation. However, this takes place at high school level education. Another aspect of the above three is that they are related to women's health in particular. It is a recognizable fact that literacy in India has advanced to a great extent in the last two decades standing around 75% in the recent census, but there still a lot to be done in the case of women education. Many a times, education in the case of women takes the shape of a chance more than a choice. In the recent days, there has been a rising trend of sending the girl child to the school even in the rural areas. However, this only extends up to the level of education available locally, after which the education of a girl child is looked upon as a burden on the family. Eventually the decision goes in to the hands of the head of the family whether to continue sending her to the school or not. In many cases, girl has no say in this matter. To put it more precisely, the education of girl child has become a mere chance of education availability with in the vicinity. As the distance from the education institution increases, the girl child dropout is seen to climb drastically.

Inadequacies in education system compounded with cultural and traditional norms of patriarchy have alienated women from getting empowered. The situation is further complicated by the unequal distribution of healthcare system. To ensure a better health condition of women population, a more gender vibrant education system is need of the hour. 'Studies in India have shown

a strong relationship between mother's education and her children's survival. Studies have shown that greater autonomy in decision making, authority and knowledge about their health and that of their children if they are educated.' [5]

A schooling experience in women's case is not just a mere transfer of information and knowledge but it also becomes a process where they learn to assert themselves and learn to be more vocal. Education also instills a level of confidence that comes out of self-reliance, which helps them to come out of control of others and stand up to patriarchal norms. It has been proven beyond question that educated women have better chances to be more assertive and create a way for themselves to get away from holds of tradition and culture.

This assertiveness also has an implication on pregnancy and birth control matters. A Gynecologist who has worked in the rural parts of Andhra Pradesh (Nellore) for over 30 years opined that "In rural settings, uneducated women do not have much say in the matters of pregnancy. It is usually the husband and their family which decides on how many births a mother has to go through. This is usually fueled by the want of a boy child to carry on the family's name. But when it comes to the case of educated women or employed women, they seem to be in control of the decision better than their uneducated peers. However this trend has been declining over the past few years." This being one side of it, on the other side education is seen to affect fertility by influencing the family size desire, costs associated with contraception, fecundity (physiological capacity to reproduce), and age at marriage voluntary adaptation of family planning and small family norms



which requires a high reduction in infant mortality rate [6]. Ensuring the survival of the child helps in convincing the parents to settle for a smaller family. And given the relationship between education and child's survival, it becomes an indirect benefactor to the entire scheme of family planning and population control while also helping in ensuring maternal health.

The assurance of child's survival also increases the utilization of contraceptive methods. Though we have an increased trend in adapting permanent contraception in the past few decades, one area the mark of education shows is the adaptation of vasectomy. Due to various misconceptions surrounding contraception, uneducated masses usually choose tubectomy over vasectomy. In comparison the process of vasectomy is much simpler and safer. Recovery time for vasectomy doesn't take more than a day while it may take much longer in case of tubectomy which women undergo. Though this scenario is slowly changing in the modern times with spread of education, it still needs much more deeper understanding.

Relation between Higher Education and HRD:

The relationship between higher education and HRD is relatively linear. In the sense, the level of skill set that is applicable to one particular job in one industry need not be similar to the other industries or sectors. This relationship changes with the level of technical advancement and sophistication a sector has reached. In a sector where sophistication has reached high, the demand for highly skilled labour also increases. But when it comes to a sector where expertise or deeper level of scientific and research advancements are

not yet achieved, the skill requirement may not be as high as in the previous case. However, on a general level, most of the middle level jobs or further higher jobs demand a higher education qualification.

Higher Education in a Market Economy:

Higher education in India is now at crossroads of privatization and public funding. Indian higher education for a long time has been a high state-funded system. But in the recent decades the market shift towards privatization has attracted investment into education sector. At the same time the state funding is slowly being withdrawn. Though the allocation of budget has been showing a consistent increase in the total financial resources allocated for education, the same amount when adjusted for inflation doesn't hold the same heights. The steady withdrawal of state from financing higher education and increased role of private enterprises have generated a commodity nature to higher education. This has caused a stir of debates in regard to the nature of higher education.

First, the level of discrimination that prevails in Indian society. Leaving higher education to market results in an exorbitant increase in fee structure. This will make higher education completely inaccessible to the poor and marginalized sections of the society, which is a serious disadvantage to them and the economy as well. The marginalized sections, backward classes and minorities together form the major chunk of Indian population. Privatization of higher education robs them of their chance to increased income which eventually benefits the nation as lesser and lesser people remain in the poor masses. [8]



This will result in reduced costs that go to social welfare in the long run.

Second, though there has been tremendous increase of enrollments in higher education, this still is a very meager part of a large chunk of population that still stands without access to higher education. Even with the present rate of expansion, access to education is still unequally distributed. Privatization and commodification of higher education can bare fruits in a condition where universal education is achieved, and the masses have a better exposure to career options. However India still is struggling to achieve universal education along with an added burden of cultural dogmatism.

Third, turning of higher education into a commodity would result in turning it into a profit venture. This trend is already visible in the cases of low income private schools, intermediate coaching institutions, ill-equipped engineering colleges and the list goes on. There have been multiple instances where outcomes have been disastrous due to poor quality of education provided.

Fourth and more importantly, privatization is highly influenced by market fluctuations. High funds flow in as investments into certain fields based on the market demand and requirements. This system functions well until the eventual fall in demand. Which results in reduced of job safety. And sometime may leave a large number of unemployed graduates.

Fifth, beyond all the reasons and rationale of market and economic advancement, higher education cannot be entirely commodified due its wide ranging social benefits. Education even when accessed by one single person as a commodity has an impact directly or

indirectly on the whole system and the community. This is especially true and has much larger social impact in a case of a women or where the person belongs to a marginal or downtrodden community.

At last, globalization has resulted in the entry of global competitors in Indian market. A major concern in privatization of higher education is that if the presence of international brands and educational institutions becomes overwhelming for the Indian institutions, there are chances that our workforce might get highly dependent on the foreign enterprise. This might result in scarcity of skilled workforce at local level. [9]

It is true that privatization of higher education can result in increased economic growth attained thorough more skilled and productive workforce, but the shortcomings of this system might bare a high social cost. Therefore it is necessary to evolve into a system which can pack together the advantages of both the systems of higher education. A public private partnership in higher education might result in keeping up to the standards of market without losing the social benefit that education delivers as a public good.

Conclusion:

In conclusion, it can be said that the economic reforms have initiated a new economic structure which is based on innovation, knowledge, information transition and skilled labour. It also opened Indian economy to global market and competition. For Indian economy to withstand the global forces and achieve sustainable growth, it is essential that we achieve a healthy and strong workforce which is efficient, productive,



scientifically and technologically advanced. To achieve this and to catch up to the global standards, universal schooling and an improved higher education system which is capable of producing workforce with employable skills. Achieving universal education packs far reaching social benefits that surpass economic objectives. Schooling shows a larger influence in moulding a person's natural environment and also play a pivotal role in overcoming cultural and traditional clutches. The importance of universal education for a women gathers more weight, as it is crucial in health aspects ranging from maternal health to personal hygiene and sanitation. To achieve this, a public education and a higher education which more flexible and in constant contact with the market trends are essential. Higher education institutions should evolve along with the advancing technology by incorporating it in the system of education.

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Imperatives for Women Leadership among Tribal Groups in Nizamabad District: Role of Panchayatraj Institutions

Dr. V. Vasundhara Devi, Associate Professor, Department of Political Science,
Women's College, Kanteshwar, Nizamabad, Telangana University

Abstract: *The demand for gender justice has been a matter of great debate all over the world for over last several decades. It is undeniable fact that the women, despite constituting half of the population, are discriminated and made to subserve the men folk while confining to four walls of life, predominantly in the Indian context. Especially the SC and ST women are more suppressed than the other communities as per the findings of many researchers. The Tribal population in India, according to the 2011 census, is 104,281,034 which count to around 8.6 percent. Out of this, women are 51,871,211 which amounts almost 50 percent of the tribal population. The status of women in the tribal societies found to be comparatively worse than that of the women in general in our society. This paper makes an attempt to identify the main issues of tribal women in India and tries to examine whether the 50 percent of women political representation in local bodies made any changes in their lives in special reference to Nizamabad district of Telangana state. In order to understand the problems of tribal women; one must study the socio-economic, religious and political structure of the tribal societies. The negative trends of the main stream culture such as excessive consumption of liquor, wife-beating and insensitivity towards girl child are slowly penetrating into tribal culture. Further the development induced displacement in tribal areas bringing crisis in the age old family system. The broken families due to the large scale suicides of small and marginal farmers make the women to bear the burden of large families. Women in tribal societies are largely disempowered. As the way out of these problems women leadership has to be emerged as women only show concern towards the problems of other women. Hence panchayatraj institutions can be utilized as convenient vehicles to encourage the emergence of women leaders among tribes. These leaders would articulate the problems of tribal women in constitutional bodies and mobilize women for interest aggregation.*

Keywords: *Scheduled Tribes, Empowerment, Panchayatraj Institutions, Leadership of Tribal Women.*

Introduction

The tribal population of India, as per 2011 census, is 10.43 crore, constituting 8.6 percent of the total population. Among them around 89.97 percent live in rural areas and 10.03 percent live in urban areas. The decadal population progression of the tribes from Census 2001 to 2011 has been 23.66%

against the 17.69% of the total population. The sex ratio for the total population is 940 females per 1000 males and that of Scheduled Tribes 990 females per thousand males. From Census 2001 to Census 2011 there has been an increase from 978 to 990 females per 1000 males. There are more than 50 tribal groups in India. Most of the tribes



belong basically to the Negrito, Australoid and Mongoloid races. Some of them are Abors, Aptanis, Badagas, Baiga, Bhils, Chenchus etc. Broadly the STs inhabit two distinct geographical areas such as the Central India and the North-Eastern parts of India. More than half of the Scheduled Tribe population is concentrated in Central India, i.e., Madhya Pradesh (14.69%), Chhattisgarh (7.5%), Jharkhand (8.29%), Andhra Pradesh (5.7%), Maharashtra (10.08%), Orissa (9.2%), Gujarat (8.55%) and Rajasthan (8.86%).

Context

The population of Telangana state is 350.04 lakhs consisting of 176.12 lakh males and 173.92 lakh females and it is the twelfth largest state in terms of both area and size of population in Indian union. The population of Scheduled Tribes is 32.87 lakhs consisting of 16.60 males and 16.26 lakh females in Telangana state. Out of the total population of Telangana State, the tribes constitute 9.08%. There has been a significant increase in the percentage of tribal population in total population from 2.81% in 1961 to 8.19% in 1981 and further to 9.34% in 2011. The increase is mainly on account of the inclusion of certain castes into the category of scheduled tribes. Banjara, Chenchu, Gondis, Konda Reddis, Pardhan, Thoti, Kolam are the major tribes in the state of Telangana.

In 2011, Nizamabad had population of 2,551,335 of which male and female were 1,250,641 and 1,300,694 respectively and tribal population counts to 1,65,735 which amounts to 7.60%. Major tribes in the district are Lambadas, Naikpod, Yerukas.

The sex ratio is being 988 in the Telangana state as per the Census of India, 2011. One distinguishing feature is that the sex ratio in the districts of Nizamabad, Adilabad, Karimnagar and Khammam is over 1,000. The sex ratio has been witnessing an improvement in the state from 967 in 1991 to 971 in 2001 and further to 988 in 2011. The sex ratio of ST population at 977 is marginally lower than the state average of 988, but it is higher in Adilabad, Karimnagar, Nizamabad and Khammam districts.

Literacy rate of India in 2011 is **74.04%**. The Male literacy rate is **82.14%** and Female literacy rate is **65.46%** according to Census 2011. Among the Indian states, Kerala has the highest literacy rate **93.91%** and then Mizoram **91.58%** (One of the state which has maximum number of tribal population). For the Scheduled Tribe Population in India, the Literacy Rate increased from 8.53 percent in 1961 to 58.96 percent in 2011 for STs while the corresponding increase of the total population was from 28.30 percent in 1961 to 72.99 percent in 2011. Literacy Rate increased by 11.86 percentage points from 2001 to 2011 for STs and 8.15 percentage points for total population during the same period. Male - female gap in literacy rate decreased from 24.41 percentage points in 2001 to 19.18 percentage points in 2011 for STs and for the total population, it declined from 21.59 percentage points in 2001 to 16.25 percentage points in 2011. The literacy rate of the Telangana State as per 2011 census is 66.54%. Male literacy and female literacy are 75.04% and 57.99%. Total about 2 crore people in the state are literate, among them about 1 crore are male and about 90.3 lakh are female. Literacy rate (children under 6 are excluded) of Telangana is 66%. 75% of



male and 58% of female population is literate here. Overall literacy rate in the state has increased by 6%. Male literacy has gone up by 5% and female literacy rate has gone up by 8%.

Total Literacy rate of Nizamabad is 62.25%. This means 62.25 out of 100 persons of age more than 6 years are literate. It is ranked 19 in terms of literacy rate out of total 23 districts of

Andhra Pradesh and 165 out of total 640 districts of India. Male Literacy of Nizamabad is 72.66% while female literacy stands at 52.33%. In ST population of Nizamabad in total 75,837 are literates among them 47,085 are males and 28,752 are females as per 2011 census. The following table explains about the infrastructure towards educational facilities for ST community.

Sl.No		Hostels	Ashram School		Mini Gurukulams		Buildings	
			No.	Strength	No.	Strength	No.	Strength
1	2	3	4	5	6	7	8	9
1	Boys	11	1571	03	503	--	--	10
2	Girls	02	444	--	--	03	398	01
	Total	13	2015	03	503	03	398	11

Factually, tribal groups were considered unique by their existence and are different from other agricultural societies, as their practices in agriculture are divergent. Today, the predominant tribal areas, which constitute the country's major forest areas, are also areas with the highest concentrations of poverty. Agriculture is predominantly rain fed and mono-cropped. Horticulture is marginally developed in the tribal areas with the present area under fruits, vegetables, and spices accounting for only about 2.5% of the cultivated area.

Women contribute in all agricultural procedures excepting ploughing and sowing of rice seed, that involves between 70 to 80% of the total labour. In spite of encouraging resource conditions, tribal regions perform poorly in terms of productivity returns from agriculture and also in almost all human

development indicators. The state has many interventions aimed at improving agriculture and livelihood conditions of tribal communities.

Though the state is making positive interventions into the livelihood patterns of the tribal households, these communities are not in a position to resolve their socio-economic problems. Due to this inadequacy, their problems are not properly articulated. There are many reasons for the continuation of these compounding problems. The non-emergence of women leadership is perceived as a strong reason for the socio-economic backwardness of the tribal communities. In this context the present paper tries to analyse the capabilities of women leadership in Panchayat Raj Institutions that facilitate them to come out of the perennial social exclusive tendencies.



Research Problems

1. The status of women in tribal areas and understanding the living conditions of tribal communities in Telanagana.
2. Necessity for enhancing representation in Panchayat Raj Institutions.
3. Nee for the discussion on the problems of women and gender sensitivity as an integral part of tribal cultures.
4. Need for the emergence of women leadership for the resolution of socio-economic problems among tribes.
5. Need for inclusive leadership to influence the policy formulations.

Review of Literature

There exists a considerable amount of data in the form of research articles and statistical data on tribal women in the form of primary and secondary data. Census of 2011 released by the Government of India and statistical data given by the Ministry of Tribal welfare are useful in compiling the data regarding the numerical analysis. The official portal of Telangana Government and website of Nizamabad contributed as a rich source of data to this article to explain the demographic profiles, sex ratio, literacy rates, infrastructure availability and so on...

A number of research articles like Essay on Tribal Problems in India by PranavDua, Six Main Problems Faced by the Indian Tribes shared by DK Sinha, The Problems of Tribal Women In India: Critically Re-Evaluating And Re-Defining Tribal Heritages For Gender Justice by LalchawilianaVarte, Social and Economic

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Methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been made to analyze the empowerment of Tribal Women in India. The data used in it is purely from secondary sources based on the need of this study.. Secondary data can be obtained from journals, reports, government publications, publication of professional and research organization and so on. Simultaneously primary data is inferred from census reports and so on.

Results

Tribal women play a major role in the management of their natural, social, and economic resources and agricultural development including crop production, livestock production, horticulture and postharvest operations but they



remain backward due to traditional values, blind faiths, illiteracy, superstitions, predominant patriarchal roles indecision making, social evils and many other cultural factors. Women empowerment not only signifies increasing the numbers of women in decision making position. It should also be measured in terms of improvement in the quality of participation. The quality of participation signifies taking initiatives in new projects, identifying problems and providing suggestion towards effective solution.

Discussion

73RD Amendment Act of 1992 provided reservations in Panchayat Raj Institutions These reservations of seats for the SC, ST, and women in all the three levels of local self- government Institutions. Further the state legislature has provided the reservation of the seats for the offices of chairpersons in the panchayat at the village or any other level for the SCs and STs.

74th Amendment Act of 1992 act provided for the Reservation of seats for the schedule castes and the schedule tribes in every municipality in proportion of their population to the total population in the municipal area. Further, it provided reservation of not less than one-third of the total number of seats for women (including the number of seats for women belonging to SCs and STs). The state legislature also provided the reservations for the offices of chairpersons in the municipalities for the SCs, the STs and the women.

Over the years, 16 states of Indian Union have increased this quota to 50 percent in panchayati raj institutions. These include Andhra Pradesh, Assam, Bihar, Chhattisgarh, Himachal Pradesh,

Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Tripura, Uttarakhand and West Bengal. A few of these states have extended it to even urban local bodies. In 2014 elections to the local bodies the state of Andhra Pradesh has implemented the quota of 50 percent for women.

To empower tribal women and enhance their political representation many reforms are needed. Important among them are:

- a) All the tribal hamlets (Thandas) should be invariably converted into grampanchayats.
- b) Representation and participation of tribal women at all levels in local bodies should be enhanced.
- c) Women representatives among the tribal communities should be given trainings and orientations to assert their rights and roles.
- d) Women representatives among the tribal communities should be provided with exposure visits to places where women leadership was successful.
- e) Periodical feedback should be obtained in matters of their role and participation in community leadership programmes.
- f) If women leaders are equipped with administrative and communication skills, they would definitely influence the policy formulation and implementation processes aiming at a positive change in their livelihood patterns.

It is interesting to note that among 50 wards in Nizamabad Municipal



Corporation only 1 seat is reserved for ST General in 2014 elections. However, it was contested and won by a female candidate by name Mrs.ChanguBai. In the rest of the local bodies as per reservations for all other posts tribal women were elected. In fact the husbands of them were ready to contest but due to the reservations their wives were rather forced to contest. An interesting news in the print media appeared after the results were declared the winning candidate (ST Women) is in the procession as one of the participant; however her husband as a celebrity was highlighted and garlanded by the followers.

Conclusion

Tribal population constitutes significant percentage of total population in Indian society. Telanganahas substantial concentrations of tribal communities. Historically tribal people enjoyed an egalitarian social order with meaningful equality among men and women. However, in the post independence period the tribal communities are witnessing many socio-economic problems with crisis of identity, social exclusion and poverty. Though there are certain leaders among the tribal communities, it is only the female leaders that could provide a ray of hope for the alleviation of poverty and preservation of unique tribal culture. Hence the emergence of women leadership is perceived as a strategic imperative for the progress of the tribal communities especially women in Telangana.

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Impact of FDI on Indian Agriculture & Allied Industries – A Study

Dr. S. Vidya Sagar

Department of Economics, Kakatiya University, Warangal, Telangana, India

Abstract: Agriculture is the backbone of Indian economy and it accounts for almost 14 per cent of India's gross domestic product (GDP). Agriculture is an important sector, which determines growth and sustainability and plays a vital role in the development of India, with over 60 per cent of the country's population deriving their subsistence from it. Most of the rural population in India depends on agricultural practices for employment and livelihood. Indian economy in agriculture has shown a steady growth in the last two decades. The economy is also experiencing regular changes in its demographics, lifestyle, and domestic consumption. The agriculture industry in India is growing at a great pace and is expected to grow many folds in the near future. After globalization almost every country in Asia welcome foreign direct investments in many sectors and it is growing its limits steadily. Being an agrarian developing country India is not an exception, like all other countries India also allowed FDI in various sectors including agriculture. FDIs have been playing an important role in promoting economic growth, triggering technological transfer and creating employment opportunities. Increased economic growth reduces poverty and raises the living standards.

Agriculture is the main occupation of Indian economy as it forms the backbone of rural India which inhabitants more than 70 per cent of total Indian population. The Ministry of Agriculture, the Ministry of Rural Development and Niti Ayog are the main apex bodies that define the future role of agriculture in India and it aims at development of agriculture sector of India.

Key words: Inhabitants, agricultural sector, Planning Commission

Introduction:

FDI has been shown to play an important role in promoting economic growth, raising a country's technological level, and creating new employment in developing countries. It has also been shown that FDI works as a means of integrating developing countries into the global market place and increasing the capital available for investment, thus leading to increased economic growth needed to reduce poverty and raise living standards. In India, agriculture is an important sector of the Indian economy

and accounts for almost 19 per cent of Indian gross domestic products (GDP). Agriculture is the main stay of the Indian economy as it forms the backbone of rural India which inhabitants more than 70 per cent of total Indian population. The Ministry of Agriculture, the Ministry of Rural Infrastructure, and the Planning Commission of India are the main governing bodies that define the future role of agriculture in India and it aims at developing agricultural sector of India.

According to the World Bank's World Development Report, in 2000 over



1.1 billion people were subsisting on less than US\$1 a day and around 2.1 billion people on less than US\$2 a day of whom between two thirds to three-quarters live in rural areas. In Sub-Saharan Africa (SSA), where about 43 percent of its population is living below the international poverty line, the incidence of poverty is the highest among smallholder farmers residing in rural areas. Thus, if the war on poverty is to be won, developing countries need to place more emphasis on the agricultural sector (Mangisoni, 2006; IFAD, 2002). Previously no FDI / NRI / OCB are allowed in the Indian Agriculture sector. Only in Tea sector 100 per cent FDI is allowed, including plantations of tea. This requires Government of India approvals. Further, it requires compulsory divestment of 26 per cent equity in favor of the Indian partner or Indian public within a maximum period of five years. This also requires approval from the concerned state government in case of change in use of land for such activities. And this holds true for any fresh investments in the above-mentioned sector.

GDP visa – a – visa FDI:

Indian economy has been heavily geared towards the service sector that contributes 56 per cent of our GDP. The service sector's contribution to the increase in GDP over the last 5 years has been 63.9 per cent. Having a high contribution from services is an attribute that is characteristic of developed economies. China, manufacturing accounts for a significant share of GDP, whereas in India, manufacturing contributes a mere 23.1 per cent of the GDP. India to grow at an 8 to 10 per cent economic growth rate our agricultural sector has to expand. For that to happen

there is a need for reforms in our agricultural sector in the way which calls for agricultural produce to be procured, stored and marketed, for huge investments in the supply and distribution chain and the most importantly, for ushering in competition in the supply and distribution chain where the farmer decides whom to sell and at what price. The government can always decide the ceiling price. Also, India should open up its retail sector to foreign capital and competition. Foreign retailers would bring with them the best practices and investments in the supply and distribution chain and at the same time open up linkages to the global markets for Indian agricultural and dairy products. Modern retailers procure in bulk and sell at low prices. They thrive on reducing the inefficiencies in the supply chain bringing down the cost substantially for the consumers and getting a better deal for the farmer. The argument often given against FDI in retail is it will severely affect mom and pop shops; they won't be able to survive the competition. But we already have homegrown modern retailers like Big Bazaar, Nilgiri's etc. who are thriving along with the traditional kirana stores. So, in any case, we have modern retailers in the market. The Indian retail market is very different from the Western retail market. In India consumers like to make purchases frequently and in small quantities. Instead of travelling to the large retail stores far from their own place of residence, people still prefer the convenience of the traditional neighborhood kirana store. More over the kirana stores can buy from the cash and carry stores and reduce their cost of procurement. Agriculture still accounts for 60 per cent of India's labour force and an improvement in the agriculture sector



would directly benefit them. Allowing 100 per cent FDI in retail would lead to an agricultural and a dairy revolution in the country.

Objectives:

Though the area of FDI is very vast and connected and affected with variety of fields and sectors, in the present paper the researcher has tried to make a brief observation on FDI,s impact on Indian agriculture and its allied sectors and areas. For that following objectives have been designed and made attempts to study and present the same.

1. To examine the impact of FDI on Indian Agriculture.
2. To observe the FDI inflows to fertilizers industry and Agriculture Machinery in India.
3. To glimpse on the present policy with regard to FDI in agriculture and plantation.

Research Methodology: To present this paper the researcher has made the study as an empirical. Further an attempt has also made to collect the data from the secondary sources like journals, Magazines, News Papers and Websites. To present and analyze the collected data simple averages, percentages and ratios have been used.

The Impact of FDI on Indian Agriculture Economy: FDI in Indian agriculture sector and the latest developments are as follows:

1. Foreign Direct Investment (FDI) allowed 100 per cent through the automatic route covering horticulture, floriculture, development of seeds, animal husbandry, fish culture, aqua culture, cultivation of vegetables, mushroom

and services related to agro and allied sectors

2. Farm credit target of 225,000 crore for 2007-08 has been set with an addition of 50 lakhs new farmers to the banking system
3. About 35 projects have been completed in 2006-07 and additional irrigation potential of 900,000 hectares to be created and training of farmers arranged.
4. A pilot programme for delivering subsidy directly to farmers have been arranged
5. Loan facilitation through Agricultural Insurance and NABARD has also been facilitated
6. Corpus of Rural Infrastructure Development Fund to be raised

FDI inflows to Fertilizers Industry in India:

The government of India has allowed foreign direct investment in the fertilizers industry of the country. Foreign Direct Investment (FDI) in fertilizers in India is allowed up to 100 per cent under the automatic route in India. The total amount of FDI Inflows to Fertilizers industry in India was US\$ 78.22 million between August 1991 and December 2005. The total percentage of FDI Inflows to Fertilizers industry in India stood at 0.26 per cent out of the total foreign direct investment in the country during August 1991 to December 2005. Bayer Crop of Germany was given the approval in 2003, to invest 74 crores in Aventis Crop Science in India involved in the production of fertilizers and pesticides. Through this investment Bayer Crop increased its stake in Aventis Crop from 67.08 per cent to 100 per cent. This made Aventis Crop a fully owned subsidiary of Bayer Crop. Advantages of



FDI Inflows to Fertilizers industry in India:

The various advantages of FDI Inflows to Fertilizers industry in India are -

1. Growth and expansion of fertilizer industry in India.
2. Use of improved technology.
3. Better quality fertilizers that are more effective for agriculture.

FDI Inflows to Agricultural Machinery:

FDI inflows in the Indian agricultural machinery and the subsequent development of the Indian agriculture sector is predicted to have a significant positive impact on the 700-million strong rural population, living in about 600,000 small villages of India. Agriculture is an important sector of the Indian economy, which accounted for almost 19 per cent of India's GDP in the financial year 2006-2007. The total quantum of foreign direct investment in the Indian agricultural machinery was US \$ 135.50 million during the period from August 1991 to December 2005. The overall percentage of such foreign direct inflow in the Indian agricultural industry was 0.43 of the total quantum of the FDI inflow during the same period. FDI inflows into agricultural machinery of India have resulted in the steady rise of the Indian agriculture industry in recent years. The Indian agriculture sector enjoys 100per cent FDI through the automatic route.

Important factors in FDI Inflows to Agricultural Machinery:

Important aspects of the agrarian sector and rural sector in India that have

a positive impact on FDI Inflows to Agricultural Machinery are:

1. 100 per cent foreign direct investment (FDI) allowed through the automatic route covering horticulture, floriculture, development of seeds, animal husbandry, fish culture, aqua culture, cultivation of vegetables, mushroom and services related to agriculture and sectors associated with it.
2. The target set for generating Farm credit for 2007-08 is 225,000 crores.
3. A pilot program for delivering subsidy directly to farmers to be introduced.
4. Loan facilitation through Agricultural Insurance Institutions and NABARD has also been extended.
5. Corpus of Rural Infrastructure Development Fund to be raised.
6. About 66,800 habitations with population over 1000 are to be connected with all weather roads.
7. Construction of 1,46,000 Km of new rural roads have been sanctioned
8. Investment to the tune of 1,74,000 crores envisaged under "Bharat Nirman".

The present policy with regard to FDI in agriculture and plantation is as follows:

- i) FDI up to 100 per cent is permitted under the automatic route in the under mentioned activities viz., floriculture, horticulture, development of seeds, animal husbandry, pisciculture, aquaculture and cultivation of



vegetables and mushrooms, under controlled conditions and services related to agro and allied sectors.

- ii) FDI up to 100 per cent with prior government approval is permitted in tea plantation subject to the conditions of divestment of 26 per cent equity of the company in favour of an Indian partner/ Indian public within a period of five years; and prior approval of the state government concerned in case of any future land use change.
- iii) Besides the above two, FDI is not allowed in any other agricultural sector/ activity.
- iv) The government has announced 100 per cent Foreign Direct Investment (FDI) in the agriculture sector including seeds, plantation, horticulture and cultivation of vegetables.

Conclusion:

Growth in agriculture and its productivity are considered essential in achieving sustainable growth and significant reduction in poverty in developing countries. Both developmental and agricultural economists view productivity growth in the agricultural sector as critical if agricultural output is to increase at a sufficiently rapid rate to tackle poverty. In view of the declining cultivable land per capita, high production costs, combined with rapid population growth and the resulting need for human settlement, and rising urbanization, significant improvements are required in productivity growth in agriculture in order to increase agricultural output through technological innovations and efficiency. Limited development and adoption of new

production technologies essential for improving productivity by the poor are mostly due to limited income and sources of credit. FDI plays a significant role in increasing productivity by offsetting the investment and technological gap. The FDI Inflows to Agriculture Services are allowed up to 100 per cent and allowed through the automatic route covering horticulture, floriculture, development of seeds, animal husbandry, pisciculture, aqua culture, cultivation of vegetables, mushroom and services related to agro and allied sectors.

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Challenges to Agriculture Sector in Indian Economy

Dr Koti Reddy Tamma, Professor in Economics, IBS Hyderabad (A Constituent of ICFAI Foundation for Higher Education)

Dr I.R.S.Sarma, Associate Professor in Economics, IBS Hyderabad (A Constituent of ICFAI Foundation for Higher Education)

Dr M.Aruna, Associate Professor in Economics, IBS Hyderabad (A Constituent of ICFAI Foundation for Higher Education)

Abstract: *This paper examines the performance and challenges to the agricultural sector of Indian Economy by using the annual data for the period 1950-51 to 2014-15. In this paper an attempt has been made to study the change in cropping pattern and the reasons for deceleration in the growth of agricultural sector in Indian Economy. The authors opine that the cropping pattern in India has undergone significant changes with a significant shift from the cultivation of food grains to commercial crops. The key challenges documented are related with small size of landholdings, low productivity, fall in the value of agricultural exports in the total value of exports, low public investment,, low food grain production, gap between irrigation potential and utilization and growing indebtedness of the farmer households. The study suggests that Government policies must be supportive for small and marginal farmers and agricultural laborers.*

Key words: *households, food grains, commercial crops*

I. Introduction:

Indian agriculture has witnessed a profound change since Independence. Agriculture is considered as the only source of primary occupation as a huge size of rural population of the country is solely depending on agriculture. From the very beginning, agriculture is contributing a major portion to our national income. In 1950-51 agriculture and allied activities contributed about 57 per cent of the total national income. Although the share of agriculture has been declining gradually with the growth of other sectors but the share still remained very high as compared to that of the developed countries of the world. The share of agriculture has declined to 54 per cent in 1960-61, 48 per cent in

1970-71 and then to 17 per cent in 2015-16. According to 2011 census the workforce dependent on agriculture is 48.9 per cent.

Economic reforms were introduced in India in 1991 in many sectors except in agricultural sector. As a result, reforms failed to yield the desired progress in the overall development of the economy. Attempts were made to introduce reforms in agricultural sector by some state governments in 1996. Further, many state governments in India are not keen in implementing reforms in agriculture sector and hence the policy changes in agriculture are still slower. The rate of structural changes in agriculture sector is lower in 1990's. Further the export growth of agricultural product was slow and



agricultural demand declined steeply after East Asian Crisis.

Economic reforms moved in the direction of privatizing the distribution of inputs, providing some services and agricultural extension. The critical values are low value agriculture, high cost benefit ratio, inefficient use of natural resources and deterioration in self-help institutions. Scale of high value of crops is not due to production levels but due to high value of processing.

The contribution of agriculture and allied sectors to the GVA (at 2011-12 prices) of the country has been declining. The growth rates in agriculture have been fluctuating at 1.5 per cent in 2012-13, 4.2 per cent in 2013-14, (-) 0.2 per cent in 2014-15 and a likely growth of 1.1 per cent in 2015-16. The uncertainties in growth in agriculture are explained by the fact that 60 per cent of agriculture in India is rainfall dependent and there have been two consecutive years of less than normal rainfall in 2014-15 and 2015-16 (Economic Survey 2015-16).

As per the Agriculture Census, 2010-11, the total number of operational holdings in the country has increased from 129.22 million in 2005-06 to 138.35 million in 2010-11 i.e. an increase of 7.06%. There is a marginal increase in the operated area from 158.32 million ha. in 2005-06 to 159.59 million ha. in 2010-11 showing an increase of 0.80%. Out of a total of 159.59 million hectares operated area in the country in 2010-11, the highest contribution was made by Rajasthan (21.14 million ha.) followed by Maharashtra (19.77 million ha.), Uttar Pradesh (17.62 million ha.), Madhya Pradesh (15.84 million ha.), Andhra Pradesh (14.29 million ha.), Karnataka (12.16 million ha.), Gujarat (9.90 million

ha.) etc. with the lowest operated area of 923 hectares in U.T. of Chandigarh. The U.T. of Chandigarh, thus, constituted the lowest number of operational holdings as well as the operated area in the country in 2010-11. As compared to 2005-06, percentage increase in number of operational holdings in 2010-11 was the highest in case of Goa (47.71 percent) followed by Madhya Pradesh (12.19 percent), Rajasthan (11.35 percent), Bihar (10.47 percent), Daman & Diu (9.60 percent), Andhra Pradesh (9.39 percent), Chhattisgarh (8.26 percent), Odisha (7.14 percent), Puducherry (5.56 percent), Nagaland (5.41 percent), Jammu & Kashmir (5.20 percent), etc.

1.1 Objectives of the study:

- a) To study the performance of Agricultural Sector in terms of its contribution to Gross Domestic Product
- b) To study the trends in cropping pattern in India since 1970-71.
- c) To identify the issues confronted and provide policy implications for the development of Agricultural sector.

1.2. Methodology

The entire study is backed by secondary data only. The data is collected from various published sources like Ministry of Agriculture, Ministry of statistics and programme implementation, the Statistical Abstracts published every year by the Directorate of Economics and Statistics, Publications of National Sample Survey Organization, Reserve Bank of India, Centre for Economic and Social Studies and Indian



Institute of Population Studies etc. for the period 1949-50 to 2015-16 Simple statistical techniques are extensively used such as percentages, averages, index numbers and co-efficient of variation.

1.3 Review of Literature:

Rubina Verma, et.al., had built a quantitative model which captures a falling share of agricultural output and a rapidly increasing share of service sector output as the economy grows. They found that it is high productivity growth, especially in the service sector, rather than growth of trade in services which the primary factor is driving the high growth witnessed by the Indian service sector. **Rajkishore Pandey, (1980)** examined inter and intra-regional variations in the flow of credit in the state of Orissa. The study reveals that the credit gaps were found to be higher in the least developed regions than in the developed regions. It is also observed that within each region the credit gap was higher in irrigated areas as compared to unirrigated areas. **Mohan, (2006)** has investigated the role of agricultural credit in supporting agricultural production in India and reviewed the performance of agricultural credit in India during the period 1950-51 to 2003-04. He found that there was rapid increase in total number of rural branches, resulting into the growth of rural credit. **Malik and Singh, (2002)** in their paper entitled, The Determinants and Extent of Crop Diversification among Smallholder Farmers: A Case Study of Southern Province Zambia examined the extent of crop diversification at district level in Haryana using Crop Diversification Index and Entropy Indices. **Lokesh Kumar Meena, Chandra Sen & Saket Kushwaha, (2016)** Implications of the

methods of crop diversification: A Comparative study" uses Herfindahl indexes, Simpson index and Index of maximum proportion to measure the crop diversification in the two districts of Rajasthan state Kota and Jaisalmer. The empirical results of the study reveals that complete diversification was found in the Kota district in all period through all index and likewise in Jaisalmer district crop specialization was found in first and second period through all indices, Moderate diversification was found in third and fourth period through all indices and finally complete diversification was found in fifth period through all three indices in Jaisalmer district. **M.K.Sharma and Vinit kumar (2014)** and In their paper entitled "Crop-diversification in Uttar Pradesh: Evidence of village" study analyzed the nature and extent of crop diversification in the selected villages in state of Uttar Pradesh with the help of Crop Diversification Index and multiple linear regression analysis. The study indicates that Expenditure on fertilizers and percent operational area of gross cropped area were found to have significant effect on CDI all seasons of crops and almost all the villages, while some where availability of electricity has found significant

II. Contribution of agricultural sector to GDP, employment and capital formation

The above Table-2.1.shows the trends in GDP at Factor cost and Primary sector GDP, contribution of primary sector to GDP at factor cost and primary sector growth rate since 1950-51.It is clear from the table the annual average rate of growth of the primary sector which was 7.1 per cent in 1960-61 increased to 12.8 per cent in 1980-81 gradually declined to



0.4 per cent during 2008-09 and then increased to 4 per cent in 2013-14.

Table-2.1: Agricultural GDP, share of agriculture in GDP and growth (2004-05 price)

Year	GDP@FC (Rs.Crores)	Primary Sector		
		Primary sector GDP (Rs.Crores)	Share of Primary Sector in GDP@FC	Growth Rate (%)
1950-51	2,79,618	1,50,191	53.7	----
1960-61	4,10,279	2,04,340	49.8	7.1
1970-71	5,89,787	2,58,665	43.8	6.3
1980-81	7,98,506	3,05,906	38.3	12.8
1990-91	13,47,889	4,44,880	33.0	4.7
2000-01	23,48,481	5,92,227	25.2	0.3
2001-02	24,74,962	6,24,923	25.2	5.5
2002-03	25,70,932	5,94,280	23.1	-4.9
2003-04	27,75,749	6,43,183	23.1	8.2
2004-05	29,71,464	6,50,454	21.9	1.1
2005-06	32,53,073	6,80,628	20.9	4.6
2006-07	35,64,364	7,11,768	19.9	4.6
2007-08	38,96,636	7,51,077	19.3	5.5
2008-09	41,58,676	7,53,744	18.1	0.4
2009-10	45,16,071	7,64,817	16.9	1.5
2009-10	49,18,533	8,28,431	16.8	8.3
2011-12	52,47,530	8,64,557	16.5	4.4
2012-13	54,82,111	8,72,838	15.9	1.0
2013-14	57,41,791	9,07,386	15.8	4.0

Source: Various Economic Surveys, GOI

The contribution of primary sector which is composed of agriculture, forestry, fishery and mining gradually declined from 53.7 per cent of Gross Domestic Product in 1950-51 to 33 per cent in 1990-91 and then finally to 15.8 per cent in 2013-14. This is due to the development strategy followed in economic planning of the country, structural changes occur in the composition of its national income by industry of origin. With the rapid expansion of manufacturing industries, the share of manufacturing sector recorded a sharp increase. But the

agricultural sector could not record a faster rate of growth.

2.2 Area Production and Yield among major states in India

Special emphasis was laid on the development of agricultural sector since 1965. All the initiatives taken up for the development and modernization of agricultural sector have led to (a) a steady increase in areas under cultivation (b) a rising trend in agricultural production and (c) a steady rise in agricultural productivity. However, there were variations in terms of area,



production and productivity of food grains across the states in India. The differences in Area, Production and productivity levels of food grains across

the states are presented in the following Table 2.2

Table-2.2: Area and production of Food grains Among the Major States: 2014-15

State	Area (In million Hectares)	Rank in Area	Production		Yield (Kgs/Hect)	Rank
			(in Million Tonnes)	Rank		
Uttar Pradesh	20.23	1	50.05	1	2474	5
Punjab	6.56	7	28.90	2	4409	1
Madhya Pradesh	14.94	2	24.24	3	1622	14
Rajasthan	13.42	3	18.30	4	1364	17
West Bengal	6.24	8	17.05	5	2732	4
Haryana	4.40	11	16.97	6	3854	2
Maharashtra	11.62	4	13.92	7	1198	18
Bihar	6.67	6	13.15	8	1971	9
Karnataka	7.51	5	12.17	9	1622	13
Telangana	3.43	15	10.69	10	3115	3
Andhra Pradesh	4.18	13	9.41	11	2251	7
Tamilnadu	3.55	14	8.49	12	2396	6
Odisha	5.15	9	8.33	13	1617	15
Gujarat	4.29	12	8.21	14	1917	11
Chattisgarh	4.95	10	7.58	15	1532	16
Assam	2.53	16	4.94	16	1952	10
Jharkhand	2.24	17	4.19	17	1874	12
Uttarakhand	0.89	18	1.78	18	2001	8
Others	3.24		6.40			
All India	126.04		264.77		2101	

Source: Agricultural Statistics at a Glance, 2014-15, Directorate of Economics & Statistics, Telangana

The gross area under all food grains has increased from 99 million hectares in 1949-50 to 118 million hectares in 1964-65 and then to 126.04 million hectares in 2014-15. Area, production and yield of food grains in India for the year in 2014-15 is presented in the above table. From the above table it is clear that Andhra Pradesh and Telangana were lagging behind in terms

of area, production and productivity of food grains when compared with major states of India. Punjab ranks first in terms of area under food grains in 2014-15 followed by Madhya Pradesh and Rajasthan. Andhra Pradesh and Telangana ranks 13th and 15th respectively in terms of area under food grains compared with other major states. The total area under foodgrains in



Andhra Pradesh is 4.18 million hectares, while it was 3.43 million hectares in Telangana. Andhra Pradesh was ranked eleventh among other Indian states in terms of production of food grains and

seventh in terms of yield. Telangana was ranked 10th in terms of production of food grains and third in terms of yield.

Table-2.3: Trends and growth rate of production of agricultural crops since 1949-50:(Annual Growth Rates (%))

Items	1949-50	1964-65	2013-14	1949-50 To 1964-65	1967-68 to 2013-14
1.All Food grains (million tonnes)	55	89	264.8	3.2	2.8
Rice	24	39	106.5	3.5	2.2
Wheat	6	12	95.9	4.0	5.0
Coarse Cereals	7	25	48.9	2.2	0.6
Pulses	18	12	19.3	1.4	1.5
2.All Non-food grains	---	----	---	3.5	2.6
Oilseeds	5	9	32.9	3.3	1.9
Sugarcane	50	122	350.0	4.3	2.5
Cotton (m bales of 170kg each)	3	6	36.7	4.6	1.4
Potato	2	4	41.5	4.3	4.9
3.All crops				3.1	2.4

Source: 1. *Agricultural Statistics at a Glance (1990)*, Ministry of Agriculture, GOI
2. *Annual Report (2013-14)*, Ministry of Agriculture

The above Table-2.3 reveals trends and growth rate of production of agricultural crops since 1949-50. The table reveals that the production of food grains had increased from 55 million tonnes in 1949-50 to 89 million tonnes in 1964-65 and then increased to 176 million tonnes in 1990-91 and 253.16 million tonnes by 2015-16. The major cereals like rice and wheat recorded a high growth rate i.e., 3.5 and 4.0 per cent respectively during 1949-50 to 1964-65 and again to the extent of 2.2 and 5.0 per cent respectively during the period 1967-68 to 2013-14. The growth in coarse cereals and pulses remained quite marginal. The table also

reveals that with respect to non-food grains the trends in the production of potato and sugarcane were quite impressive and that of cotton and oilseeds were not upto the mark.

The above Table-2.4 reveals the average yield per hectare of all major crops in India since 1970-71. It is inferred from the table that after the introduction of modern agricultural technique along with the adoption of hybrid seeds, extension of irrigation facilities and application of intensive method of cultivation yield per hectare of all crops has recorded a steep rising trend.



Table-2.4: Average yield of major crops in India: (Kgs/Hectare)

Crops	1970-71	1980-81	1990-91	2000-01	2010-11	2013-14	2014-15
Paddy	1123	1336	1740	1901	2239	2416	2390
Wheat	1307	1630	2281	2708	2989	3145	2872
Pulses	524	473	578	544	691	764	744
Oilseeds	579	532	771	810	1193	1168	1037
Sugarcane (Ton/Hect)	48	58	65	69	70	71	70
Tea	1182	1491	1794	1673	1712	2170	2170
Cotton	106	152	225	190	109	510	461

Source: EPW Database

The yield of paddy has been substantially increased from 1123 kgs per hectare to 2390kgs per hectare in 2014-15. The yield of wheat also increased from 1307 kgs per hectare to 2872 kgs per hectare during the same period. Yield of pulses was registered at 524 kgs per hectare in 1970-71 and decreased to 473 kgs per hectare in 1980-81 and then finally increased to 744 kgs per hectare in 2014-15. Yield of oilseeds decreased from 579 kgs per hectare in 1970-71 to 532kgs per hectare in 1980-81 and then increased to 1037 kgs per hectare in 2014-15. The yield of tea substantially increased from 1182 kgs per hectare in 1970-71 to 2170kgs per hectare in 2014-15. It is clear from the above table that the Yield of cotton has witnessed fluctuations during the study period. Yield of cotton decreased from 510 kgs per hectare in 2013-14 to 461kgs per hectare in 2014-15.

The above Table-2.4 reveals the average yield per hectare of all major crops in India since 1970-71. It is inferred from the table that after the introduction of modern agricultural technique along with the adoption of hybrid seeds, extension of irrigation facilities and application of intensive method of cultivation yield per hectare of all crops has recorded a steep rising trend. The yield of paddy has been substantially

increased from 1123 kgs per hectare to 2390kgs per hectare in 2014-15. The yield of wheat also increased from 1307 kgs per hectare to 2872 kgs per hectare during the same period. Yield of pulses was registered at 524 kgs per hectare in 1970-71 and decreased to 473 kgs per hectare in 1980-81 and then finally increased to 744 kgs per hectare in 2014-15. Yield of oilseeds decreased from 579 kgs per hectare in 1970-71 to 532kgs per hectare in 1980-81 and then increased to 1037 kgs per hectare in 2014-15. The yield of tea substantially increased from 1182 kgs per hectare in 1970-71 to 2170kgs per hectare in 2014-15. It is clear from the above table that the Yield of cotton has witnessed fluctuations during the study period. Yield of cotton decreased from 510 kgs per hectare in 2013-14 to 461kgs per hectare in 2014-15.

The above Table-2.5 reveals that the proportion of area under cultivation between food crops and non-food crops has recorded a change from 74:26 in 1950-51 to 80:20 in 1980-81 and then again reversed to 77:23 in 1990-91 and then finally to 73:27 in 2013-14. It clearly reflects that there is definite shift in area from non-food crops to food crops in the country.



2.3 Changes in Cropping Pattern in India

Table-2.4: Area under different major crops in India during 1970-71 to 2014-15 (Million Hectares)

Crops	1970-71	1980-81	1990-91	2000-01	2005-06	2009-10	2010-11	2014-15
Food grains	124.3	126.7	127.8	121.0	121.6	121.3	125.7	122.1
Oilseeds	16.6	17.6	24.1	22.8	27.9	26.0	26.8	25.7
Groundnut	7.3	6.8	8.3	6.6	6.7	5.5	6.0	4.7
Sugarcane	2.6	2.7	3.7	4.3	4.2	4.2	4.9	5.1
Cotton	7.6	7.8	7.4	8.6	8.7	10.1	11.1	13.1
Jute	0.8	0.9	0.8	0.8	0.8	0.8	0.8	
Mesta	0.3	0.4	0.2	0.2	0.1	0.1	0.1	
Potato	0.5	0.7	0.9	1.2	1.4	1.8	1.8	
Plantation Crops	0.7	2.3	3.1	3.9	4.22	4.3	4.4	
Total	160.7	165.9	176.3	169.4	175.62	174.1	181.6	

Source: EPW database & Various Economic Surveys, GOI

Table-2.5: Nature of crop distribution since 1951

Crops	1950-51	1980-81	1990-91	2013-14
1.All Crops	100	100	100	100
a.Food crops	74	80	77	72.9
b.Non-food crops	26	20	23	27.1

Source: Various Economic Surveys, GOI

3. Issues Confronted to Agricultural Sector

3.1 Size of Agricultural Holding in India

In India, the size of agricultural holding is quite uneconomic, small and fragmented. With the growth of the size of families, the agricultural holdings are gradually being sub-divided among the heirs, in this way generation after generation the land is being subdivided and fragmented as well. The growing subdivision and fragmentation of holding make the adoption of modernized method in agricultural operation quite difficult. Application of new technology, use of fertilizers and making provision for irrigation facilities will be difficult in uneconomic holding, this result in low productivity. The following table 3.1

shows the size and number of operational holding and area operated upon by these various sizes. It is observed from the above Table-3.1 the total number of operational holdings in the country has increased from 129.22million in 2005-06 to 138.35million 2010-11 i.e. an increase of 7.06 %. There is a marginal increase in the operated area from 158.32 million ha in 2005-06 to 159.59 million ha in 2010-11 showing an increase of 0.80%. The operated area has primarily increased because the State of Jharkhand participated for the first time in Agriculture Census operation in 2010-11 after the State came into being in the



year 2000. The average size of ha in 2010-11 as compared to 1.23 ha in operational holding has declined to 1.15 2005-06.

Table 3.1: Number of Holdings, Operated area and average size of holdings

Size Groups	Number of Holdings (in '000)		Operated Area (in '000 ha)		Average size of holding (in ha)	
	2005-06*	2010-11	2005-06*	2010-11	2005-06*	2010-11
Marginal	83694	92826	32026	35908	0.38	0.39
Small	23930	24779	33101	35244	1.38	1.42
Semi-Medium	14127	13896	37898	37705	2.68	2.71
Medium	6375	5875	36583	33828	5.74	5.76
Large	1096	973	18715	16907	17.08	17.38
All Sizes	129222	138348	158323	159592	1.23	1.15

Source: Agricultural Census 2010-11
 *Excluding Jharkhand

The large holdings (10.00 ha. & 10.59 percent in the operated area as above) were 0.70 percent of total number against 0.85 percent and 11.82 percent of holdings in 2010-11 with a share of respectively in 2005-06 Census

Table 3.2: Investment on Agriculture during Five-Year plans (Rs. Crores)

Five-Year Plan	Investment on Agriculture and allied	Total Plan outlay	% of agri and allied sectors total outlay
First Five-Year Plan	350	2380	14.9
Second Five-Year Plan	500	4500	11.3
Third Five-Year Plan	1090	8580	12.7
Fourth Five-year plan	2320	15800	14.7
Fifth Five-year plan	4870	39430	12.3
Sixth Five-year plan	5700	97500	5.8
Seventh Five-year plan	10530	180000	5.9
Eighth Five-year plan	22470	434100	5.2
Ninth Five-year plan	42460	859200	4.9
Tenth Five-year plan	79810	1525640	5.2
Eleventh Five-year plan	136381	3644718	3.7

Source: Various Five-year plan Documents.

The above Table-3.2 shows the pattern of investment on agriculture in different five-year plans. It is observed that with the increase in total outlay in each plan, the outlay on agriculture and allied sectors had also increased considerably. The table reveals information about the

comparison of yield per hectare of major crops in India with developed countries. It is clear from the table that India lags far behind the other developed countries of the world in terms of average yield per hectare of major crops.



Table 3.3: Productivity of Some Important Crops

Crop	China	USA	France	Japan	Egypt	World	India
Cereals (2014)	5886	7637	5829				2981
Paddy (2012)	6744	8349	-----	5391	9702	4395	3591
Wheat(2012)	4995	-----	7599	-----	6516	3115	3173
Maize(2012)	5956	7744	9085	----	-----	4494	2507
Groundnut (2012) (in shell)	3575	4699	----	2410	-----	1676	1179
Sugarcane	68,811	-----	-----	-----	1,14,983	68,854	68,344

Source: Various Economic Surveys, GOI

Table 3.4: Development of Irrigation Potential and its utilization

(Million Hectares)

Items (Plan end additional)	At the end of VII Plan	At the end of VIII Plan	At the end of IX Plan	At the end of X Plan
Major and Medium Irrigation Potential	29.9	32.96	37.1	42.4
Utilization	25.5	28.44	31.0	34.4
Minor Irrigation	46.6	53.30	56.9	60.4
Utilization	43.1	48.8	50.0	52.8
Total Potential	76.5	86.3	94.0	102.8
Utilization	68.6	77.2	81.0	87.2

Source: Up to X Plan; Economic Survey 2007-08

The above Table-3.4 provides information about development of irrigation potential and its utilization in India since 7th five-year plan. The table reveals that the irrigation potential developed through major, medium and minor irrigation projects has not been fully utilized. By the end of the seventh five-year plan out of the total irrigation potential of 76.5 million hectares, the actual utilization was 68.6 million hectares. The total irrigation potential developed by the end of the tenth five-year plan in India was to the extent of 102.8 million hectares which consist of 42.4 million hectares under major and medium irrigation and the remaining 60.4 million hectares under minor irrigation. It is observed that there has been a large gap in utilization of created potential. At the end of the Tenth plan, total utilization of irrigation potential was to the extent of 87.2 million hectares as against the total created potential of 102.8 million hectares showing a gap of 15.6 million hectares.

Table 3.5: Targets and achievements of Food grains during planning era

Five-Year Plan	Target (In Million Tonnes)	Achievements (In Million Tonnes)
First Five-Year Plan	62.0	67



Second Five-Year Plan	81.0	80.0
Third Five-year plan	100.0	72.0
Fourth Five-year plan	129.0	104.0
Fifth Five-year plan	125.0	132.0
Sixth Five-year plan	154.0	152.0
Seventh Five-Year plan	180.0	171.0
Eighth Five-year plan	210.0	199.0
Ninth Five-year plan	234.0	212.0
Tenth Five-year plan	234.0	216.0
Eleventh Five-year plan	270.0	250.14

Source: Plan documents and Economic surveys

The above Table-3.5 reveals the targets and achievements of food grain production during the planning era. The first five-year plan set its aim to solve the food problem and also tried to improve the agro raw materials like raw jute, raw cotton, oil seeds etc. It is observed from the above table that in respect of production of food grains, the country could produce 67 million tones as against the target of 62 million tones. In respect of food grains although the target was fixed at 81 million tones, 100 million tones and 129 million tonnes during the second, third and fourth plan but the actual realized were 80 million tones, 72 million tones and 104 million tonnes respectively showing shortfalls in realizing targets. Similarly the targets fixed in the remaining five-year plans were also not fulfilled.

Table 3.6
Exports of agriculture and allied activities in India

Year	Value of total exports (Rs. In crores)	Value of exports of agriculture and allied products (Rs. In crores)	% of value of agriculture and allied products in the total value of exports
1960-61	642	284	44.2
1970-71	1535	487	31.7
1980-81	6711	2057	30.7
1990-91	32553	6317	19.4
2000-01	203571	28582	14.0
2006-07	571779	58959	10.3
2011-12	1142922	111393	9.7
2014-15	1896348	240642	12.68

Source: Economic Survey 2015-16

The above Table-3.6 reveals the proportion of value of the exports of Agriculture and allied in the total exports value of the country since 1960-61. The total value of exports which was Rs. 642 crores in 1960-61 gradually increased to Rs. 32553 crores in 1990-91 and then to Rs. 1896348 crores in 2014-15. The value of exports of Agriculture and allied which was Rs. 284 crores in 1960-61 gradually rose to Rs. 6317 crores in 1990-91 and then to Rs. 240642 crores in 2014-15. The share of the value of



Agriculture and allied in total exports value was 44.2 per cent in 1960-61. But its share gradually declined to 19.4 per cent in 1990-91 and then to only 9.7 per cent in 2011-12. The share of value of Agriculture and allied in total value of exports gradually improved to 12.68 per cent in 2014-15.

Table-3.7
Farmer's Suicides in India

Year	Farmer's Suicides	
	Number	As a per cent of all suicides
1997	13622	14.2
1998	16015	15.3
1999	16082	14.5
2000	16603	15.3
2001	16415	15.1
2002	17971	16.3
2003	17164	15.5
2004	18241	16.0
2005	17131	15.0
2006	17060	14.4
2007	16632	13.5
2008	16196	12.9
2009	17368	13.6
Total	216500	14.7

Source: Various volumes of ADSI, NCRB, GOI.

The above Table-3.7 provides information about farmer's suicides in India from 1997 to 2009. Farmer's suicides in India accounted for 14.7 per cent of all the suicides in the country for the period 1997-2009. In 1997 the proportion of farmer's suicides in the total suicides in the country was 14.2 per cent. The farmer's suicides have been increased to 16.3 per cent of the total suicides in the country in 2002. By 2003, this trend has slightly fallen to 15.1 per cent. From 2005 to 2008 this trend has slightly reduced from 16 per cent to 12.9 per cent.

Conclusion & policy implications: There is a need for inventing new agricultural technology relevant to rain fed areas specifically. Agricultural sector needs another revolution and increasing agricultural production should be given more priority. It is important that the benefits of new technology like micro irrigation must be widespread. Increase in agricultural productivity may serve as the catalyst for growth, as well as help in reducing poverty due to a larger section of the people depend upon agriculture. In order to avoid the problems arising from small and marginal holdings consolidation of land holdings programme should be taken up for the larger interests of the society in general and that of the interest of the poor farming community in



particular. Irrigation plays a major role to reap the benefits of consolidation of land holdings. The number and rate of farmer suicides are very high and increasing rapidly. Government policies must be supportive for small and marginal farmers and agricultural labourers. The need to support small holding farmers, small-scale, ecological farming and means of bio-diversified-based agricultural production that are sustainable, particularly in the context of climate change is the need of the hour.

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Impact of service quality on customer satisfaction in Public sector and private sector banks

Prof. Sardar Gugloth ,Department of Management Studies Sri Venkateswara University Tirupati

V.Aswini , Research scholar Department of Management Studies Sri Venkateswara University Tirupati

Abstract: *The customer satisfaction level is very high in private banks than the public banks in the city by considering the above mean values. The public banks or the government banks have to strive for attaining increased customer satisfaction by decreasing the gap exists in all dimensions of service quality. But by taking the overall gap score into account, the highest gap score are realized under reliability and empathy. The banks need to take steps and devise strategies to mitigate the gap occurred in the above dimensions.*

Key words: *customer satisfaction, and retail trade, railways, public administration*

Introduction

The Indian service sector also regarded as the tertiary sector of Indian economy today constitutes a wide spectrum of combined such a banking, education, hotels and restaurants, insurance, wholesale and retail trade, railways, public administration, telecom and other services. One of the key contributors to our nation's GDP, the service sector has grabbed the global attention owing to the reformation in the form of privatization, removal of regulation restrictions and many more during the past decade. Thus when the expected level of service to be provided to the customers are greater than the actual level of service provided by any organization, than the service quality offered is considered as low and vice versa. This model of service quality was developed initially to measure customer perception for the banking and financial services but later refined to sector such as hospitality, telecommunications and healthcare. Despite some arguments on this service

quality model, the determinants accounted for measuring service quality are found to be reliable and could be used in various situations and been practiced by many researchers. As this model incorporates all five determinants as service quality signals, it is feasible to investigate these questions explicitly.

Customer Satisfaction

This topic contains six constructs namely reliability, assurance, tangibility, empathy, responsiveness and customer satisfaction. The measurement scale is developed with reference to SERVQUAL model. In this proposed model of service quality measurement, gap analysis is used to find the difference between customer's expected service performance and actual service performance. Reliability indicates whether the service provided accurately as promised to its customers. Assurance signals knowledge and courtesy of employees in bringing trust and confidence. Tangibility shows all physical facilities, equipment, personnel and communication materials



primarily visible in an organization. Empathy suggests whether the organization shows care, individualized attention and providing the required service by understanding its customers' needs. Responsiveness indicates whether the organization is willing to help its customers readily. All the items of construct are measured with the Likert 5-point scale. The research employs convenience sampling method for data collection. Primary research Survey was carried out by means of a structured questionnaire.

The respondents were those are having accounts in various banks in Hyderabad. The respondents group comprises of various categories like working professionals, Businessman, Housewife, Senoir Citizen, Student etc. 150 respondents were interviewed. ANALYSYS Reliability and Validity Test Cronbach's were used to measure the consistency of each item under the same construct. All scales have greater than the suggested value of 0.70. All the constructs like assurance, tangibility, empathy, responsiveness and customer satisfaction have the sufficient standard reliability values. Despite the slightly lowered value of 0.64, reliability is also taken into account for the purpose of research because the composite reliability values are higher than 0.70 for all constructs taken in the research including reliability. The AVE values for all constructs are greater than 0.50 as per the standard AVE rule and also the Composite Reliability values for all constructs are greater than AVE in all cases.

Thus the reliability scale is improved to be higher in this research indicating the effectiveness of the study. The alpha value for each construct demonstrates

adequate internal consistency. The results indicate that the determinant, Assurance has the highest impact on customer satisfaction than any other determinants of service quality of banking service provided in Hyderabad. If assurance increases by 0.383 will have increased customer satisfaction in banking sector. Similarly, the customer satisfaction in banks in Hyderabad is also strongly influenced by the tangibility where an increase in tangibility by 0.279 will cause a direct increase in the customer satisfaction in Hyderabad banks. Also, the customer satisfaction in Hyderabad banking service will be directly affected by empathy where an increase in empathy 0.2 will have a respective increase in the customer satisfaction within banks in Hyderabad. However, the lowest impact of the reliability and responsiveness on customer satisfaction, where an increase in them by 0.146 and 0.056 respectively will cause an increase in the customer satisfaction in banking services provided by banks in Hyderabad.

The customer satisfaction level is very high in private banks than the public banks in the city by considering the above mean values. The public banks or the government banks have to strive for attaining increased customer satisfaction by decreasing the gap exists in all dimensions of service quality. Among the key factors influencing the customer satisfaction in the city, Assurance has the least gap score than Reliability and Empathy. Thus all the banks operating in the city have been providing their respective service as promised or assured to the customer.

Discussion of Empirical Results



According to the above analytic results, this study examined the perception of service quality of banking service provided to customers in Hyderabad and the relative differences attached with the various determinants of service quality using the SERVQUAL model. The findings of the research suggest that customer satisfaction toward banking services in the city of Hyderabad is significantly influenced by Assurance, Tangibility, Empathy, Reliability and Responsiveness. It is found out that Assurance has the most significance impact on customer towards banking services provided in Hyderabad and responsiveness has the least significant impact on customer satisfaction towards banks in. From this findings, it is clear that the customer expectation exceeds well in assurance provided by the banks in Hyderabad in terms of giving importance to customers' suggestions and views, secured transactions, sufficient knowledge base management, accurate record maintenance, meeting customers regularly etc.

Managerial Implications

It is important that the bank management should have a better understanding of what their customer needs are and what the customers expect from the service provided by the banks in the terms of service quality. The bank managers should identify the gap prevails between the perceived service quality and actual service quality of banking services provided to customer and find effective ways to enhance customer satisfaction with respect to important service quality features. Because there is a stiff competition in banking sector in India, customer service by exceeding the required needs of customers is the most vital component for each bank and bank

managers need to emphasize on ways to improve customer satisfaction regarding improved service quality. Also the bank managers can use the results of this study to increase their understanding of which service quality dimensions has the strongest association with overall customer satisfaction. When providing bank services, observations on the level of fulfillment of customer needs and the degree of customer satisfaction with the respective bank periodically need to be done and it will help the banks to decrease the gap in matching the perceived service and the rendered service so that customer' loyalty will increase thereby they will recommend their banks to others. From the gap analysis table, the maximum gap score is found under the dimension, empathy. It is the responsibility of the bank management irrespective of whether the bank is private, public or foreign to put serious efforts to enhance the skill of the employee, new training methods implementation to increase the caring and concerning attitude towards customer in order to satisfy the customer.

Conclusion

The Indian banks have been completing with same kind of product to the consumers and hence service quality is considered as the key differentiator among the banks providing better service to the customers. Consistency in providing the required service quality is the key to differentiate one another. Since the competition in this industry is intense, the competition prevails among not only banks but also with other financial institutions operating either locally or globally. However, the paradigm of understanding the principal factors that influence customer's satisfaction in the banking sector in India which will likely



to help the banks' management and the financial institutions to enhance the quality of service provided to the customers at least in the context of the city.

The term service quality has two core elements, customer expectation and customer perception. Customer will consider the service quality as low when the desired performance of service provided by their banks fails to meet up their expectation and alternatively, will consider the service quality as high when the bank's desired performance matches or exceeds their expectations. This study examined the perception of service quality of banking services provided to customer in Hyderabad and the relative differences attached with the various determinants of service quality using the SERVQUAL model. It is found out that Assurance has the most significant impact on customer satisfaction towards banking services provided in Hyderabad and responsiveness has the least significant impact on customer satisfaction towards banks in Hyderabad. From the findings, it is clear that customer expectation exceeds well in assurance provided by the banks in Hyderabad in terms of giving importance to customers' suggestions and views, secured transactions, sufficient knowledge base management, accurate record maintenance, meeting customers regularly etc. The banks deliver the best service to the customer what they assured for. Obviously, the banks in Hyderabad fail to meet the expected customer service in the dimension of responsiveness. The banks are not helping the customers times when the customers need them the most and the customer request and other queries remains unanswered at most times.

Problems handling is also one important aspect where the banks in Hyderabad fail miserably. Thus, the customer perceptions regarding responsiveness in quality of service provided to them falls short high margin and responses to this study suggest that responsiveness has positive correlation and no significant effect on customer satisfaction. It is evident that both private banks and public banks operating in Hyderabad have not shown interests in responding to problems experienced by customers.

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Priority Sector Lending by Scheduled Commercial Banks in India

K. Harikishan

Assistant Professor in Economics, at the Government Degree College, Choppadandi, Karimnagar

Abstract: *Commercial banks are financial agents that mobilise savings and invest them to achieve economic growth and development. Since 1980-81, Indian banking system posted impressive growth in both deposits and credit. An important objective in the nationalisation of major commercial banks in 1969 and 1980 was to ensure adequate credit to the important sectors of the economy at reasonable rates of interest. These sectors were, among others, agriculture and small scale industries. With the introduction of the banking sector reforms in 1991, these two sectors experienced considerable loss in terms of credit flows from the Scheduled Commercial Banks (SCBs). Declining credit flows caused considerable distress in these sectors. The government woke up to this challenge and tried to increase the credit to these sectors. Progress so far leaves much to be done if the credit needs of these sectors are to be met adequately.*

Key words: *credit flows, considerable distress, banking sector*

I. Introduction:

An important element in economic development is the mobilisation and deployment of financial resources. The commercial banks accept cash deposits from the public and use them to create credit for the needyⁱ. In other words, the commercial banks are the financial intermediaries that ensure a demand for funds and supply of funds equality. India embarked on the strategy of economic planning in 1952. Realising that the credit flows to agriculture and small scale industries are grossly inadequate, the government nationalised 20 major scheduled commercial banks (SCBs) in two phases, in 1969 and 1980. We explore in this paper the impact of the banking sector reforms introduced in 1991 on the credit flows to these two sectors and to the priority sector as a whole. The data covers the years from 1980-81 to 2015-16. Section Two provides a survey of

literature; Section Three explains the methodology employed; Fourth Section provides the data analysis and the results for the study period and Section Five provides the concluding remarks.

II. Review of Literature:

There is clear evidence that since the introduction of banking sector reforms in 1991, there has been a reduction in the advances to the priority sector as a whole as well as to the individual sub-sectors. This was a result of the Narasimham Committee's scepticism about the effectiveness of directed credit deployment to the selected sectors. The credit flows going to the small and marginal farmers have declined significantly since 1991. This refers both to the number of borrowers as well as the amount sanctioned. This was noted by the Reserve Bank of India as early as 2003.ⁱⁱ Sahu and Rajasekhar (2005)ⁱⁱⁱ made the same observations about the post-reform trends in the credit flows to



the agricultural sector. This was further confirmed by Sastry and Venkateswarlu (2016).^{iv} The present paper explores these trends and includes the credit flows to the small scale industries also.

III. Methodology: We employ the Chow test and use descriptive statistics to examine the trends in Scheduled Commercial Bank (SCBs) Credit and Deposits 1980-81 to 2015-16.

IV. Results and Discussion:

As noted above, the total financial resources mobilised and deployed by the commercial banks are important in the process of capital formation and economic development. Examining the trends in these two variables provides an understanding about the role that the banks are playing in the economy. The total deposits of SCBs rose from ` 379.88 b in 1980-81 to `

1,925.41 b in 1990-91. By 2015-16, they reached ` 85,332.35 b. During the same period, the outstanding credit by the SCBs rose from ` 253.71 b to ` 1,163.01 b and, further to ` 65,364.20 b. The deposits to GDP ratio was 32.24 per cent during 1980-81 to 1990-91. During the post-reform period, 1991-92 to 2015-16, it rose to 55.64 per cent. Similarly, the bank credit to GDP ratio rose from 20.65 per cent in 1980-81 to 1990-91, to 36.90 per cent during 1991-92 and 2015-16. The credit-deposit ratio, which is the measure of the role played by banks in the economy, fell from 73.16 per cent during the pre-reform period to 59.33 per cent in the post-reform period.

In order to see if there is any change in the operations of the SCBs after the introduction of banking sector reforms in 1991, we use the Chow Test.^v Table 1 shows the results of this test.

Table 1 operations of the SCBs after reforms- Chow Test results

Equation	Constant	Time	Adjusted R ²	F-Static
1. Total SCB Credit				
i) 1980-81 to 2015-16	5.237 (112.6)	0.166 (75.93)	0.993	5366
ii) 1980-81 to 1990-91	5.409 (330.8)	0.149 (62.09)	0.997	3854.707
iii) 1991-92 to 2015-16	6.873 (141.8)	0.178 (54.80)	0.992	3003.784
2. Total SCB Deposits				
i) 1980-81 to 2015-16	5.793 (300.5)	0.161 (177.0)	0.999	31331
ii) 1980-81 to 1990-91	5.757 (731.3)	0.165 (142.3)	0.999	20251.54
iii) 1991-92 to 2015-16	7.588 (278.5)	0.159 (66.81)	0.995	7536.06

Figures in parentheses show the t-static.

Source: Reserve Bank of India: 'Handbook of Statistics 2015'.



The post-liberalisation period witnessed rapid growth in SCB credit relative to their deposits (Equations 1.iii and 2. iii). The SCB credit growth indicates a significant structural break after 1991. The growth rate was 16.07 per cent in the pre-reform period and 19.48 per cent in the post-reform period, compared to a growth rate of 18.06 per cent for the entire period. The SCB deposit growth slowed down after 1991. During 1991-2015, they posted a growth rate of 17.32 per cent compared to 17.94 per cent in the pre-reform period and 17.54 per cent for the years 1980-81 to 2015-16. It is possible that the higher growth in credit could be due to availability of funds due to the lowering of SLR and CRR stipulations and this needs to be explored. We now turn to the trends in the SCBs' lending to the priority sector since 1980-81. This is important since the main objective of the Nationalisation of commercial banks was to ensure adequate credit flows to the more important sectors of the economy- 'the priority sectors'. Agriculture, small

scale industries, exports, and small housing loans are some of the sub-sectors within this group of activities. The total priority sector lending increased from ` 84.53 b in 1980-81 to ` 431.17 b in 1990-91. It reached ` 16088 b by 2015-16. The credit to the priority sector posted a growth rate of 15.72 per cent per annum during 1980-81 to 2015-16. The credit to agriculture by the SCBs increased from ` 35.84 b in 1980-81 to ` 167.5 b in 1990-91. It reached ` 7658.80 b in 2015-16.

We examine the trends in the total priority sector lending by the SCBs and the credit flows to agriculture and small scale industries in particular. We consider 1991 as the year of a structural break due to the introduction of the banking sector reforms and the emphasis on profitable operations and removal of branch licensing norms. Table 2 shows the equations for the growth of priority sector lending during the study period and the structural breaks therein.

Table: 2: Structural Breaks in Priority Sector Lending by the SCBs (1980-81 to 2015-16)

Equation	Constant	Time	Adjusted R ²	F-static
1. Priority Sector Lending				
i) 1980-81 to 2015-16	4.362 (91.94)	0.146 (65.46)	0.992	4285.14
ii) 1980-81 to 1990-91	4.265 (208.8)	0.167 (55.69)	0.996	3101.70
iii) 1991-92 to 2015-16	5.917 (90.98)	0.149 (34.16)	0.979	1166.938
2. Agricultural Credit				
i) 1980-81 to 2015-16	1.989 (440.4)	0.013 (65.15)	0.992	4244.07
ii) 1980-81 to 1990-91	1.963 (1108)	0.167 (64.01)	0.997	4096.86



iii) 1991-92 to 2015-16	2.165 (892.0)	0.123 (75.51)	0.995	5701.684
3. Credit to Small Scale Industries				
i) 1980-81 to 2015-16	3.462 (13.15)	0.137 (11.06)	0.776	122.258
ii) 1980-81 to 1990-91	3.315 (217)	0.171 (18.63)	0.998	5754.335
iii) 1991-92 to 2015-16	4.871 (12.63)	0.143 (5.51)	0.550	30.368

Figures in parentheses show the t-static. Source: Reserve Bank of India: 'Handbook of Statistics 2015'.

From the above table, we can see a clear decline in the share of priority sector credit after the introduction of banking sector reforms in 1991. There appears to be a clear structural-break in the SCB lending to priority sector after 1991. We provide in Table 3 the growth rates in total bank credit, credit to priority sectors and the two sub-sectors after 1991 to capture the variability in the credit flows.

Table: 3 Growth Rates in SCB Credit Flows during 1991-92 and 2015-16 (per cent):

Period	Total SCB Credit	Total Priority Sector Credit	Credit to Agriculture	Credit to Small Scale Industries
1991/92- 1995/96	17.67	17.46	1.69	15.59
1996/97- 2000/01	17.29	11.34	1.15	11.41
2001/02- 2005/06	17.10	20.29	1.11	12.12
2006/07- 2010/11	18.77	26.28	1.39	31.89
2011/12- 2015/16	10.18	12.85	1.08	16.58
1991/92- 2015/16	19.48	16.11	1.24	15.36

Source: Reserve Bank of India: 'Handbook of Statistics 2015'.

From the above table we can observe that the credit to priority sector declined sharply after the introduction of the banking sector reforms in 1991. The increase after 2005 can be attributed to the initiatives taken by the government to promote credit to this sector after the decline in the agricultural production in

the 2002 onwards. Similarly in case of the small scale sector, the initiatives after 2007 to promote this sector forced the SCBs to increase credit flows to this sector.^{vi} More importantly, most of the credit flows in agriculture were to the large farmers, while the credit flows to



small and marginal farmers declined after 1991.^{vii}

V. **Conclusions:** Thus, the risk-aversion of the commercial banks resulted in the denial of adequate credit at reasonable interest rates to the needy. It will not be far from truth to say that emphasis on profitability and prudential norms resulted in SCBs ignoring their very mandate in a developing economy. Measures must be initiated to increase the flow of institutional credit to the needy sectors of the economy.

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ⁱⁱⁱ Sahu, G.B. and D. Rajasekhar (2005): 'Banking Sector Reform and Credit Flow to Indian Agriculture', Economic and Political Weekly, December 31, 2005.

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^{vi} Government of India: 'Economic Survey 2005-06'.



Gendered Agrarian Transition in India

Apurva, Kh

Research Assistant, Institute for Social and Economic Change
Dr. V.K.R.V. Rao Road, Nagarabhavi, Bengaluru

Abstract: *Agriculture, the sector which employs greater proportion of the population in Indian economy, is undergoing a gendered agrarian transition. This paper analyses the process of feminization of agriculture in India at an aggregate level. It is observed that the process is afoot as women constitute around 85 percent of rural agricultural workforce. The growth in rural non-farm sector, increase in the female headed households, unprofitable crop production is seen to be some of the factors that may be related with the process. It further explores an association between the process of feminization and agrarian distress. Though women play a greater role than ever as food producers, they face obstacles. Only when these constraints are removed, can the process be a positive development.*

Key words: *rural agricultural workforce, feminization of agriculture, global market*

Introduction

The economic restructuring at the global level characterized by international division of labor, export-led industrialization, interdependence and integration of the global market is bound to have its effect on the labor market and employment. The adoption of New Economic Policy and Structural Adjustment Programme by the countries has introduced flexibility in the production process, thus a shift from Fordist style of production to flexible system of production. Flexibility is associated with Feminization, an increasing participation of women in relation to men.

Women have emerged as very desirable employees in these circumstances because their relationship to the labor market has traditionally displayed the characteristics of flexibility so much wanted in the current conjecture' (Jenson, Hagen and Reddy(eds), 1988). Though this economic transformation has provided women with individual

economic freedom through increased participation in paid work, it also has subjected women to exploitation by employing them within adverse working conditions. This tendency is seen across sectors, both manufacturing as emphasized by Standing (1989); Ozleret. al (2000) and in agriculture (Deere 2009; Rao& Jackson 2009).One of the characteristic features of the Indian labor market is that they are segmented on the basis of various grounds such as caste, sex etc. Agriculture, the backbone of the Indian economy is one of those occupations where women are represented in a greater proportion. Despite women's immense contribution to agriculture, she is more often than not considered to be a farmer's wife rather than the farmer or cultivator. However, in the recent times, due to the increased understanding of the gendered impacts of development certain steps are taken to understand the economic importance of 'work' of the women. The urge to move up the ladder of economic growth has induced countries to accept the



Washington Consensus as it is believed widely to be the route to achieve success. Thus due to the adoption of New Economic Policy, countries are bound to be competitive in the international market for their sustenance. To be so hastens the countries to use the female labor force as they are considered to be cheap and flexible. This starts off the process of the feminization of the labor force, i.e. relative share of women in an activity is increasing over men. Thus feminization of labor force is associated with liberalization. Since the current phase of capital accumulation is featured by flexibility and feminization, it is interesting to understand the effect of this in the agriculture sector as the changing trade policy in agriculture can have its effect on the employment, cropping pattern and on food security. This process is very apparent in the manufacturing sector all over the world. However, the agriculture sector also has seen unfolding of this process in the recent decades. Experiences of the process of feminization of agriculture in Latin America, Greece, China, Nepal etc., gives us mixed results. The Latin American experience has shown us that the process though providing employment to large numbers of women; the conditions which they live in are parlous in nature. While in Greece and China, the process is a positive development stimulated mainly by State intervention; in India, where major share of the women labor force is employed in the primary sector mainly in agriculture and allied activities, it becomes important to analyze whether this phenomena is underway in Indian agricultural sector which is undergoing changes in the gender configuration of rural agricultural communities.

Objectives

1. To provide an understanding of the nature of changes in women's employment in the agricultural sector in India in the broader context of global changes in the sector.
2. To analyze the trends of feminization of agriculture in the Indian context
3. To examine the phenomena during agrarian distress

To examine the above questions, the paper relies on secondary sources of data including the existing literature with analysis pertaining to subnational and national levels in different regions of the world. The data analysis is based on mostly the published reports of the NSSO Employment and Unemployment reports at the aggregate level for the period 1993-94 to 2009-10. Analysis of NSS data is also drawn from published literature. The paper is structured as follows. Section 2 deals with the review of the existing literature and is followed by examining objectives in Section 3 using the NSSO data. The final section concludes the discussion.

Section 2: Women, Agriculture in the era of Liberalisation

To begin with, the process of the Feminization was described by Guy Standing (1989) in his break through article titled, "Global Feminization through Flexible Labor". According to him the process began in the early 1980s in the context of export led industrialization which is associated with labor deregulations. However Ester Boserup (1970) in her work, *Women's role in Economic Development 1970*, has pointed out that a trend of increasing wage employment was likely



to accompany economic development and modernization. However, her analysis was couched in the then dominant language of modernization. Standing's work thus becomes significant as he analyses the phenomena in the context of globalization. He emphasized on the nature or the form of labor that persists in the neo-liberal economy. The term 'Feminization' is defined as the rise in female labor force participation in the face of a fall in male participation rates and the feminization of certain jobs that were traditionally performed by men i.e., the substitution of men by women. The surge of women's activity is a concern because of the type of work involved, labor relations, income and insecurity associated with women's work. The policy of structural adjustment adopted by many countries in the late 1980's and further even to the present times requires the withdrawal of the redistributive welfare State and thus a functioning of the market economy. This forces governments to relax labor regulations. Thus the process of flexibilisation and casualization which are hallmarks of women's work has spread to the world in general. Though the concept of feminization has been used largely with reference to trends in employment in industrial manufacturing in the current phase of globalization, there is scholarship that seeks to extend this understanding to agriculture, which too has been experiencing the effects of trade liberalization. Here we use the conceptual framework of feminization to understand the recent trends in employment in agriculture in the Indian context.

Emerging scholarship on women in agriculture increasingly addresses the issue of feminization, understood as the

growing concentration of women in the sector. Feminization of agriculture may be related to agrarian distress and ensuing poverty or it may be related to the effects of the international trade in making 'visible' the previously invisible participation of women in agriculture. There is also a difference in the views of scholars on the implications of feminization for women, some tending to argue that it is empowering even as others underscore the exploitation of women who are already overburdened. Much of the existing literature on feminization under a flexible regime of production in the Indian context is with reference to industrial manufacturing. Hence a short discussion of the issues is included here (Sudha&Deshpande 1992; Jhabvala 1985; Savara 1982). The adoption of NEP has brought flexibility in labor market, organization of industry and production process. This in turn has led to increase in women's participation in the labor market due to the flexible nature of work, and through the provision of jobs at the lower end levels, thus initiating the debate of feminization of the labor force (Sudha&Deshpande 1992).

Economic Liberalization policies emphasized export-led growth, by discarding the prevalent import-substitution industrialization models that is believed to stimulate growth, and pull poor regions out of poverty. The IMF direction has made countries go for the production of cash crops (Lastarria-Cornhiel 2008). Most of the women are employed in horticulture which is labor intensive in nature. Certain tasks such as packing, labelling cannot be replaced by machineries and requires the use of labor (Dolan 2005). In order to be internationally competitive, the women is



employed due to flexibility which is beneficial to both employers as it is cost reducing and women employees as they are burdened with domestic work too. Lastarria, Cornhiel (2008) shows that the women as agricultural laborers have increased over a period of time in Latin America and Africa as economic liberalization have opened new work opportunities for women (Dolan & Sorby 2003; Lastarria, Cornhiel 2008).

In concluding this section, broadly, it is understood that the phenomena of the feminization of agriculture is an offshoot of liberalization. It is inappropriate to come to a conclusion that the process empowers women as it is providing them the employment opportunities, because the entire development is also associated with extreme poverty in few cases. The direction by IMF regarding the production of high value products has not only created gendered segmented markets but also has increased high vulnerability because such commercial production is subject to high fluctuations. On the other hand, the process of feminization of agriculture can be a positive development once certain required institutions are established which removes hindrances to women. For instance, the right to inheritance of land to women helps not only in having a better bargaining power in the society, but access to and control over land has other positive spillovers such as easy access to credit, training and technology and other non-farm jobs (Agarwal 1994;

Garikipati 2006). This is of due importance as it helps in improving agricultural productivity and also establishes an equal footing with men. The process of the feminization also has to be looked as a result of better data collection. The System of National Accounts do not account for women's work as an economic activity, thus leading to 'Statistical Invisibility'. However, due to inclusion of certain activities performed by women as economic work, overtime has made women's work visible these days.

Section 3: Feminization of agriculture in the Indian context

Agriculture continues to be a crucial source of livelihood in rural India. The majority constitutes small and marginal farmers, many are landless agricultural laborers, and in recent decades an increasing proportion are women. Even today, the proportion of the population involved in this sector is large. This shows that structural change in the Indian Economy is slow even in the era of economic growth. In 2009-10, around 62 percent males and 79 percent of females are involved in agriculture in though the contribution of the sector to the country's Gross Domestic Product is just around 15 percent. This shows that the per capita income is lesser for those involved in this sector. However, the process of feminization of agriculture is seen in the sector in the recent years especially after liberalization.



Table 3.1: Usual Status Agricultural Employment in Rural India

Employment in Agriculture (%) Rural				
NSS Rounds	Male		Female	
	PS	PS+SS	PS	PS+SS
1983	77.2	77.5	86.2	87.5
1987-88	73.9	74.5	82.5	84.7
1993-94	73.7	74.1	84.7	86.2
1999-00	71.2	71.4	84.1	85.4
2004-05	66.2	66.5	81.4	83.3
2009-10	62.5	62.8	78.9	79.4

Source: NSS Employment and Unemployment Reports

Firstly, the table shows that the proportion of population employed in agriculture is declining over time for both males and females but at slower rate for females. During the period when the economy began to liberalize, there is an increase in the process of feminization. It is evident from the increase in the female participation in agriculture during the period 1987-88 to 1993-94. This period has seen the increase in the employment of women in agriculture from 84 to 86

percent and a simultaneous decline in the male participation from 75 to 74 percent. Thus the tendency of the feminization of agriculture started with the adoption of NEP. Secondly, over a period of time there has been a decline in the employment of both men and women, however, the decline is lesser for females than males. Thus the Indian agriculture is becoming feminized though at a slower pace.

Table 3.2: Number of Usual Status Workers (in millions)

Type of Employment	Rural Males			Rural Females		
	1993-94	1999-00	2004-05	1993-94	1999-00	2004-05
Self Empt. In Agri	85	83.1	92.8	52.9	51	66.6
Regular Empt. In Agri	2.5	2.5	1.9	0.5	0.6	0.5
Casual Empt. In Agri	51.6	56.2	50.8	36.9	38.6	36.2
Self Empt. in Non Agri	23.2	26	34.4	8.5	9.6	12.4
Regular Empt. In Non Agri	13.4	15.1	17.7	2.3	2.6	4.1
Casual Empt. In Non Agri	12.1	15.7	21.2	3.7	3.2	4.3

Source: Himanshu (2011)

The process of feminization is associated in the literature with flexibilisation or casualization. Table 3.2 shows an increase in casual employment for both men and women and a decrease in self-

employment. Self-employment in agriculture has decreased by 2 million from 85 to 83 in 2000 for males. During the same period, the casual employment increased by 4 million for males. On the



other hand, the female self-employment decreased from 53 to 51 million whereas the female casual employment increased from 37 to 39 million. The regular employment, though a small number has been decreasing over time. However, during the distress period, the reverse phenomena occurred. The self-employment increased due to non-availability of jobs as sector underwent a distress period. In agriculture, the casual employment is increasing at a faster rate and this induces people to diversify their livelihood as the earnings they get from casual employment are very meager. Thus increasing casualization of the labor force forces

women to enter the labor force and seek employment for the sustenance. Since agriculture is the occupation where women can enter relatively easier, and men looks for employment outside agriculture, the process of feminization of agriculture will be in progress. been "the first-ever all-India drought year" since 1987, while noting that the behavior of the 2002 monsoon was "intriguing". Due to the deficient rainfall in this period, the farm sector in India was in distress. This had drastic repercussions on the labor market especially in the rural areas.

The Indian Meteorological Department officially acknowledged that the year 2002 has

Table 3.3 shows that LFPR and WFPR during the period 1990-00 and 2004-05 have increased for both females and male in rural areas. The LFPR for males increased from 54 % to 55.5 % an increase of 1.5 percentage points.

Table 3.3: Labor and Work Force Participation Rate (%)

Rural LFPR (%)					Rural WFPR %				
NSS Rounds	Male		Female		NSS Rounds	Male		Female	
	PS	PS+SS	PS	PS+SS		PS	PS+SS	PS	PS+SS
1993-94	54.9	56.1	23.7	33	1993-94	54.9	56.1	23.7	33
1999-00	53.3	54	23.5	30.2	1999-00	53.3	54	23.5	30.2
2004-05	54.6	55.5	24.9	33.3	2004-05	54.6	55.5	24.9	33.3
2009-10	54.8	55.6	20.8	26.5	2009-10	54.8	55.6	20.8	26.5

Source: NSS Employment and Unemployment Report 2009-10

While, the female LFPR increased by 3 percentage points. The WFPR for males has increased from 53 to 55 percent. On the other hand, the female WFPR has increased from 30 to 33 percent. Thus, the increase in the employment is prominent among females more than their counterparts. The interesting point about the period is that the female

employment has increased during agrarian distress and suddenly declined in the next period. This indicates an added worker effect. Due to the gender norms and other cultural constraints, the women in India tend to enter the labor force to seek for jobs in increasing numbers when the income brought by the head of the household (mostly men) is



insufficient to meet the subsistence. Thus, the WFPR increased at a higher rate for women than men during distress. The LFPR and WFPR of men did not

undergo changes similar to that of the women at least partly because of the gender norm.

Table 3.4: Change in Number of Agri. Workers by Type of Worker & Gender (in millions)

	Change in No. of Farmers	Change in No. of Agri Labor
	2004 over 99-00	2004 over 99-00
Male	11.5	-4.9
Female	17.5	-1.8
Total	28.9	-6.7

Source: Srivastava, Nisha (2012)

Table 3.4 shows the change in the agricultural workforce during the distress period. The change in farmers is more prominent among female workforce in agriculture during the period. This asserts the fact that female workers take over as farmers when in distress because the male members of the household either migrate in search of jobs to rural non-farm sector or to urban areas due to unprofitable crop production. This necessitates the female workers to take on the farm. This is higher also because female are bound to enter the workforce during this period for the family's sustenance as she is obliged to the duty of food provision. Thus the increase in female farmers over the period under review is higher than male farmers. Likewise, the data shows that there has been a fall in employment as agricultural laborers. The fall is higher for males than females. Lastly, the percentage change in women workers for the period is 17.5 whereas it is 4.7 for males. The change is more than three times higher than males. This indicates the process of feminization of agriculture is striking during agrarian distress.

This process of feminization could be because of various factors. A look at the

literature reveals the following; feminisation of agriculture defined as a greater concentration of women workers in agriculture compared to male workers is accompanied by a shift to poor quality employment evidenced in casual work or self-employment. However, feminisation could be an outcome of number of factors as examined above: greater male mobility to non-farm employment, casualization of agricultural work, economic distress leading women to take up visible work, hence more easily enumerable forms of agricultural work where previously they were unpaid and un-enumerated workers on own farm or simply due to better enumeration of workers because of better training.

Conclusion

This paper tried to analyze the process of feminization in the sector of agriculture in the light of a global restructuring of production systems. It confirms that the tendency towards the process is seen in the Indian context where a compositional change in labor place is in place. Within this context, it becomes necessary for the government to no more neglect the sector as these women are increasingly becoming the producers and nurturers of



the Indian agricultural system. This requires the removal of obstacles that hinder them being a part of patriarchal society and also build new strategies which help women adjust to the existence of flexible nature of work in this phase of global restructuring through the formation of agricultural production collectives.

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Cropping Pattern in Agency Area of Telangana State

Dr. K. Chalapathi Rao, Lecturer in Economics, University PG College (KU), Mahabubabad

Dr. Yesuratnam Vemu, Lecturer in Economics, Sacred Heart College of Arts & Science, Thallampadu, Khammam

Abstract: *Agriculture occupies a vital role in the Indian economy and more particularly in accelerating the process of rural development. Its role in stimulating rural development is unique. It contributes to overall economic growth through supplies of food for material for industries and exports for earning valuable foreign exchange. The share of agriculture in National Income is often taken as an indicator of economic development. Agriculture sector in India has demonstrated an admirable performance over the past four decades but still there is abundant scope to improve for occupying the premier position in the global market.*

Key words: *Agriculture sector, social customs and traditions, physical conditions*

Introduction

The agriculture land devoted to different crops in a region at a particular point of time is called the cropping pattern. The cropping pattern of a region is an outcome of a long term. Agriculture practices, social customs and traditions, physical conditions and historical factors. Features of changing crop-pattern changing crop-pattern in Telangana is as under: Dominance of food crops over non-food crops.

At the time of Globalisation, more than 75percent of the total area sown in the state was devoted to the production of food crops. Gradually with commercialization of agriculture, farmers in Telangana have started shifting area to non-food crops. Now, relative share of area under food crops has declined. Agriculture contributes a significant share to the GDP income (17.2%) but more importantly, it is a major source of livelihood for majority of work force in Telangana. However, the per hectare

production of different principal crops in the state is relatively low, Because, Here traditional methods of cultivation, small farmer size, low investment, low input, poor health and lack of education among the farmers, lack of linkages between agriculture and industry and poor conditions of infrastructure. Limited availability of cultivable land and ever increasing population has left no alternative but to increase productivity of crops

The use of improved agricultural implements and machines such as the plough tractor, troller, harvesters, thrasher, water pump, sprinkler etc. are important to modernize Indian agriculture. These machines are being used in some part of the state. Diffusion of modern farm technology and techniques is both necessary as well as a big challenge. To increase productivity, some agricultural implements are being made available to the formers though development blocks and cooperative societies.



Research Design:

Telangana is a state in the southern region of India. It has an area of 1,12,076km and in the twelfth largest state in India. For this study of two districts namely Mahabubabad and Bhadrachalam in Telangana state was selected on the basis of proportionate sampling. Which possess agency area was selected on the purposive sampling basis. Besides the cropping pattern the details of seeds soil, irrigation, fertilizers, pesticides, marketing and credit in the selected villages are studied. Thus, two districts, four mandals, eight villages and 320 respondents and cropping patterns in the selected villages are studied and the study examines the cropping pattern in agency area of Telangana State.

Consequences of crop-patterns changes:

Turning now to the socio-economic and environmental consequences of crop-pattern changes, the green revolution technologies have fomented among other things, an increasing tendency towards crop specialization and commercialization of agriculture. While these developments have positive effects on land / labour productivity and not from income, they have also endangered a number of undesirable side effects like reduced employment and crop imbalance.

Cropping Pattern changes: Analysis at the Telangana Level:

The analysis of crop-pattern changes to be attempted at the microlevel will focus on three main aspects. A) The nature and direction of area shifts across crops and crop groups observed through time. B) The implications of those shifts

for crop diversification and balance in the inter-crop allocation of existing and additional areas brought under cultivation C) the output and productivity impact of crop-patterns changes.

Objectives of the Study

The present study is conducted with the following specific objectives of analyse the Cropping Pattern in Telangana State. The specific objectives of the study are the following:

- To analyse the growth and trends of area production and productivity of major crops in selected agency areas of Telangana in particular;
- To understand the influence of physical and economic factors on cropping pattern;
- To analyse the extent of crop diversification in Telangana Agriculture scenario;
- To reveal the problems of respondents in production process in selected agency area and;
- To suggest relevant recommendations to improve the life of people in agency area on the basis of the findings of the study.

Hypotheses of the study

The hypotheses of the study are formulated as follows:

- There is a positive relationship between yield per acre and the inputs utilized for the crops.



- Cropping pattern depends on the prices of the crops grown in the districts under study.
- The impact of yield effect is a determinant factor of output growth in the districts under study.
- The cropping pattern in Agency areas is depend on the soil quality.

The problem of growing population can be met only with the development of agriculture. But the development of agriculture is not an easy task, because it depends on many things such as soils, rainfall, irrigation facilities, fertilizers, pesticides etc. so in such circumstances the selection of crops, which are suitable for the increase in production is most important.

Cropping pattern in Telangana is determined mainly by natural factors like rainfall, climate and soil conditions. However, technological factors have also played an important part. About 80 percent of the total working Tribal population is cultivators, mostly of the subsistence variety. There is total co-operation on a reciprocal basis during

transplanting, sowing and harvesting of varieties of coarse grains as also rice, pulses and chillies. Most of the farmers are giving preference to food grains, particularly for paddy.

Farming systems in Telangana are strategically utilized, according to the locations where they are most suitable. Traditionally increased food productions have come from putting more land under cultivation. However in large areas of the Telangana, especially in Districts some land that can be economically cultivated is already in use. In other words, a cropping system usually refers to a combination of crops in time and space. In Telangana the cropping pattern follows two distinct seasons. Kharif season from July to October and Rabi season from October to March. The crops grown between March to June called Zaid. The crops are grown solo or mixed (mixed-cropping) or in a definite sequence (rotational cropping). The land may be occupied by one crop during one session (mono-cropping) or by two crops during one season (double cropping) which may be grown in a year in a sequence.

Table-1 : Shows the research design and caste-wise distributing of sample.

Name of the state	Name of the selected District	Name of the selected Mandal	OC	BC	SC	ST	Total
Telangana	Mahabubabad	Kuravi	5	10	25	40	80
		Maripeda	2	14	24	40	80
	Bhadradri kothagudem	Julurupadu	4	12	27	37	80
		Chandrugonda	3	9	26	42	80
Total			14	45	102	159	320

Source: Field study



Out of 320 respondents 159 respondents. In this study majority of belonged to scheduled tribes while 102 respondents illiterates and main belonged to scheduled caste and 45 occupation is agriculture in agency area. belonged to backward classes, whereas Water is one of the most important single least place is occupied by open caste requirements for the growth of crops.

Table-2 : Preference of rotating the crops

Name of the district	Name of the selected Mandal	Food Grains to pulses	Food grains to oil seeds	Food grains to other commercial crops	Pulses to Oil seeds	Pulses to other commercial crops	Total
Mahabubabad	Kuravi	35(43.75%)	12(15%)	20(25%)	5(6.25%)	8(10%)	80(100%)
	Maripeda	17(21.25%)	20(25%)	12(15%)	20(25%)	11(13.75%)	80(100%)
Bhadradi	Julurupadu	37(46.25%)	3(3.75%)	21(26.25%)	8(10%)	11(13.75%)	80(100%)
kothagudem	Chandrugonda	38(47.5%)	6(7.5%)	18(22.5%)	2(2.5%)	16(20%)	80(100%)
Total		127 (39.69%)	41 (12.81%)	71 (22.19%)	35 (10.94%)	46 (14.38%)	320 (100%)

Source: Field study

The majority of respondents preferring rotating food to grains to pulses are 127 (39.69%) food grains to oil seeds are 41 (12.81%) and the lower respondents rotate pulses to oil seeds 35 (10.94%). In this study 67 (20.94%) respondents preference for food grains crops, 53 respondents commercial crops, for both crops 184(57.50%) and other crops 16 (5.37%) majority of farmers using pesticides and fertilizers in the study area. For the agricultural production they mainly depend on monsoon rains as there is no major irrigation source.

Table-3 : Family income per annum

Name of the district	Name of the Mandal	Family income per annum particulars				Total
		below 10,000	10,000-20,000	20,000-30,000	above 30,000	
Mahabubabad	Kuravi	7(8.75%)	21(26.25)	40(50%)	12(15%)	80(100%)
	Maripeda	6(7.5%)	20(25%)	44(55%)	10(12.5%)	80(100%)
Bhadradi kothagudem	Julurupadu	5(6.25%)	8(10%)	53(66.25%)	14(17.5%)	80(100%)
	Chandrugonda	7(8.75%)	12(15%)	54(67.5%)	7(8.75%)	80(100%)
Total		25(7.81%)	61(19.06%)	191(59.69%)	43(13.44%)	320(100%)

Source: Field study



It shows that majority members i.e., 191 (59.69%) families income is in between 20,000-30,000 per annum and the lowest family income is 25 (7.8%) of people are having it. Among 320 families, 61 (19.06%) respondents are having income of below 10,000-20,000 and 43 (73.44%) respondents are having above

30,000 of income. Formers are giving more importance to food grains compared to commercial crop productivity. The cropping pattern change in Telangana income also increases at the same time expenditure is increase, all things are change etc.

Table-4 : Seeds and Yield particulars

Name of the district	Name of the Mandal	Local Seeds	HYV Seeds	Both Seeds	Total
Mahabubabad	Kuravi	16(20%)	15(18.75%)	49(61.25%)	80(100%)
	Maripeda	9(11.25%)	40(50%)	31(38.75%)	80(100%)
Bhadradri kothagudem	Julurupadu	20(25%)	7(8.75%)	53(66.25%)	80(100%)
	Chandrugonda	14(17.5%)	6(7.5%)	60(75%)	80(100%)
Total		59(18.44%)	68(21.25%)	193(60.31%)	320(100%)

Source: Field study

The following table shows seeds and yield particulars of 4 mandal of agency area in Telangana. The information above collected respondents 59 (18.44%) select local seeds, 68 (21.25%) HYV seeds and 193 (60.31%) choose two seeds. Finally 193 respondents prefer both seeds. Hence, the cropping pattern depends on irrigated facilities and pricing policy. There is average need of improvement of irrigation facilities for better cropping pattern. As most of the formers are now willing low produce cash crops. The cropping pattern will be in accordance with the price policy.

Advantages of inter cropping:

1. Better growth of resources including light, nutrients and water.
2. Reduced pest and disease incidences.

3. Improvement of soil health and agro-ecosystem.
4. Yield stability: even if one crop fails due to unforeseen situations, another crop will yield and gives income.

However, the agency areas agriculture respondents suffer from various problems

1. Unproductive and uneconomical holdings
2. Indebtedness
3. Lack of access to bank credit facilities
4. Lack of power
5. Lack of extension services
6. Land alienation

Suggestions: Cropping patterns sustainable the following suggestions are given below.

- The use of chemical fertilizers should be minimized by using



alternative manures like green manure cow by and bio-fertilizers.

- About 30 per cent area from rice crop rotation should be diverted to crops like Mize, Chillies, Cotton, Vegetables, Pulses and Oil seeds, so that the water resources and soil health can be saved.

As well as the **Mission Kakatiya Project-2015** is being launched by Telangana State. Indeed it's an appreciated by all over the country. Most of Indian's depends on Agriculture, for cultivation farmer mainly depends on monsoon, canals, bore wells and motor sets. When these facilities lacks the agriculture sector become lame. If the available source like ponds, lakes preserve water during rain fall definitely it's would be a gift for farmer, not only to the farmer it would be a great boom for the creativity employment to the youth. So the farmer can cultivate three crops for the year since water source availability.

In an agricultural community where the members are illiterate and tradition ridden. There is hardly any possibility of crop shifts. This opinion is not correct any more. It is widely agreed that the crop pattern of country like India should be changed. This is a challenge of the future for the farmers, agricultural scientists, extension workers and administrators.

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Impact of Globalization on Tribal Economy – An Empirical Study

Dr. Devoji Gugulothu

Faculty Member, Department of Economics, University PG College,
Kakatiya University, Warangal Urban, Telangana State

Abstract: *The present paper discusses the Impact of Globalization on Tribal Economy exclusively the primitive tribe groups of Khammam district in Telangana state. The Telangana state has the largest tribal population among the southern states of India. Khammam has the highest primitive tribal population district in Telangana. This study examines the why the six decades of planned development did not penetrate into tribal economy, if we view the economy as production mechanism of tribal society. The main objectives of this paper is to study the socio-economic background of tribals in the study area; to examine the main economic activities of the tribals; to focus on the tribal living standards in the study area; cropping pattern, methods of cultivation and credit sources. Finally this paper explores and analyse the overall changes in the tribal economy due to the impact of privatization, liberalization and globalization (LPG) of the Indian economy.*

Keywords: *LPG, Penetrate, Primitive*

Introduction

There are twenty countries in the world with substantial tribal population. India has the largest tribal population in the world, 8.6 percent tribal population to total population in 2011 census (P.Lalitha, 2014). India's scheduled tribes are among the most deprived socio-economic groups. Six decades of planned development did not penetrate into tribal economy, if we view the economy as production mechanism of tribal society. The economic system helps society become itself, and the lack of an economic system adds to the downward spiral of the social structure. Economic activity is not the end result of anything; rather it is the engine that drives society to higher cultural levels. In certain cases as in the case of tribal economy, the cultural issues outreach economic activity.

The human development indices of the scheduled tribes population are still at a much lower level and the gap vis-s-vis the others is on the increase. Faster and accelerated efforts towards development of scheduled tribes are required with greater efforts and the introduction of tribal sub-plan could be a step in that direction as they need more focused and holistic development at this juncture when new concerns and challenges have emerged in the changed scenario of globalization liberalization and privatization of Indian economy (Dr. M.Gopinath Reddy & Dr. K.Anil Kumar, 2010).

Objectives

1. to study the socio-economic background of Tribals in the study area;



2. to examine the main economic activities of the Tribals;
3. to focus on the tribal living standards in the study area;
4. to examine the changes in the tribal agrarian system as reflected in their possession of land holdings, cropping pattern, methods of cultivation and credit sources; and
5. to analyse the overall changes in the tribal economy due to the impact of privatization, liberalization and globalization of the Indian economy.

Methodoly

The methodology adopted for this study is based on collection of secondary data as well as the primary data. Primary data had been collected by the method of personal interview coupled with a schedule among the selected sample respondents in the study areas of Khammam District. Data had been collected from 80 sample households from two villages located in Khammam district it is a predominantly highest tribal population in the state of Telangana. The secondary data had been collected from various sources. The profile of selected villages, Mandal and Districts had been collected from statistical abstracts. Besides these sources data had been collected from various books, Journals.

Review of Literature:

A number of research studies on economic development of tribal communities have been carried out by researchers from various disciplines. The problems of tribal economic development have long baffled the policy makers, administrators and social scientists in

India, and the debate on the meaning, character and direction of their socio-economic transformation continues.

Tribal economy, however, is in a state of transition. The complete isolation of the past has long since passed; interaction with and dependence on the outside is gradually increasing. However, being backward and illiterate, the Tribals are ill-prepared to deal with the outer world, and thus fall easy prey to exploitation by the non-tribal traders. This has been due to the deterioration in the tribal eco-system which means that the former survival strategies have become less sustainable. (M. Gopinath Reddy & K. Anil Kumar, 2010). The Constitution's Fifth Schedule, resources in tribal areas belongs to the Tribals, and the governor has draconian powers to ensure this. The radical PESA (Panchayat Extension to Scheduled Areas) Act, 1996, gives the gram sabha the authority to decide the use of natural resources. None of these are being implemented (B.D. Sharma, 2010).

Tribal people, for instance, struck me as having a scientific outlook, relatively egalitarian values, cooperative social norms, and an admirable sense of aesthetics. In these and other respects tribal societies looked more civilized than the chaotic, squalid, ugly, violent, patriarchal and caste-ridden environment of the small towns and also noticed that tribal people had strong aspirations for change. The terrible injustice requires a better understanding of people in India. Repairing this injustice requires a better understanding of their societies, a more enlightened approach towards tribal development (Jean Dreze & A.K. Sen 2002).



It can be seen from Table – 1 that as high as 29 respondents are in the age group of 36-45. Further, 73.75 per cent of the selected respondents are illiterates. This shows the low level literacy in the selected area. Only 7.5 per cent of the selected respondents could reach degree level. It is to be observed that above

Table 90 per cent of the selected respondents could depend upon agriculture. Moreover, 5 per cent of the selected respondents could depend both agriculture and forest for their livelihood. Finally, only one of the respondents in the government sector.

Socio-Economic Status of Tribals

Table: 1 Socio- Economic Status of Selected Sample Households

Subject	Frequency	Percentage	Total & %
Age Composition			
Below 25	11	13.75	80 (100)
26-35	21	26.25	
36-45	29	36.25	
46-55	16	20.0	
> 55	3	3.75	
Educational Status			
Illiterate	59	73.75	80 (100)
Primary	9	11.25	
Secondary	4	5.0	
Inter	2	0.25	
Degree & Above	6	7.5	
Main Occupation			
Agriculture	72	90.0	80 (100)
Forest Based	3	3.75	
Forest & Agriculture	4	5.0	
Employee	1	1.25	

Source: Field study

Table: 2 Food consumption & Expenditure Levels of Sample Households

Subject	Frequency	percentage	Total & %
Tea Consumption			
Yes	10	12.5	80(100)
No	70	87.5	
Curd/Ghee Consumption			
Yes	39	48.75	80(100)
No	41	51.25	
Monthly Expenditure on Purchase of milk	41	51.75	80(100)
NO Expenditure	8	10.0	



< 100	29	36.25	
101-200	2	2.5	80(100)
201-300			
Particulars of the Growing	7	8.75	
Vegetables	73	91.25	80(100)
Yes			
No	7	8.75	
Agency from which Vegetables are	13	16.25	
bought	53	66.25	80(100)
Vegetables seller			
Kirana shop	-		
Local Shandy	54	67.5	
Expenditure on Vegetables per Day	16	20.0	
< 10	2	2.5	
11-20	1	1.25	80(100)
21-30			
31-40	34	42.5	
>40	21	26.25	
Type of Vegetables taking from	19	23.75	80(100)
Forest			
Leaf Curries			
Vegetables	13	16.25	80(100)
Both	67	83.75	
Particulars of taking Roots from			
Forest			
Yes			
No			

Source: Field Study

It is to be observed from above Table – 2 that as high as 87.5 per cent of the selected respondents are not consuming the tea while 12.5 per cent are not taking tea. Among the respondents, 48.75 per cent are using curd/ghee in their daily life. It is to be noticed that only 8.75 per cent of the selected respondents are growing the vegetables but the remaining 91.25 per cent are not growing the vegetables. As much as 66.25

per cent of the selected respondents are going to local shandy to bring vegetables for them while the remaining respondents are depending for vegetables on kirana shops and vegetable sellers. The majority of the selected respondents i.e. 67.5 per cent of the respondent's daily expenditure are below Rs. 10 and only one of the selected household spending more than 40 rupees for the vegetables per day.



Livelihood of selected Tribals

Table: 3 Income Levels of Sample Households

Subject	Frequency	percentage	Total & %
Forest Based Income			
< 5000	35	43.75	80(100)
10000	38	47.05	
15000	07	8.75	
Agriculture Income			
< 10000			80(100)
15000			
20000	22	27.05	
>20000	38	47.05	
Total Income of Households	16	20.00	
	01	1.25	
< 25000			80(100)
30000	48	60.0	
35000	29	36.25	
>35000	02	2.05	
Amount of Savings	01	1.25	
<5000			37(100)
5001-10000	08	21.63	
10001-15000	14	37.83	
>15000	12	32.43	
Amount of Dept	03	8.11	
<5000			61(100)
5001-10000	11	18.03	
10001-15000	41	67.21	
15001-20000	2	3.28	
>20000	6	9.84	
	1	1.64	

Source: Field Study

Table – 3 illustrates that 73 out of 80 of the selected respondents those who are depending on forest their annual income is less than Rs. 15,000. It indicates their low economic status of the selected respondents. It is to be observed that in the selected study area, the respondents who are depending on agriculture sector are getting more income when compared forest based respondent's income. It is very sad to say

that almost all selected households except one family; their total family income is less than Rs. 35,000. Further, 34 out of 37 of the respondents saving is less than Rs. 15,000 per household. Finally, 61 selected respondents are in the debt trap.

In the Tekulapally mandal (Khammam District), the three main sources of income for tribals had been agricultural income, forest based income and income from their



labour(MGNREGA) services. In the foregoing analysis, the interrelationships between these three types of income had been examined by computing correlation coefficients. It is formulated here that as the tribal economy is dependent on the generation of income from these three sources, a positive correlation coefficient between any two types of income would connote that both the incomes are rising, while a negative correlation coefficient may indicate that they have an inverse relationship. Likewise the differences in their mean incomes with regard to any particular type of income between mandals would highlight whether the difference is substantial or not. For testing this difference a two-tailed t-test had been utilized.

Null Hypothesis (HO): There is no significant difference between Agriculture income and forest produce income in Tekulapally mandal.

Alternative Hypothesis (H1): There is significant difference between Agriculture income and forest produce income in Tekulapally mandal. The paired samples t-test here shows that level of significance of the test in 0.028 which is greater than 0.005. Hence we do not reject the null hypothesis and the alternative hypothesis is not accepted. However here correlation coefficient is positive and has a value of 0.255 signifying that both the variables are correlated, but the value is relatively low.

Paired Samples Correlations

Tekulapally		N	Correlation	Sig.
Pair 1	Total Agriculture Income of the Respondents & Total Forest Based Income of the Respondents	80	.255	.023

Paired Samples Correlations

Tekulapally		N	Correlation	Sig.
Pair 1	Total Agriculture Income of the Respondents & total income of the MNREGA	80	.210	.062

Null Hypothesis (Ho): There is no difference between Agriculture income and Labour income in Tekulapally mandal

Alternative Hypothesis (H1): There is difference between Agriculture income and labour income in Tekulapally mandal. The paired samples- t- test

shows that the level of significance is .00 and here we do not accept the null hypothesis and hence there is significant difference between the two incomes. Here the correlation coefficient is 0.210, which reveals that there is positive correlation, though it is weak between the two variables



Paired Samples Correlations

Tekulapally		N	Correlation	Sig.
Pair 1	Total Forest Based Income of the Respondents & total income of the nregs	80	.671	.000

Null Hypothesis (Ho): There is no difference between forest produce income and labour income in Tekulapally mandal.

Alternative Hypothesis (H1): There is difference between forest produce income and labour income in Tekulapally mandal. The paired samples-t- test shows that the level of significance is .00 and here we do not accept the null hypothesis and hence there is significant difference between the two incomes. Here the correlation coefficient is 0.671. This reveals that there is positive correlation, though not strong, between the two variables.

Suggestions & Conclusion

The study reveals that the socio-economic levels of tribal communities are not homogenous. Hence suggestions have been made to improve the socio-economic position of Tribals. It is essential to supply the seeds, fertilizers, pesticides and other necessary inputs to improve the crop intensity and crop output in the tribal areas. Education is the key to human development, as it leads to creation of awareness of rights, which works as a force against all sorts of exploitation. In spite of all governmental efforts, the education level among the tribals is very low. Educational facilities should be provided to the children of tribal community in the selected area (Virginus Xaxa, 1999).

As the agricultural development can alleviate the multi faceted problems of tribals, among the various conclusions that emerge from this study one conclusion is about the crucial role of government and other tribal institutions like ITDA that can bring about tribal development. Hence implementation of various schemes intended for the upliftment of tribals is a sine-quanon for an improvement in their wellbeing in the future. Sufficient TSP funds need to be allocated for this purpose in almost all the ITDAs. Active participation from the tribals is very essential for the implementation of the tribal development programme in Khammam district effectively.

All the above suggestions highlight the effective implementation of various measures intended to improve livelihood pattern of tribals. Hence a concerted effort is needed that can bring about a multisectoral and multifaceted change in tribal areas for an accelerated tempo of tribal development.

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A Study on Socio-Economic Profile of Women Workers in the Construction Industry in Coimbatore City

A. Govindharaju

Research Scholar Department of Economics Bharathiar University, Tamil Nadu

Dr. B. Vanitha

Professor, Department of Economics, Bharathiar University, Tamil Nadu

Abstract: *Women are also playing an important role of construction work. In case of women construction workers, the problems at work site the problems are more, as they have to look after husband, elders and children. Further, there are temporary in which they are living, which shows the lack of social security and privacy. Majority of the women construction workers are illiterates and they have no know about the work and workplace. It is the primary reason, due to which they are being exploited by the male construction workers. The sexual harassment and gender discrimination cases are more in construction work. It is also emphasized that the wages paid to women construction labourers is also lower and discriminatory, based on the relation of the employers and employees. The problems of women construction workers are extreme, if they are pregnant or having small children. There is no system at all to take care of these children at work site. The present study is made to assess the socio-economic conditions of the women construction workers in Coimbatore city*

Keywords: *Women workers, Socio economic condition, Gender discrimination,*

Background

The construction industry has several features that distinguish it from most other industries so far as the status and welfare of the workers is concerned. The majority of construction sites are of a temporary nature, since most structures require little attention of construction workers once construction is completed. This factor, making for mobility of labour in the construction industry, raises special problems on sites, where temporary arrangements must suffice for the provision of welfare amenities. The desirable and practicable amenities would be different according to the duration of the individual work sites, which may widely vary from one another. Some works may be completed in a matter of days, some may last for

weeks or months and a few large sites may last for several years.

The construction workers fall in the category of unorganized sector. Though this predicament is not exclusive to them, however, highly disorganized and fragmented state hamper their bargaining power and fight against injustice. Neither their job nor their work at a particular site is permanent or of a perennial nature. When construction starts at any place, these workers are hired on daily or monthly or may be on contract basis. The duration and security of their employment depend upon the kind of employment they enter into. It may last for days, for weeks, for months and may be, if they are fortunate, for a year so. After that they need to look for another site and



employment. So, neither the work site is fixed nor the employment is permanent. This predicament creates lot of hassles for them and provides sufficient grounds for their exploitation by the employers.

The living conditions of construction workers are no way better than the working conditions. It will not be entirely wrong to say that the situation is still worse. They are destined to live in slums where one does not get proper (at all) civic amenities. The surroundings are totally unhygienic. There are no proper facilities for drainage, toilet, water, electricity, recreation etc. There are no local medical facilities, hospital, school and fair price shop. They need to struggle quite a lot to get ration cards, they hardly avail the facility of banking services, for postal services they have to travel to far away localities. For all these reasons, it is very difficult for them to maintain healthy community life. Most of the time construction workers are forced to live nearby or at the work site. At these sites living conditions/lack of civic and other facilities are even more appalling.

Review of Literature

Mathew Anna (2005) made a study on the "Awareness of social issues among Indian women construction workers". The working conditions, quality of life and health facilities available for the women construction workers were assessed and it suggested that awareness must be created for the new set of opportunity for these women. **Kamalakkannan (2007)** in his study on the women construction workers examined the socio-economic conditions of women construction workers. The study was based on the primary data

collected from women construction workers in Thothukudi District in Tamil Nadu. The study found that women are unskilled and illiterate and they are subjected to economic exploitation with low and discriminatory wages. Hence, the government officials, NGO's and trade unions should take measure for the well being of women construction workers. The self help group needed to be formed among the construction workers for their economic empowerment. **Deshingan and Akter (2009)** examined the economic contribution of circular migrants in India and revealed that the migrants contribute 10 per cent to the national GDP. **Freund and Spatafora (2005)** estimated that a doubling of the stock of migrants would lead to a 75 percent increase in recorded remittances. **Deshingkar and Start (2003)** studied on coping up strategies for livelihood by the seasonal migrants in India as well as the accumulation through remittance and the social exclusion of the migrants.

Objectives of the Study:

The present study is made:

- ❖ To know about the social life of women workers in the construction industry.
- ❖ To look into economic status in terms of family income.
- ❖ To know about the attitudes of women construction workers on their social status.

Methods: The study was conducted in Coimbatore city of Tami Nadu, in India. According to the 2011 census Coimbatore city has total population of 1,050,72 of which 526163 are males and 524558 are females. The total area of Coimbatore City is 4,850 sq. km and density of population per sq. km 731 and sex ratio is



1000 in 2011. In this study, purposive sampling technique was used. A sample of 50 women construction workers in Coimbatore city were selected for this study. The present study is based on the primary data. Primary data is collected from respondents with the help of an interview scheduled. Simple statistical tools like percentage, average, chi-square and frequency. For this SPSS-16 statistical package was used for analyzing the data explaining the results.

Results and Discussion

Age of the Sample Respondents:

The respondents are classified into five groups; viz., below 20, 21-30, 31-40, 41-50 and above 50, excluding the upper limit of each class. The youngest among the respondents is of age 22 and eldest is of age 50. The age distribution of the sample selected for the study is given in table 1.

Table 1: Age wise Classification of the Respondents

Age group	Respondents	Percentage
Below-20	1	2
21-30	11	22
31-40	25	50
41-50	11	22
50 Above	2	4
Total	50	100

Sources: Primary data

Show the age-wise classification of the respondents working in construction industry, 50 per cent of women construction workers were in the age group of 31.40 years. Majority of the respondents were in the age group of 31-40 years. 22 per cent respondents were in the age group of 21-30 as well as 41-50 years. The average age of women workers in construction industry is four percentages of the respondents were in the age group of 50 years and remaining

the two percentages of the respondents were in the age group of below 20 years.

Religion of the Sample Respondents

Religion is one of the social variables that play an important role in shaping the attitude and behavior of the people. According to the census of India 2011, Hinduism accounts for 80 per cent of the population of India. The second largest religion is Islam, at about 13 per cent of the population and minimum are the Christians.

Table 2: Religion of the Respondents

Religion	Respondents	Percentage
Hindu	34	68
Christian	10	20
Muslim	6	12
Total	50	100

Sources: Primary data



Among the sample the respondents, 68 per cent of the women workers belong to Hindu religion. Next to this category, 20 per cent belong to Christening and the remaining 12 per cent of the workers belong to Muslim religion. The above table reveals that a majority of women workers are Hindus and are dominating in the construction industry as compared with other two religions.

Social Status of the Sample Respondents

Caste plays an important role in determining the status in the society. Caste also indicates the occupation of the people. The caste of the respondents is shown as under:

Table 3 : Social Status of the Respondents

Community	Respondents	Percentage
BC	4	6.1
MBC	6	12.2
SC/ST	40	81.6
Total	50	100.0

Sources: Primary data

Social status of the total respondents, 40 (81.6) are from Schedule Caste. and Schedule Tribal (SC/ST), followed by 6 (12.2) are from Most Backward Classes (MBC), and the remaining only 4 (6.1) are from Backward Classes (BC). Schedule Caste forms considerably major portion of the female construction workers.

per cent of them were speaking Telugu, 10 per cent of were speaking Hindi. Two percent of the respondents were speaking both Hindi and others and Malayalam respectively. The table reveals that the woman workers speaking mother tongue of dravidian language or south Indian language were dominating the construction industry.

Among the sample workers, more than half of the 62 per cent speak Tamil. 24

Mother Tongue of the Sample Respondents

Table 4: Mother Tongue of the Respondents

Mother tongue	Respondents	Percentage
Tamil	31	62
Telugu	12	24
Malayalam	5	10
Hindi	1	2
Others	1	2
Total	50	100

Sources: Primary data



Nature of Family

Family is a small social group which is the basic unit in every society. There are two types of families nuclear and joint. The nuclear family consists of husband, wife and children. The joint

family has more than one primary family. In modern times, the joint family system is disintegrating and giving rise to nuclear families. In urbanized India, nuclear families are quite common while in rural India joint families are still prevalent.

Table 5: Nature of Family of the Respondents

Family Type	Respondents	Percentage
Nuclear family	33	66
Joint family	17	44
Total	50	100

Sources: Primary data

While examining the nature of the family system, it was found that 66 per cent of the respondents belong to nuclear family and 44 per cent of the respondents belong to joint family system. This denotes that there is a drastic cultural change over the period but, to apply economies of scale there is a need to spend more in nuclear family as compared to joint family.

Marital Status of the Sample Respondents

Knowing the marital status of the respondents helps to know about the social and family issues of the women construction workers. The following table shows the marital status of the respondents covered under the present study.

Table 6: Marital Status of the Respondents

Marital Status	Respondents	Percentage
Married	38	76
Un married	8	16
Widow	4	8
Total	50	100

Sources: Primary data

It was revealed from the above table that 76 per cent of the respondents are married and living with their husbands, followed by 16 per cent of the respondents are unmarried and eight per cent of the respondents are widows. Nearly half of the women construction workers are single, unmarried, widows. It is also worth to emphasize that even though married and living with their husbands, more than half of the

respondents are working as construction labourers. This may be because their family income may be low.

Educational Status of the Respondents

Education is considered to be the chief means of social awareness and development. Education makes man a rational thinker. Hence, it is assumed that there is a direct relationship



between one's level of education and background, an attempt has been made one's intensity of response to the in the study to know the educational economic related problems. In this background of the workers.

Table 7: Educational Status of the respondents

Education Status	Respondents	Percentage
No formal education	31	62
Primary (1-4)	4	8
Middle school (5-7)	7	14
Secondary (8-10)	3	6
Higher secondary	5	10
Total	50	100

Sources: Primary data

The table shows that the educational status of the respondents. 62 percent of the respondents were having no formal education. 14 percent of the respondents were having middle school level of education followed by 10 percent of the respondents with having higher secondary level education. Remaining eight percent of the respondents were having primary education and six percent of the respondents were having secondary level education. 62 per cent of women workers in construction industry do not have any formal education.

The present study is similar to the study of Demi et al, (2009) in which

they concluded that the factors that shape the educational aspirations of rural youth and the forces that determine success in meeting this goal were critical for the future of rural areas and small towns

Age of the Respondents at Time of Marriage

Age at marriage is classified into three groups, viz., below 14, 15-17 and 18 above with a view to know the incidence of child marriages as also the number of marriages taking place after attaining the permissible age at marriage of 18 years.

Table 8 : Age of Respondents at the Time of Marriage

Age	Respondents	Percentage
Below 14	5	10
15 - 17	38	76
18	7	14
Total	42	100

Sources: Primary data

Out of 50 sample respondents, 14 per cent of the workers were married after attained the marriageable age, 76 per cent of the workers were got married before the legal age of 18 years and 10 per cent of the respondents were got married before 14 years. Hence, the

practice of child marriage among the construction workers was found despite legal prohibition. This is clearly borne out by the survey.

Family Size of the Sample Respondents



Among social variables, size of a family occupies a place of significance. A family may have earning and non-earning members. Increase in the size of a family will have effect on the situation in which more resources, in this background, an

attempt has been made to the study to know the family size of the workers. The family size of the workers has been broadly classified into two categories such as 2-4 members and 5-8 members.

Table 9: Family Size of the Sample Respondents

Size of the family	Respondents	Percentage
2 – 4	38	76
5 – 8	12	24
Total	50	100

Sources: Primary data

The table reveals that 76 per cent of the workers have 2-4 members in a family and only 24 per cent workers have a family size of 5-8 members. A lot of workers live with have reported the fact that because there is no one to look after their children at home, they are forced to take their children along with them to work. Thus, one can see clear links emerging between the issues of migration.

Gender of the Household Members

Gender refers to the socially constructed roles, behaviour, activities and attributes that a particular society considers appropriate for men and women. The gender wise classification of household members is given in the table below.

Table 10: Gender of the Household Members

Gender	Respondents	Percentage
Male	140	66
Female	72	34
Total	212	100

Sources: Primary data

The table 10 shows that gender of household members of the respondent's family. It is found that the total number of household member is 212. Out of which 140 (66 per cent) are males and 72 (34 per cent) are females.

Educational Status of the Household Members

The table 11 depicts that 50 per cent of the members had no formal education, 20 per cent of the members

have studied up to primary level, 13 per cent of the members were studied up to secondary level, followed by 10 per cent of the members with higher secondary level and 7 per cent members were only degree holders. It is inferred from the analysis that the overall educational records of the household members in the sample were very poor, possibly because they were from very poor background. Women's education is closely correlated with the level of family income.



Table 11: Educational Status of the Household Members

Educational Status	Respondents	Percentage
No formal educational	106	50
Primary	42	20
Secondary	28	13
Higher secondary	21	10
Degree / Diploma	15	7
Total	212	100

Sources: Primary data

Occupational Status of the Household Members

Occupation is an important socio-economic variable that decides one's social, cultural and economic status. Occupation is a widely accepted and probably the best documented measure of social class, because it reflects one's status in the society. In reality, however a close relationship exists between occupation, income and education.

Table 12: Occupational Status of the Family Members

Occupational Status	Respondents	Percentage
Cultivator	41	19
Agriculture labour	114	54
Construction workers	10	5
Unemployment	24	12
Students	22	11
Total	212	100.0

Sources: Primary data

The above table explains the occupational status of the family members. The occupational wise classification of the members was classified into five groups, cultivators, construction workers, agricultural labourers, unemployed workers and students. It was found that 54 per cent members were affianced as agricultural workers, 19 per cent of the family members were cultivators. 12 per cent of the members (24) were unemployed and 11 per cent (22 members) were students; nearly five per cent members were from construction

worker. Thus it is found that majority of 54 per cent of the family members were agricultural labours. More than half of the members of women workers in construction industry are agricultural workers (54 per cent).

Household Monthly Expenditure :

An attempt has been made in the study to know the trends in the monthly expenditure of the households with a view to throw a tight upon their abilities of financing services.



Table 13: Household Monthly Expenditure

Average Expenditure	Respondents	Percentage
Below Rs. 5,000	6	13
Rs. 5001 – Rs. 10,000	22	43
Rs. 10,001 – Rs. 15,000	18	37
Above Rs. 15,001	4	7
Total	50	100

Sources: Primary data

The household monthly expenditure of the respondents depicted that 13 per cent of the respondent's monthly expenditure was below Rs.5, 000. 37 per cent of the respondents were spending the amount ranging between Rs.10,001 – Rs.15,001, 43 per cent of the respondents were spending the amount between Rs.5,001 – Rs.10,000 and 7.3 per cent of the respondents were spending the amount above Rs.15,000. The average Monthly Per capita Consumer Expenditure (average MPCE) in 2006-2007 was Rs.695 in rural India and Rs.1312 in urban India at 2006-2007 prices. The corresponding

average MPCE in 2005-2006 (NSS 62nd round) was Rs.625 in rural India and Rs.1171 in urban India at 2005-2006 prices.

Habit of Savings: The saving capacity of the workers is very low due to lower wages, high living cost and increasing aspirations of the workers and their family members. The amount of savings is based on the earning capacity of the workers. The following table presents the details of the habit of savings of the workers.

Table 14: Habit of Savings

Habit of Saving	Respondents	Percentage
No Saving	31	63
Below Rs. 500	17	33
Rs. 501 – Rs.1,000	2	4
Total	50	100

Sources: Primary data

It is inferred from the above table 14 that 63 per cent of workers did not have savings at all, 33 per cent of workers saved below Rs.500 per month, and rest of 4 per cent workers saved Rs.501-Rs.1,000 per month. Thus it is concluded

that nearly 63 per cent workers did not saving at all.

Conclusion

The analysis of various indices used the socio-economic background of women construction workers. The study



suggests that on the whole, these workers come from the poorer socio-economic backgrounds. Almost all of them are either of scheduled castes or backward classes earning very inadequate amount that is not always enough to support their families. The life of these workers is very tough because of the double burden of working at home as well as at the work site. These women hardly get any time for recreation or leisure activities. They have to perform dual role relating to production and reproduction while they carry the primary responsibility of bearing and rearing children, they are invariably involved in economic activities also. These women are unprotected and suffer from economic exploitation due to their ignorance and illiteracy.

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Human resource development in the technological era

Ms. Amena Khatoun

Research Scholar, University College of Commerce and Business Management,
Kakatiya University, Warangal

Abstract: *Development of human resources is essential for any organization that would like to be dynamic and growth oriented. Unlike other resources, human resources have rather unlimited potential capabilities. The potential can be used only by creating a climate that can continuously identify, bring to surface, nurture and use the capabilities of people. Human Resource Development (HRD) system aims at creating such a climate. A number of HRD techniques have been developed in recent years to perform the above task based on certain principles. This unit provides an understanding of the concept of HRD system, related mechanisms and the changing boundaries of HRD. HRD is a process, not merely a set of mechanisms and techniques. The mechanisms and techniques such as performance appraisal, counseling, training, and organization development interventions are used to initiate, facilitate, and promote this process in a continuous way. Because the process has no limit, the mechanisms may need to be examined periodically to see whether they are promoting or hindering the process.*

Keywords: *Human Resource Development (HRD), Organization Development,*

Introduction:

Development of human resources is essential for any organization that would like to be dynamic and growth oriented. Unlike other resources, human resources have rather unlimited potential capabilities. The potential can be used only by creating a climate that can continuously identify, bring to surface, nurture and use the capabilities of people. Human Resource Development (HRD) system aims at creating such a climate. A number of HRD techniques have been developed in recent years to perform the above task based on certain principles. This unit provides an understanding of the concept of HRD system, related mechanisms and the changing boundaries of HRD.

HRD concept was first introduced by Leonard Nadler in 1969 in a conference

in US. "He defined HRD as those learning experience which are organized, for a specific time, and designed to bring about the possibility of behavioral change". Human Resource Development (HRD) is the framework for helping employees develop their personal and organizational skills, knowledge, and abilities. Human Resource Development includes such opportunities as employee training, employee career development, performance management and development, coaching, mentoring, succession planning, key employee identification, tuition assistance, and organization development. The focus of all aspects of Human Resource Development is on developing the most superior workforce so that the organization and individual employees can accomplish their work goals in service to customers. Human Resource



Development can be formal such as in classroom training, a college course, or an organizational planned change effort. Or, Human Resource Development can be informal as in employee coaching by a manager. Healthy organizations believe in Human Resource Development and cover all of these bases.

Need For HRD

HRD is needed by any organization that wants to be dynamic and growth-oriented or to succeed in a fast-changing environment. Organizations can become dynamic and grow only through the efforts and competencies of their human resources. Personnel policies can keep the morale and motivation of employees high, but these efforts are not enough to make the organization dynamic and take it in new directions. Employee capabilities must continuously be acquired, sharpened, and used. For this purpose, an "enabling" organizational culture is essential. When employees use their initiative, take risks, experiment, innovate, and make things happen, the organization may be said to have an "enabling" culture. Even an organization that has reached its limit of growth, needs to adapt to the changing environment. No organization is immune to the need for processes that help to acquire and increase its capabilities for stability and renewal.

Scope of HRD:

Human resource management (HRM) deals with procurement, development, compensation, maintenance and utilization of human resources. HRD deals with efficient utilization of human resources and it is a part of HRM. Human resource being a systematic process for bringing the desired changes

in the behavior of employees involves the following areas:

1. Recruitment and selection of employees for meeting the present and future requirements of an organization.
2. Performance appraisal of the employees in order to understand their capabilities and improving them through additional training.
3. Offering the employees' performance counseling and performance interviews from the superiors.
4. Career planning and development programmes for the employees.
5. Development of employees through succession planning.
6. Workers' participation and formation of quality circles.
7. Employee learning through group dynamics and empowerment.
8. Learning through job rotation and job enrichment.
9. Learning through social and religious interactions and programmes.
10. Development of employees through managerial and behavioral skills.

Objectives of HRD:

The prime objective of human resource development is to facilitate an organizational environment in which the people come first. The other objectives of HRD are as follows:

1. Equity:

Recognizing every employee at par irrespective of caste, creed, religion and language, can create a very good environment in an organization. HRD must ensure that the organization creates a culture and provides equal



opportunities to all employees in matters of career planning, promotion, quality of work life, training and development.

2. Employability:

Employability means the ability, skills, and competencies of an individual to seek gainful employment anywhere. So, HRD should aim at improving the skills of employees in order to motivate them to work with effectiveness.

3. Adaptability:

Continuous training that develops the professional skills of employees plays an important role in HRD. This can help the employees to adapt themselves to organizational change that takes place on a continuous basis.

HRD FUNCTIONS

1. Employee training and development
2. Career planning and development
3. Succession planning
4. Performance appraisal
5. Employee's participation in management
6. Quality circles
7. Organization change and organization development.

The core of the concept of HRS is that of development of human beings, or HRD. The concept of development should cover not only the individual but also other units in the organization. In addition to developing the individual, attention needs to be given to the development of stronger dyads, i.e., two-person groups of the employee and his boss. Such dyads are the basic units of working in the organization. Besides several groups like committees, task groups, etc. also require

attention. Development of such groups should be from the point of view of increasing collaboration amongst people working in the organization, thus making for an effective decision-making. Finally, the entire department and the entire organization also should be covered by development. Their development would involve developing a climate conducive for their effectiveness, developing self-renewing mechanisms in the organizations so that they are able to adjust and pro-act, and developing relevant processes which contribute to their effectiveness. Hence, the goals of the HRD systems are to develop: The capabilities of each employee as an individual are:

- The capabilities of each individual in relation to his or her present role.
- The capabilities of each employee in relation to his or her expected future role(s).
- The dyadic relationship between each employee and his or her supervisor.
- The team spirit and functioning in every organizational unit (department, group, etc.).
- Collaboration among different units of the organization.

The organization's overall health and self-renewing capabilities which, in turn, increase the enabling capabilities of individuals, dyads, teams, and the entire organization.

Benefits of Human Resource Development

Human resource development now a days is considered as the key to higher productivity, better relations and greater profitability for any organisation. Appropriate HRD provides unlimited



benefits to the concerned organization. Some of the important benefits are being given here:

- HRD (Human Resource Development) makes people more competent. HRD develops new skill, knowledge and attitude of the people in the concern organizations.
- With appropriate HRD programme, people become more committed to their jobs. People are assessed on the basis of their performance by having a acceptable performance appraisal system.
- An environment of trust and respect can be created with the help of human resource development.
- Acceptability toward change can be created with the help of HRD. Employees found themselves better equipped with problem-solving capabilities.
- It improves the all round growth of the employees. HRD also improves team spirit in the organization. They become more open in their behaviour. Thus, new values can be generated.
- It also helps to create the efficiency culture In the organization. It leads to greater organizational effectiveness. Resources are properly utilized and goals are achieved in a better way.
- It improves the participation of worker in the organization. This improves the role of worker and workers feel a sense of pride and achievement while performing their jobs.
- It also helps to collect useful and objective data on employees programmes and policies which

further facilitate better human resource planning.

- Hence, it can be concluded that HRD provides a lot of benefits in every organization. So, the importance of concept of HRD should be recognized and given a place of eminence, to face the present and future challenges in the organization.

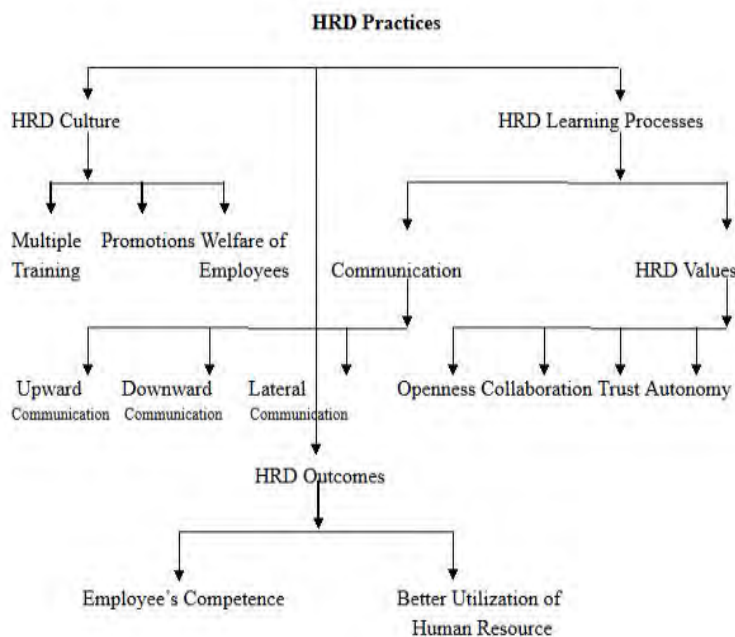
Features of Human Resource Development

The essential features of human resource development can be listed as follows: Human resource development is a process in which employees of the organizations are recognized as its human resource. It believes that human resource is most valuable asset of the organization.

- It stresses on development of human resources of the organisation. It helps the employees of the organization to develop their general capabilities in relation to their present jobs and expected future role.
- It emphasize on the development and best utilization of the capabilities of individuals in the interest of the employees and organization.
- It helps is establishing/developing better inter-personal relations. It stresses on developing relationship based on help, trust and confidence.
- It promotes team spirit among employees.
- It tries to develop competencies at the organization level. It stresses on providing healthy climate for development in the organization.
- HRD is a system. It has several sub-systems. All these sub-systems are



- inter-related and interwoven. It stresses on collaboration among all the sub-systems.
- It aims to develop an organizational culture in which there is good senior-subordinate relations, motivation, quality and sense of belonging.
 - It tries to develop competence at individual, inter-personal, group and organizational level to meet organizational goal.
 - It is an inter-disciplinary concept. It is based on the concepts, ideas and principles of sociology, psychology, economics etc.
 - It form on employee welfare and quality of work life. It tries to examine/identify employee needs and meeting them to the best possible extent.
 - It is a continuous and systematic learning process. Development is a life long process, which never ends.



Human resource development practices in information technology industry in India

In highly skilled intensive and knowledge intensive industries like information technology industry, human resource plays a vital role. This industry is highly competitive, dynamic and technical

industry, whose growth and development depends upon its human resource much more strongly than other resources. This industry needs highly skilled, talented and well-learned human resource. The



quality of products and services both depend upon the quality of human resource, which needs continuous and multiple-skill training. Thus, to attain such human resource, there must be emphasis on developing and nurturing a strategy-based on human resource development practices in the information technology organizations. Human resource development comprises of many components like – selection procedures, training policy, performance and promotion policy, transfer policy, wages, compensation, social-security policy, worker's welfare policy, recreational policy, employee employee/employer/management relations, trade union, health policy, etc. All these components help to develop highly skilled, efficient, effective and dynamic human resource in these organizations. For the success of information technology organizations, it is necessary that right person must be placed at right job and his potential must be enhanced through multiple and continuous training.

The present study attempts to explore the practices of human resource development in various information technology organizations. The employees of information technology organizations covered in this study are – Tata Consultancy Services (TCS), Wipro Technologies, Infosys Technologies Ltd., Hindustan Computer Ltd. (HCL), Dell International, Birla soft, Pyramid Consulting Inc., Quack Inc., Semi-Conductor Laboratory (SCL Ltd), Alcatel-Lucent Technologies, Attra, Kanbay International Inc. and Omnia Technologies from Delhi, Bangalore, Pune, Chandigarh, Mohali respectively. Through detail questionnaire the implementation of human resource

development practices in information technology organizations, have been estimated. An effort has also been made to measure the human resource development climate in information technology organizations. The sample-size of five hundred employees has been taken in this study. The questionnaire has been divided into three parts. Part (a) includes detailed information of personal and demographic data of the employees, about age, sex, educational qualification, nature of job, marital status, background, work-experience, monthly income and nature of appointment of employees in information technology industry. Part (b) includes various aspects of human resource development – selection, training, performance and promotion, transfer, wages and compensation, relation among employees, health and welfare policies, which are practiced in information technology industry.

Conclusion:

For good performance, rewards like salary increments, cash awards, promotions, foreign travel etc. are given to employees. Most of employees state that salary increment method is one of the most popular methods for rewarding good performance. Majority of employees are satisfied with transfer policy and it is done on the basis of worker's convenience and company's requirement. Data conveys that industry pays high wages, compensations, social securities and perks, job security. Employees are highly satisfied with these facilities. Majority of employees state that if they will change the present job they will do so for higher salaries and perks. The working conditions in these organizations are well improved. The sanitation, ventilation, proper lighting is taken into consideration. Provident fund, gratuity,



health insurance facilities and compensation in case of major accidents are provided to most of the employees. In this sector, there is provision of leave facilities and holidays. These organizations pay for overtime to employees. In information technology industry, to meet the set targets, employees are constantly under the pressure of work because of long-working hours, to complete the projects within the specific time limits. Many types of recreational facilities - gym, indoor /outdoor games, meditation /yoga classes, library facilities and late night party facilities are provided to them for their entertainment and to reduce work pressure. Majority of employees said that the top management in information technology sector is very co-operative, friendly, encouraging and inspiring. There is no trade union. If there is any type of conflict then it is solved by human resource department and other formal or informal committees.

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Scheduled caste women in agriculture sector – an empirical study

Dr. K. Jagajeevan Rao

Post Doctoral Fellow, Department of Economics, Kakatiya University, Warangal, Telangana

Mrs. G. Swapna

Research Scholar, Department of Economics, Kakatiya University, Warangal, Telangana, India

Abstract: *The sources of livelihood will be a crucial economic factor that plays an important role in deciding the status of women. The present paper has been devoted to discuss the work conditions and the problems of Scheduled Caste women those who are in the agriculture sector as labour. Millennium Development Goals categorically direct the governments to create employment in non-agricultural sector to mitigate the intensity of poverty. The achievement in this direction is negligible especially in the case of Scheduled Caste women as shown by the main occupation of selected respondents. Further, Shivunipally village has been selected for the present study. It is belongs to Stn. Ghanpur mandal of Warangal district. It is located 27 kms away from the district headquarters and 2 kms away from the mandal headquarters. The main objective of the present study is to understand the work conditions and wage details of the Scheduled Caste women in the agricultural sector as well as to understand the impact of New Economic Policy on Agriculture labour.*

Keywords: *Agriculture sector, Millennium Development Goals, livelihood sources, NEP, etc.*

Introduction

The sources of livelihood will be a crucial economic factor that plays an important role in deciding the status of women. The present paper has been devoted to discuss the work conditions and the problems of Scheduled Caste women those who are in the agriculture sector as labour. Millennium Development Goals categorically direct the governments to create employment in non-agricultural sector to mitigate the intensity of poverty. The achievement in this direction is negligible especially in the case of Scheduled Caste women as shown by the main occupation of selected

respondents. Under employment will be the significant feature of the selected respondents. This is due to lack of possession either land or a particular skill. Consequently, the nature of occupation that they depend will be either seasonal or will not provide full time work. Therefore, all the respondents will have one primary or main occupation and various subsidiary occupations owing to the availability of type of work.

The issues related to labour in agricultural sector in regard to timings of work, wage details and availability number of days of work per month. Finally, the information about the



monthly total income earned by the selected respondents has also been presented. In this regard, Shivunipally village has been selected for the present study. It belongs to Stn. Ghanpur mandal of Warangal district. It is located 27 kms away from the district headquarters and 2 kms away from the mandal headquarters. The selected respondents find their livelihood in agricultural as labour.

Review of Literature:

The invisibility of women's work and its undervaluation in the development discourses has been discussed widely. The low value and the social status given to women's manifold activities such as domestic labour, child care, and other remunerated employment including agriculture reflects the reinforcement of gender inequities at ideological and practical levels as well. The debate on role of women's domestic labour and its value has initiated serious discussions in and outside feminist and academic circles. It has been estimated that, the house work is equivalent in value about a third of the total production per year in a modern economy (Gidens, 1991). The recent trends in women's employment participation both in the NSS and census data shows a marginal increase, compared to previous decades, while the important feature of this trend is the increasing casualisation and informalisation of women's work (Vaisaria, 1999). The introduction of capital-intensive technologies in the agricultural sector has had differential impact on different sections of people and women are negatively affected due to women's lack of access to technology (Boserup, 1990). Agarwal (1982) points out that, 'following the introduction of new technologies in agriculture,

casualisation of work is increased for both men and women. While it is more enhanced in the operations such as transplanting weeding and harvesting where female labour is primarily employed'.

Objectives of the Study:

The main objective of the present study is to understand the work conditions of the selected Scheduled Caste women in the agricultural sector. Further, the study aims to

- i) examine the socio-economic profile of the selected respondents;
- ii) discuss the extent of employment and income of the selected respondents;
- iii) analyze the impact of government's New Economic Policy on the agriculture sector, particularly those who are in this sector as labour.
- iv) draw the inferences on the basis of the findings of the study.

Methodology:

The present study is based both primary as well as secondary sources of data. The secondary data in the form of Human Development Reports, Census Reports and NSS rounds have been studied. To elicit detailed information as to Scheduled Caste women's occupation and work conditions, a structured questionnaire has been prepared and administered. Further, participation and observation methods are also adopted to collect real information about their lives.

Sample Design:

Shivunipally village from Stn. Ghanpur mandal of Warangal district of



Telangana State has been selected for the present study. Further, 90 out of 281 of the selected Scheduled Caste households who are in the agriculture sector as

labour are selected. The data in regard to the number of households of the Shivunipally village have been presented in Table – 1.

Table - 1 Number of Households in the Selected Village

Category	No. of Families
Scheduled Castes	281 (22.12)
Scheduled Tribes	--
Backward Classes	912 (71.81)
Forward Castes	47 (03.70)
Muslim Minorities	30 (02.36)
Total	1270 (100.00)

Source: Village Records

It can be seen from Table -1 that the village has a gram panchayat. It has 1270 families where 281 are Scheduled Castes, 912 are Backward Classes, 47 forward castes and 30 families are Muslim Minorities. It is having one primary and one ZPS School in which education is available from 1st to 10th class. The village is having post-office facility. However, it is to be noticed that the Primary Health Centre which is identified as an important source of medical facilities especially for rural poor is there in the village. In addition, five RMP male doctors are also available. Depending upon the seriousness of the problem, if other socio-economic factors are favorable, under compulsory conditions, the villagers will go to the govt. hospital in the district headquarters.

Education:

It is a fact that the education is a necessary condition for attaining a qualitative change in the life of any individual, because it results in the enhancement of self-esteem and expected to raise the self-confidence of an individual. It improves analytical ability and therefore gives an opportunity for better occupation. A.K.Sen also strongly advocates and recognizes the role of education in widening social opportunities. Indian government is also committed towards the goal of universal and free basic education. The education particulars of the selected respondents have been presented in Table-2.



Table - 2 Education Particulars of the Selected Respondents

Education	No. of Respondents	% to total
Illiterate	54	60.00
Primary	18	20.00
Secondary	12	13.33
Intermediate	4	4.44
Degree & Above	2	2.22
Total	90	100.00

Source: Field Study

Note: Figures in Parentheses state percentage to total respondents

Table-2 illustrates that as high as 60 per cent of the selected respondents are illiterates. Further, 20 per cent of the selected respondents could stop their study at primary stage and 4.44 per cent of the selected respondents could study up to intermediate level and only 2.22 per cent could get the opportunity to study at the level of Degree and above. This clearly indicates the prevalence of low level of literacy rate among Scheduled Caste women, despite so many measures taken up by the government to provide the educational facilities for people in general and women in particular. There is a lot of gap in the women's education

particularly among Scheduled Caste women in terms of achieving the goal of 'Education for All'. The information about the various livelihood sources of the selected respondents have been presented in Table-3

Agricultural Labour as a source of Livelihood:

The main occupation is agricultural labour for 90 Out of 281 Scheduled Caste households. The selected respondents, whose source of livelihood is agricultural labour could find work in various crops. The relevant data have been shown in Table -3.

Table -3 Selected Agriculture Labour in Various Crops

Particulars	No of Respondents	% to total
Paddy & Cotton	26	28.89
Paddy, Cotton & Chillies	64	71.11
Total	90	100.00

Source: Field Study

Note: Figures in Parentheses state percentage to total respondents

It can be observed from Table - 3 that in the selected village 28.89 per cent of the selected respondents participate in paddy and cotton crops while the remaining 71.11 per cent of the selected Scheduled Caste women will find work in paddy, cotton and chillies crops. All the

90 agricultural labourers in Shivunipally village will get Rs. 100 per day for cotton and chillie crops while Rs. 200 per day when they work for paddy crop. The work timings are from 9 am to 5 pm with half an hour lunch break.



Mode of Payment:

All the selected Scheduled Caste women are basically daily wage earners, but the wage is not paid daily. Some of the land owners pay daily but some others used to pay once in a week or after 10 to 15 days depending upon the availability of cash to the land owners and their will and wish as well. In this situation, the meeting of subsistence expenses will be a serious problem for the

selected respondents. At that time, they are forced to go for money lenders for loans. In order to repay the loan, they have to work in the fields of money lenders. Thus, in addition to the issue of low earnings, irregular payment of wage throwing them in debt trap.

The information in regard to monthly income of the selected respondents has been presented in Table – 4

Table – 4 Monthly Incomes of the Selected Respondents (in Rupees)

Particulars	< 2000	2001-4000	> 4000	Total
No of Respondents	26 (28.89)	59 (65.56)	5 (5.55)	90 (100.0)

Source: Field Study

Note: Figures in Parentheses state percentage to total respondents

Table-4 indicates that as many as 59 out of 90 could get monthly income in range of Rs. 2001 to Rs. 4000 and 28.89 per cent of the selected respondents are able to get less than Rs. 2000 per month. Thus, the monthly income of the selected respondents is less than Rs. 4000 for 94.45 per cent. This is because of their low level of education which reflects in

their occupation which gives low earnings. This clearly states the low economic status of selected respondent households. Their survival itself will be a big question in this context. The information in regard to the availability of employment in terms of number of months per annum has been presented in Table-5

Table – 5 Number of Months of Employment Per Annum

Particulars	< 7months	7-10 months	Total
No of the Respondents	64 (71.11)	26 (28.89)	90 (100.0)

Source: Field Study

Note: Figures in Parentheses state percentage to total respondents

It can be seen from Table – 5 that As high as 71.11 per cent of the selected respondents could get employment below 7 months while 28.89 per cent of the selected respondents could get employment in between 7 to 10 months. This clearly indicates the prevalence of

under employment for selected Scheduled Caste women. Moreover, all the women are basically daily wage earners. They get remuneration only when they get work. The details in regard to the annual incomes of the Selected Scheduled Caste women have been shown in Table – 6.



Table -6 Annual Incomes of the Selected SC Households (in Rupees)

Particulars	< 40,000	40,001-60,000	60,001-80,000	80,001-1,00,000	>1,00,000	Total
Households	49 (54.44)	31 (34.44)	5 (5.55)	3 (3.33)	2 (2.22)	90 (100.0)

Source: Field Study

Note: Figures in Parentheses state percentage to total respondents

It is to be observed from Table-6 that the annual family income is less than Rs. 40,000 for as many as 49 out of 90 selected households. Only 41 respondents could get more than this income. Out of them, 5 respondents could get more than Rs. 80,000. Thus, the

majority of hapless women are forced to live in poor conditions owing to their nature of occupation and earnings. It is to be noticed that the agriculture labour are having labour unions. The details of their membership in unions have been presented in Table-7.

Table - 7 Membership in Unions of the Respondents

Particulars	Yes	No	Total
Respondents	69	21	90

Source: Field Study

Note: Figures in Parentheses state percentage to total respondents

It can be seen from Table-7 that as much as 66.4 per cent of the selected respondents have membership in the labour unions and the remaining 33.6 per cent of the selected respondents do not have the membership in any unions. In this regard, Chandrupatla village of Khammam district stands first where it is 18.1 per cent of the selected respondents have membership in the unions.

Functioning of the Labour Unions in the Selected Village:

Prior to the formation of unions for agricultural labourers women used to face lot of problems with the land owners. The entry of commercial crops which require labour continuously on the one hand, the progressive democratic movements on the other resulted in the formation of labour unions in the

agriculture sector. Further, as long as men and women worked as agricultural labour, women are denied of membership in unions. At present, women consist major part of agricultural labour. Consequently, it became inevitable for women to become members in labour unions. Still, out of 90 respondents who work as agricultural labour, 21 do not have membership in unions. As unions, they are fighting against the land lords about their work timings or improvement in the wages etc. At present, women agricultural labourers in the village have formed as groups. They are called as Mutas. One leader will be there to accept work contract from the land owners and send the workers according to the requirement. The land owner will approach the muta leader and informs details of labour requirement in that



season. The muta leader will send the members accordingly for work. Due to unavailability of work in the same village, they will accept agricultural work in nearby villages for which the land owner will pay single fare. All this appears to be decent relations between land owners and workers. In reality, the situation is entirely different. The field work clearly revealed class and caste discrimination in these relations. Even at the time when the land owner comes to the Muta leader for labour requirement, muta leader is not supposed to sit in front of land owner. One can imagine the situation when Scheduled Caste women workers go to the house of land owner. Further, Scheduled Caste women should not sit in front of land owners of other castes including women of those castes.

Results: The following are the Results and the present status of selected Scheduled Caste women in agriculture sector as agricultural labour.

1. The availability of employment to the selected Scheduled Caste women who mainly work as agricultural labour depends upon the nature of crops that are grown in that village. In the selected Shivunipally village, paddy, cotton and chillie crops are available for their livelihood.
2. The generation of employment will be less in food crops when compared to commercial crops. For example paddy, jowar, red gram and green gram etc, crops requires less labour where as the crops of cotton and chillies, more quantum of labour is required.
3. Mechanization entered into the agriculture sector, the women who are depending on this sector as

labour, they are losing their employment.

4. It is happy to note that in the selected villages, the government had introduced employment generating programme i.e. National Rural Employment Guarantee Scheme. Under this scheme, the government should create employment of 100 days per year to the weaker sections. Unfortunately, the scheme provides hardly 60 to 70 days of employment per annum.

Conclusion:

The analysis made in the present paper to examine the livelihood sources of Scheduled Caste women reveals that agricultural labour is the source of livelihood for as many as 90 out of 218 of the total SC households. The selected respondents whose source of livelihood is agricultural labour, they go for work in the paddy, cotton and chillie crops. The wage is high for paddy work while the wage is uniform for the works in cotton and chillie crops. The Selected Scheduled Caste Women agricultural workers have also unions in the selected village. This raised their bargaining power to some extent.

It is to be observed that after enter the government's New Economic Policy into the Indian economy impacted the survival of the Scheduled Castes, especially those who are in the agricultural sector as labour, they lost their employment. Whenever Mechanization entered into this sector, the poor especially Scheduled Castes, they lost their opportunity to get work in this sector. In this regard, we can see the development scenario in one angle but in another angle the women who are depending on agriculture for their



livelihood are losing their employment. The government is not creating the employment in other sectors for them. Under employment or seasonal unemployment is a serious problem for respondents who are agricultural labour. Almost all respondents will get work less than 10 months in a year. Thus, their monthly incomes vary between less than Rs. 2000 to more than Rs. 4000. Majority of the selected respondents suffer from the problem of under employment. Their livelihood source is associated with low earnings which will not enable them to come out of poverty.

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Two decades of automation in Indian banking sector- issues and challenges.

B.Jail Singh, Research Scholar.

Dept. of Commerce & Business Management, Kakatiya University, Warangal

Abstract: Indian Banking Sector over the last few decades, the technical revolution and advancement has highly changed the banking sector. Banking is the lifeline of the economy. The present and future of any country's economy depends upon the success and development of banking sector. The goals of the banks can't be achieved with the traditional methods of banking as now in the age of 21st century. Today Indian Banking Sector is moving from Midst of the Information Technology (IT) to Edge of the technological development. The present findings of the paper focus on the Automation, and introduction of Humanoid robotics in Indian Banking Sector. And prediction of future Automation in Banking sector and its services in rural areas, and stresses upon the advancements of Paperless Banking and Biometric Banking in Indian Banking Sector. And main findings of the paper are services of corporate banks in rural areas with handheld micro ATM where every customer of rural area services of corporate banks also.

Key Words: Automation, Humanoid Robotics, Prediction, Biometric, Cash transactions,

Introduction:

Japan is said to be first in using robotics "Bank of Tokyo Mitsubishi" the leading Bank in Japan has introduced the robot named "Naav" previous year. Its functions where used in Main branches of Japan whenever the customer enters into the Bank the humanoid robot interacts with the customer in a polite manner and guides him to reach the concerned counter, it speaks in Chinese, English, Japanese languages. Leading Internet companies named Softbank and Bank of Tokyo Mitsubishi have jointly developed the speaking robotics, which cost around \$8,000 as explained earlier the Tokyo Mitsubishi had purchased and operated its function in Main branches of Japan and Mizuho financial group of Japan has also performing its functions. The humanoid robotics helps the customer in different types of banking functions and

entertain the customer also, as humans are more interested in interested in using robotic services because they perform the accurate and exact function then the normal humans can do. which is going to be seen in our control country also, ICICI Bank is the leading corporate bank in India using advanced technology it is a first curtain raiser in India for using Software robotics in banking sector, as it has created a secondary revolution in banking sector it is using robotics in back office work in main branches of Mumbai and started using software robotics. This bank is using 200 robots and these robots perform about 1000000 transactions per day, previously these were performed by Banking Personnel. By using of the robots in these activities the investment cost and time are cut off. As the robot perform assigned work with 100% accuracy. The main advantage in using the software Robotics in banking process



is money and time is saved and the Banking Personnel will pay attention towards back office process. The Banking personnel will show more interest on customer services and marketing process through this the Banking Personnel can create a proper customer relationship management. similarly the HDFC Bank is also planning to use the Robotics in front office work based on the functions performed by the Robotics in back office and front office work they are planning to use the robots in all main branches of the HDFC Bank and next is the SBI government sector bank is also planning to use the robotics in banking sector soon.

Research methodology:

The studies are based on primary and secondary data. Sample of 3 Private sector banks named ICICI, HDFC and SBI of Warangal district of India has been taken to collect the data through questionnaire method to Banking Personnel. Most of the data is collected through primary data and secondary data through RBI website, newspapers and banking books and Research articles.

Review of literature:

Paris ET al 2003 suggested that model innovation in telecommunication how facilitated the instigate of new access methods for banking services one of these is mobile banking where buy a customer interacts to your mobile phone with the bank issue. Scratch Man 2005 perceived that even through Information Technology has been one of the most essential dynamics factors relating all efforts it cannot improve banks earnings. Kuwait 2005 investigated the pressure of the evaluation in information technology on the profit and cost effectiveness of the banking this study designated optimistic

relationship among the executed information technology and together productivity and cost savings. Satya 2005 investigated the impact of introduction of transaction Internet banking on performance and risk profile of major credit unions in Australia. Angola 2006 observed that payment sir automated and absolute value of Cos cash transaction have declined under the impact of electronic transaction brought about by the adoption of ICT to the payment system but clearly in the developed economies.

Objectives of the study:

1. To study the automation of banking sector and introduction of **humanoid Robotics** in Indian banking sector and its functions.
2. To study the introduction of Paperless Banking in Indian banking sector through biometric information of customers.
3. To study the services of Corporate banks in rural areas through customer service kiosk and handheld micro ATM machine.
4. To study the future of automated Robotics in banking sector.
5. To study the Job loss due to automation in banking sector of India.
6. To study the Issues and challenges of automation in Indian banking sector.

Automation of banking sector through humanoid robotics in Indian banking sector:

The competition among the banks leads to the automation in banking sector but this doesn't make any difference in Competitive world of Banks because every bank is applying



the(IT)information technology but still there is a little drawback to overcome the hurdles. Banks of India have introduced humanoid/software Robotics in Indian banking sector, ICICI Bank introduced software Robotics to power bank its Operation, first bank in the country and among few globally to roll out. Software Robotics, perform over 10lakh banking transaction every working day, mail response time to time to customers up to 60% accuracy, productivity has enabled the bank employees to focus more on value added and customer related functions, the software Robotics perform back office and front office work for this initiative marks a milestone in the banking innovation, In Indian banking sector. and joint select group of office organization which have deployed the scenic state of the art robotic technology in such a large way, the banking personal are spending more time on customer services which is a Remarkable change in two decades of automated Banking in India. Second leading corporate bank named HDFC also deployed a robot for automating banking services no other banks has ventured into this new technological real and thereby making HDFC Bank the leading Bank to adapt this new innovation as per initial reports this robot will be deployed in main branches of Mumbai.

Functions of automated robotics in banking sector:

1. This Robotics works like a receptionist, Robotics can speak multi languages respectively.
2. It corrects online transactions, time deposits and calculation of interest on savings account and online transfer.

3. Cheque clearance and scanning the cheque checking of proofs of customer for banking facility.
4. Processing of debit and credit card and process cashless transaction.
5. Message and email is sent to the concerned customer on debit and credit card transaction and checkbook clearance and make the customer updated.
6. Exchange of information within the banks and NBFC respectively.

Paperless banking in Indian banking sector:

The main motto of the paperless banking is to provide bank accounts to the customers without any paper. Which is the concept of green banking in India. This can be possible by capturing the biometric and demographic details of the customer and adding it to the data of the bank. Whenever a customer decide to open a bank account the biometric details are captured that is fingerprint, Iris of the customer and photo of the customer and gives a bank account number to the customer which is similar to AADHAAR process. After the details are captured SMS is sent to the concerned customers mobiles and emails, where every transaction of account is sent to mail without any cost through software Robotics, which is done in automated manner. Whenever a customer wants to draw money he or she need not carry passbook or any proof for authentication certificates to bank, just by scanning his iris and fingerprint and facial recognition the customer can draw money, and perform desired banking functions. Through this high security is Maintained



to the customer's account and there is no choice of account hacking. Where natural resources like the paper is saved and eco friendly nature is maintained and Green Marketing prevails in banks. If this system is introduced in banks it is going to bring a greater change in the banking history, on implementation.

Corporate banks services in rural areas:

Most of the corporate banks are not interested in establishing the banks in rural areas due to maintenance expenditure. As of village or city for corporate banks the maintenance charge is same in both areas the main intention of the corporate banks are to create profits from each branch apart from expenditure and maintenance. As the corporate bankers feel there is no profit of establishing banks in rural areas due to various reasons, because the main occupation of the rural area is farming most of them depend on agricultural practices where the income of the individual farmer does not remain constant due to natural calamities when compared to city people, their income level is low. Rural people need loans for agricultural expenditure without proper deposit of money the corporate banks doesn't give loans.

And next is the trust of rural people, the rural people don't believe the Corporate sector banks and move to government sector banks. This is not easy for the corporate sector bank to gain trust from rural people, this is the main reason for not establishing corporate banks in rural areas as the corporate banks don't provide proper agricultural loans. As the corporate banks get less interest on agricultural loans compared to home loans, credit card transaction

and Debit Card processing and most of them doesn't meet requirements of the private banking sector. ATM maintenance and employee's recruitment and other maintenance need more money which is not possible for corporate sector banks to function in rural areas.

Remedial Measures to overcome Problems:-

The private banks must establish a **customer service kiosk** branches in rural areas especially in Mandal headquarters similarly the way the government sector banks has appointed A bank representative in rural areas and banks **handheld MICRO ATM with biometric verification** can change Rural banking in India forever. Through this corporate bank services are also available in rural areas.

Future of Robots in Indian Banking Sector:-

Apart from the mentioned functions, facial recognition, voice recognition would be a gradually included into the robot thereby making automation more prominent and most probably replacing humans by this process. In future the Robots are able to recognize the customers voice and identify facial recognition and based on their facial reading the needs of the customers are identified. Which is inspired by Japanese technology? And all the task of the customer service is carried by robots in future. And in future robots can perform similar to ATM machine which is motile and can able to speak.

Job loss due to automation in Indian banking sector:

Yes, due to automation in banking sector around 30% of all jobs inside banks would be terminated due to



increase automation in various banking services. From 2015 to 2025 around one third of all banks jobs would disappear automation for conducting highly sophisticated operation like financial Consulting and loan approval etc.. Would have to be handled by humans however monotonous and repeated task like customer service and form checks can be very soon handed over to robots there by killing more jobs than it can create.

Issues of automation in Indian banking sector:-

- The main issue of automation in banking sector of India is the corporate banks are spending more amount of expenditure on automation and introducing humanoid Robotics they should check the return of profits on desired time and able to manage the maintenance and expenditure in banking sector.
- Hacking is Main issue in developing country like India so advanced anti Hacking software's should be develop to be away from the account hacking. Bankers should regulate this type of action.
- More Banking Personnel should be recruited to provide the corporate banking services in rural areas and to gain trust among them which is the greatest hurdle for the corporate banks.
- Proper infrastructure should be maintained for implementation of automation in banking services. Software issues should be regulated and properly implemented in facial and biometrics details recognition in bank of particular customer.
- Paperless banking is a new concept it will be benefited by introducing this

system, but more publicity and awareness should be created among the customers to avail this facility which is going to bring a great change in banking history and it is one of the greatest achievement in the history of banking sector in future. Which is the automation of two decades in banking sector?

- Before introducing the automation in banking sector the banker's should think whether it is suitable to the particular society or not. As India still lacking behind in literacy.
- Job loss is another major issue in banking sector due to automation the Banking Personnel should be moved to alternate work like marketing of banking products to provide employment in present scenario.
- Skilled employees should be made available for the automation in banking sector where there is a lack of availability in technical employees in India.

Challenges of automation in Indian banking sector:-

- Implementation of automated global technology:-Implementation of (IT) information Technologist would be easily adapted to local requirement of the country and necessary infrastructure should be maintained for implementation of automation and see whether it is suitable for present country or not.
- Security, authentication, confidentiality and Trust: These are very important features of banking sector and were successfully managed all over the world before the coming of Internet. And through automation of banks these IT tools may lead to



hack. These should be checked which may lead to loss of trust.

- Customer satisfaction: In today's competitive world satisfaction of customers is a major challenge for the banking sector because customers have alternate choice in various type of services provided by banks.
- Hacking- anti-hacking: It is a major challenge for Bankers to protect account from hacking advanced anti hacking software should be developed to protect the customer's account.
- Banking: Banks face the challenge of driving down cost and stretching operations they need solution that optimizes Top productivity while improving customer service.
- Offering various channels: Apart from banking services such as ATM mobile banking Internet banking virtual banking is also provided to increase the banking business and to which stand in the competitive world.
- Awareness should be brought in paperless banking in country like India and trust should be build up in rural customers regarding the corporate services provided by corporate bank. The automation should be in such a way that the country like India should be easily adaptable to the present community.
- Paperless banking is a greatest challenge in banking sector if this is implemented this is going to be a greatest success in banking sector.

Conclusion: The level of consumer awareness is significantly higher as compared to previous years. Nowadays they need Internet banking mobile banking ATM services apart from this

robotic banking is needed in present generation. The better the banks understand the customers the more success is available in their hands. Green Marketing and **paperless banking** is going to be a greatest achievement in banking sector. the biggest challenge for banking industry is to serve the mass and huge market of India companies have become customer centric then product centric. the more the customer services provided the CRM is maintained. Indian banks are trustworthy brands in Indian market there for these banks must utilized their brand equity as it is a valuable asset for them the paper discusses the various challenges and issues like transparency growth in banking sector Global banking managing Technology etc.. Banks are striving to combat the competition from global banks and technological innovation has compelled the banks to rethink their policies and strategies. Public and corporate sector banks should overcome the challenges and to get advantage of opportunities in changing banking scenario. In future more changes are going to occur in Banks Globally.

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Impact of globalization and Marketization on Tribal livelihood-A Study in Telangana

Dr. Jambu Gugulothu
PGT Economics, TSMS Zaffergadh, Jangaon District, Telangana State,

Abstract: *The present research paper explores the impact of Globalization and marketization on tribal livelihood in India exclusively in the state of Telangana. In India, the growth and reforms story enters its 25th year with the Indian economy becoming increasingly market-oriented and globally integrated. The process of marketization has also been accompanied by an important phenomenon, that of the rise of the socially disadvantaged Tribal communities in the sphere since the 1990s, India's so-called "Economic Reforms" (Jaffrelot, 2003). The present study was conducted in Khammam and Adilabad district of Telangana state. This study based on Primary and secondary data. The primary data was collected 240 sample households of the tribal respondent's i.e., Koyas, Kondareddis and Kolams, Gonds. The main objective of this paper is to examine the socio-economic characteristics of the sample primitive tribal households, to emphasize the impact of marketization on tribal livelihoods. Finally this paper evaluates how the tribal people survive their livelihood in the process of Globalization context.*

Keywords: *Globalization, Marketization, Livelihood, Primitive*

Introduction: India is one of the countries having the largest concentration of tribal population. In this, it ranks second in the world and comes next only to Africa. There are 537 different communities spread all over India. According to 2011 census, tribal people constitute roughly 8.6 per cent of the nation's total population. The formation of the new state of Telangana on 2nd June, 2014, which accounts for 9.34 per cent of the total population (as per 2011 census), which is significantly higher compared to the percentage of 6.99 STs in the united State of Andhra Pradesh (Economic survey Report, 2015-16). The forces of globalization affect virtually every country in the world. It has opened the door of many new opportunities as well as formidable challenges and threats. All spheres of

life- social, political, cultural and economic have been subjected to both the positive and negative elements of globalization (Chanda, Nayan, 2003).

The tribal economy is absolutely primitive and is based on concept of subsistence. The technology adopted by the Tribals is simple and is often in harmony with their ecological surroundings. The tribal economy shows endless variations from shifting cultivation to settled agriculture. Tribals by and large depend on agriculture and collection of minor forest produce for their livelihood. Hence, the development of agriculture and processing of forest produce would be given higher priority in any programme of action for their development. Despite many measures taken by the state and central governments, tribals live close to the



poverty line and indeed some of the primitive tribals live below the poverty line. Six decades have witnessed major development patterns but they have bypassed tribal people and their geographic milieu. Although, efforts are being made through the planned development process but the level of success is far behind the desired targets. In India, the growth and reforms story enters its 25th year with the Indian economy becoming increasingly market-oriented and globally integrated. The process of marketization has also been accompanied by an important phenomenon, that of the rise of the socially disadvantaged Tribal communities in the sphere since the 1990s, India's so-called "Economic Reforms" (Jaffrelot, 2003).

The impact of globalisation is strongest on these populations perhaps more than any other because these communities have no voice and are therefore easily swept aside by the invisible hand of the market and its proponents. Globalisation is not merely a question of marginalization for indigenous peoples it is a multi-pronged attack on the very foundation of their existence and livelihoods (B. Ezhilarasu, 2014).

Review of literature:

The scope of trade and market which are accelerated by the process of globalization poses formidable cultural problems in both the developed and the developing societies. In India, which traditionally had quite developed pre-industrial base of trade and market, the impact of the changing role of these institutions has been gradual. The market and trade relations continue to be located in local cultures even today (Alos

Astor, 1980). The economic policy of India up to 1980's has been that of import substitution and perfectionism in trade and market. The acceleration in globalization of economy of India started from 1990s onwards but still many checks and balances continue to persist. This historical change in policy has deep impacts on local cultures including Tribals of India. The new changes have been noticed in the life style, consumption pattern, production of cultural objects and their marketing and usages, in the cultural ecology and habitant and the religious practices etc. These changes have altered the traditional modes of cultural expressions, languages, and media of the local, regional and national levels.

The changes in consumption and life style have been accelerated by the market forces and their changing structure. India has had a developed private market network since centuries in the past. Today, markets are not only extensive in their network, they also perform qualitatively new functions. Market forces have become all pervasive with 94 per cent of communities reporting direct links with it. The link between caste or community and hereditary occupation is slowly getting delinked (KS.Singh, 1992).

The new economic regime has led to Privatization and Marketisation of economy and thus it has been treated as powerful threat to the survival of tribal communities, Globalization does holdout great promise if it is managed properly and in a planned manner. The improvement of tribal livelihoods, therefore, now depends on how we manage the forces of globalization and consequent marketisation.



Objectives: The study had been made with the following objectives.

1. To analyse the status of the Tribals in India as well as in Telangana.
2. to examine the socio-economic characteristics of the sample primitive tribal households
3. To discuss the process of Globalization and Marketisation in the context of tribal economy.
4. To find out the impact of maketisation on tribal livelihoods on the basis of the field study.

Methodology:

To measure the above objectives, the following data was collected both from the primary and secondary sources. The secondary data required was collected from various books, published articles from Journals, Govt. Reports, and District statistical, Hand books. The primary data was collected by administering a structured questionnaire among the sample tribal households. It was supplemented by interview and simple participant observation method. The study has been taken up in two districts having the largest concentration of primitive tribals i.e. Khammam and Adilabad districts. The selected sample household is 240.

Results & discussion

Table - 1 Gender Wise Classification of the Sample Households

Name of the tribe	Male	Female	Total
Koyas	88 (94.6)	5 (5.4)	93 (100.0)
Konda Reddies	25 (96.2)	1 (3.8)	26 (100.0)
Gonds	88 (95.7)	4 (4.3)	92 (100.0)
Kolams	27 (93.1)	2 (6.9)	29 (100.0)
Total	228 (95.0)	12 (5.0)	240 (100.0)

Source: Field study

Note: Figures in parentheses denote percentage to total.

Table-1 indicates that very few households are headed by the females. Nearly 95 per cent of the sample households were dominated by male heads only. This is quite true as the primitive tribal households are headed

normally by males. But females actively participate in all decision making processes of the households and participate in all activities along with the males.



Table – 2 Educational of Status of the Sample Households

Tribe	Illiterate	Up to Primary	Up to Upper primary	Up to Secondary	Inter	Above degree	Total
Koyas	208 (55.9)	54 (14.5)	40 (10.8)	34 (9.1)	26 (7.0)	10 (2.7)	372 (100.0)
Konda Reddies	67 (80.7)	8 (9.6)	1 (1.2)	1 (1.2)	4 (4.8)	2 (2.4)	83 (100.0)
Gonds	216 (50.6)	72 (16.9)	61 (14.3)	39 (9.1)	28 (6.6)	11 (2.6)	427 (100.0)
Kolams	76 (66.1)	25 (21.7)	9 (7.8)	5 (4.3)	0 (0.0)	0 (0.0)	115 (100.0)
Total	567 (56.9)	159 (15.9)	111 (11.1)	79 (7.9)	58 (5.8)	23 (2.3)	997 (100.0)

Source: Field study

Table-2 illustrate that the educational status of the sample households showed that illiteracy is still dominant among the primitive tribes. More than 56 per cent of the tribals are illiterate on the whole. Illiteracy is more among Konda Reddies as more than 80 per cent of them are illiterates, followed by Kolams (66 per cent), Koyas (55.90 per

cent) and Gonds (50.60 per cent). Even in the case of those who are educated they had up to primary and secondary school only. Very negligible percentage of them have gone up to inter and degree college education. College education is very far from them as they cannot afford to send their children to Junior and Degree Colleges.

Table – 3 Occupation Particulars of the Sample Households

Name of the Tribe	Agriculture	Agricultural labour	Non-Agri labour	Handi crafts	Total
Koyas	85 (91.4)	6 (6.5)	1 (1.1)	1 (1.1)	93 (100.0)
Konda Reddies	2 (7.7)	1 (3.8)	9 (34.6)	14 (53.8)	26 (100.0)
Gonds	83 (90.2)	6 (6.5)	0 (0.0)	3 (3.3)	92 (100.0)
Kolams	27 (93.1)	2 (6.9)	0 (0.0)	0 (0.0)	29 (100.0)
Total	197 (82.1)	15 (6.3)	10 (4.2)	19 (7.9)	240 (100.0)

Source: Field study

Table-3 reveals that except one primitive tribe i.e., Konda Reddies, in the case of all the remaining three primitive tribes, more than 90 per cent of the

households are engaged in agriculture followed by agricultural labour. In the case of Konda Reddies, handicrafts and non-agricultural labour predominate



followed by agriculture. Hence, in most of the tribal households agriculture and agro-based occupations are important. This also indicates that backwardness of occupational structure of the primitive tribal households. We can also assume

that very less diversification in occupational structure took place among the primitive tribal households. Since they are primitive tribals living in inaccessible areas, traditional occupations dominate and agriculture is the mainstay.

Table - 4 Particulars of Income Received on Shandy Days

Name of the Tribe	Nil	Less than Rs 500	Rs 500-1000	Above Rs 1000	Total
Koyas	61 (65.6)	22 (23.7)	7 (7.5)	3 (3.2)	93 (100.0)
Konda Reddies	19 (73.1)	7 (26.9)	0 (0.0)	0 (0.0)	26 (100.0)
Gonds	83 (90.2)	9 (9.8)	0 (0.0)	0 (0.0)	92 (100.0)
Kolams	27 (93.1)	2 (6.9)	0 (0.0)	0 (0.0)	29 (100.0)
Total	190 (79.2)	40 (16.7)	7 (2.9)	3 (1.3)	240 (100.0)

Source: Field study

The table-4 shows that the more than 79 per cent tribals do not receive any income by way of sales. Even in the case of those who received, it ranges in between Rs.500 to Rs.1000. A very negligible percent receive more than Rs.1000 on a shandy day. The average income received by a tribal household on a shandy day worked out to the Rs.81. It

means most of the tribals go to shandies only to purchase what they want rather selling and getting money income. It also indicates the poor marketing capacity of the primitive tribals. The low income levels are also due to lack of awareness about the prices of their products in regulated markets.

Table - 5 Distributions of Sample Households by Type of Produce Sold

Name of the Tribe	Koyas	Konda Reddies	Gonds	Kolams	Total
No selling	2 (2.2)	0 (0.0)	19 (20.7)	12 (41.0)	33 (13.8)
Minor Forest produce	47 (50.5)	15 (57.7)	41 (44.6)	9 (31.0)	112 (46.7)
Agricultural produce	25 (26.9)	1 (3.8)	23 (25.0)	8 (27.6)	57 (23.8)
Vegetables	17 (18.3)	0 (0.0)	6 (6.5)	0 (0.0)	23 (9.6)



Cattle	0 (0.0)	3 (11.5)	2 (2.2)	0 (0.0)	5 (2.1)
Others	2 (2.2)	7 (26.9)	1 (1.1)	0 (0.0)	10 (4.2)
Total	93 (100.0)	26 (100.0)	92 (100.0)	29 (100.0)	240 (100.0)

The table-5 shows that nearly 46 per cent of the produce sold by the tribals consists of minor forest produce collected by them from forest followed by 24 per cent agricultural produce, 10 per cent vegetables, 2 per cent cattle and 4.20 per

cent others. Hence, minor forest produce is the major item of their sales across the tribal households. Across the tribes also little variation is found. It also indicates the predominance of primitive tribal characteristics among them.

Table - 6 Particulars of MNC Goods Purchased by Sample Tribal Households

Name of the Tribe	Koyas	Konda Reddies	Gonds	Kolams	Total
Electronic goods	33 (35.5)	2 (7.7)	44 (47.8)	7 (24.1)	86 (35.8)
Plastic Furniture	26 (28.0)	12 (46.2)	22 (23.9)	9 (31.0)	69 (28.8)
Cool Drinks	1 (1.1)	0 (0.0)	0 (0.0)	0 (0.0)	1 (0.4)
Vehicles (Two wheelers)	5 (5.4)	1 (3.8)	8 (8.7)	1 (3.4)	15 (6.3)
Other Consumer goods	28 (30.1)	11 (42.3)	18 (19.6)	12 (41.4)	69 (28.8)
Total	93 (100.0)	26 (100.0)	92 (100.0)	29 (100.0)	240 (100.0)

Source: Field study

The above table shows that some of the MNC goods are very popular among primitive tribals like electronic goods, plastic goods, other domestic consumer goods, two wheelers etc. Due to lack of purchasing power their demand is restricted to only a few consumer goods only. But globalization and consequent market system is trying to make an entry into all types of goods consumed by them resulting in change of their livelihood styles. As a consequence, local made goods demand is decreasing. Across tribes demand is more among Koyas and

Gonds when compared to the other tribal groups.

Conclusion

The above analysis makes it very clear that village shandies play a dominant role even at present despite the presence of Girijan co-operative corporations in the tribal areas. There is no institutionalization of credit as banks are conspicuous by their absence and traditional money lender - cum - Showkars play key role in the livelihoods of primitive tribals. The asset position of



the primitive tribals is very poor. The average size of land cultivated is worked out to be 2.9 acres and this being low, very little agricultural surplus is being produced and marketed and hence their earnings and standards of living are very low. The transformation of economy is at a very low speed due to poor marketing capacity. Globalization and consequent marketisation is slowly making an entry into these areas. Most of the tribal youth are getting attracted towards MNC goods. But the process is very slow due to low incomes. There is also some change in cultural life of the tribes although the social structure is still traditional. Most of the government programmes could not reach them. On the whole, the primitive tribal economy in both the districts retained its traditional character while slowly becoming a part of globalization.

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Inclusive growth and food security through integrated child development service programme

Dr. K. Krishna Reddy

Asst. Professor of Economics, DR. B.R. Ambedkar Open University, Hyderabad,
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Abstract: *Integrated Child Development Services for the pre-school children deals with these aspects by providing a combination of supplementary feeding, health and nutrition education and regular health check-ups to improve the quality of food intake and its absorption by the body at the initial stages of growth. The evaluation studies indicate that the impacts of this program have not reached the target groups effectively and the operational efficiency of the program is not satisfactory. The key to malnutrition reduction lies in decentralization of the scheme, community participation, along with education and empowerment of women as is observed in the case of the Tamilnadu Integrated Nutrition Program. The importance of ICDS somewhat faded between 1975 and 1990 and there were a spate of surveys and reports drawing attention to India's failure to reduce malnutrition among children. Advocacy for ICDS gained momentum when the Right-to-Food case was filed by the People's Union for Civil Liberties vs the Union of India in 2001. As a result of this the Supreme Court passed an order which culminated in the universalisation of ICDS.*

Key words: *universalisation of ICDS, under-nutrition, immunization*

Introduction

Both quantity and quality of food intake affects the nutritional status of an individual and inadequacies in either or both of these have adverse impacts on health, cognitive ability and school achievement. All of these determine the productivity of an individual thereby affecting the income earning abilities and hence the standard of living. The magnitude and prevalence of under-nutrition is so widespread in the developing countries that only state intervention can help tackle this problem. Many of these countries have several food safety net programs to address the issue of malnutrition particularly among vulnerable sections of the population. The success rates of the safety net programs implemented by the state in reducing undernutrition levels has not

been very good mainly due to problems of effective management. Emphasis on decentralized management with increased community participation seems to improve the effectiveness and efficacy of the service delivery wherever the programs have been successful. These issues gain importance in an era of globalization and liberalization both of which may not be beneficial to the poor in the beginning.

The decade of 1990s saw major changes in the economic environment mainly that of economic liberalization for better economic management and entering the process of globalization by opening up of markets. It is widely debated that these changes will affect absolute and relative poverty due to reductions in resource allocation to social sector in a period of economic restructuring and higher unemployment



levels and increase in prices of essential commodities affecting the purchasing power of the poor particularly in the initial phases of globalization. In India, studies have shown reduction in allocation of resources to social safety net programs in the first half of 1990s with increases in subsequent years. But the evidence on increase in poverty or decrease in levels of human development due to liberalization and globalization is weak.

The Integrated Child Development Services (ICDS) is India's flagship programme for early childhood development. The program was started as a pilot project in 33 blocks of the country in Oct, 1975. The impact of the ICDS service on the Health status was first assessed after 21 months of implementation and was reported in Lancet. "That BCG immunization coverage increased from 11.3 percent to 49.3 percent in rural projects, 20.9 percent to 55.4 percent in tribal projects, and 47.4 percent to 74.1 percent in urban projects. Coverage by diphtheria, pertussis, and tetanus (DPT) immunization increased considerable, but overall coverage remained low since the baseline figure was very low. Distribution of vitamin A and supplementary food increased significantly, and the nutritional status of the children improved considerably. The prevalence of severe malnutrition decreased from an overall figure of about 22 percent to 11.2 percent in rural, 5.5 percent in tribal and 6.1 percent in urban projects. Analysis by age-groups showed that services did reach to younger children, with resultant improvement in nutritional status and health status. The prevalence of severe malnutrition in children younger than age 3 decreased from 25.5 percent to 9.7

percent and that of normal and grade I nutritional status increased from 48.2 percent to 61.3 percent." The success was acknowledged nationally and internationally. This was followed by two major evaluations in 1978 and in 1982. On the basis of a positive result Government of India decided for its universal coverage throughout the country. Concurrent to the success of the ICDS project the ministry of health started "selected service and specific beneficiary based' service program with different International agency like World Bank funding keeping the basic service delivery framework of ICDS. It can also be said that this HRD sponsored health program is a fore runner of many other health program sponsored by Health ministry. They were selective service and beneficiary oriented vertical program like Universal immunization, ARI control, Diarrhea control and later CSSM I, CSSM II, RCH I and finally RCH II program. The culmination of the above vertical program was "National Rural Health Mission". But unfortunately effective linkage of health program with the existing ICDS network could not be materialized leading to a gradual drift of ICDS institution in the delivery of health packages.

The importance of ICDS somewhat faded between 1975 and 1990 and there were a spate of surveys and reports drawing attention to India's failure to reduce malnutrition among children. Advocacy for ICDS gained momentum when the Right-to-Food case was filed by the People's Union for Civil Liberties vs the Union of India in 2001. As a result of this the Supreme Court passed an order which culminated in the universalisation of ICDS.



Objectives of the Study

1. To study the origin and development of Integrated Child Development Services programme in India.
2. To assess the role of the Integrated Child Development Services programme in promoting of food security.
3. To study the status of undernutrition among women and children in India and the various governmental programmes to mitigate the undernutrition from time to time.
4. To find out the perception of beneficiaries about ICDS and the extent of its impact on health and nutrition.

Methodology

The data for the present study is collected purely from secondly sources. The data was collected from various governmental reports, statistical abstracts, articles, books etc.

Sampling: For a detailed study the entire district of Nizamabad is selected for analysis. The district is divided into three revenue divisions viz; Nizamabad, Bodhan and Kamareddy. For an in-depth study of the impact of ICDS programme on beneficiaries, one rural Mandal from each Revenue Division was selected on the basis of highest percentage of malnutrition among children and women. From each selected Mandal 50 sample respondents from each of three categories namely pregnant women, nursing mothers and mothers of preschool children were selected by stratified random sampling method to collect the primary data. Thus the total universe for the study constitutes 450 respondents.

Evolution of the ICDS program

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Supreme Court Judgment

In a landmark order dated 28 November 2001, the Supreme Court, in a Public Interest Litigation (PIL) by the People's Union of Civil Liberties, directed the central and state governments to: *"Implement the Integrated Child Development Scheme (ICDS) in full and to ensure that every ICDS disbursing centre in the country shall provide as under:*

- Each child up to 6 years of age to get 300 calories and 8-10 grams of protein;
- Each adolescent girl to get 500 calories and 20-25 grams of protein;
- Each pregnant woman and each nursing mother to get 500 calories and 20-25 grams of protein;
- Each malnourished child to get 600 calories and 16-20 grams of protein;
- Have a disbursement centre in every settlement.

The Supreme Court, vide its subsequent order dated 29.4.2004, issued the following directions to the Government of India in relation to the implementation of the ICDS Scheme:

- We direct the Government of India to file within 3 months an affidavit stating the period within which it proposes to increase the number of AWCs so as to cover 14 lakh habitation;
- We notice that norm for supply of nutritious food worth Re. 1 for every child was fixed in the year 1991. The Government of India should consider the revision of the norm of Re. 1 and incorporate their suggestion in the affidavit.

Supreme Court in its further order-dated 7.10.2004, has, inter-alia, directed that BPL shall not be used as an eligibility criteria for providing supplementary nutrition under the ICDS Scheme.

ICDS and the World Bank

Total government expenditure on the program has grown sharply over time. An average of 700 million rupees was spent per year on the program



between 1975 and 1992, but this amount rose more than six-fold to average 4,542 million rupees per year between 1992 and 1997. For 1999-2000, the budgetary allocation for the program was over 8,557 million rupees and more than US\$400 million have been allocated under India's Tenth Five-Year Plan (2002-2007). The program has been supported by several donors, including UNICEF, SIDA, WFP, CARE and NORAD.

The World Bank has supported efforts to improve nutrition in India, in general, since 1980 through six projects. With an overall investment of US\$ 712.3 million in the sector, India accounts for the largest volume of Bank Group lending devoted specifically to nutrition programs. Support to ICDS, in particular, has been provided in four overlapping phases:

Phase I in which the Bank supported the Tamil Nadu Integrated Nutrition Project (TINP) as an alternative to the standard ICDS in the state of Tamil Nadu (TINP I, 1980-89; TINP II, 1990-1997);

Phase II in which support was extended to the standard government ICDS programs, as well as some additional activities (ICDS I in Orissa and Andhra Pradesh, 1991-1997, and ICDS II in Bihar and Madhya Pradesh, 1993-2000); and

Phase III in which the primary emphasis has moved from expanding coverage to improving quality of services (through an ICDS component in the Andhra Pradesh Economic Restructuring Program, 1999-2004, and the Woman and Child Development Project^b, 1999-2004).

Phase IV: The World Bank has completed three phases in support of the ICDS programme since 1980 with an overall investment of over US\$ 700

million in an effort to contribute to improving malnutrition and early childhood development in India. The Government of India has now expressed strong interest in continuing the World Bank support for the next five-year cycle, which is referred as the ICDS IV project to be implemented during 2008-09 to 2012-13. Although, the previous investments in ICDS have not yielded the desired level of impact, the rationale for continued Bank involvement is that nutrition and early child development investments, if efficiently designed and implemented, are estimated to be among the best buys in development. Until recently, food insecurity was viewed as the primary cause of malnutrition in India. However, research shows that exposure to repeated infections, inadequate utilization of health services, poor sanitation, inappropriate child feeding/caring practices, especially in the first two years of life, and the low status of women are among the key factors contributing to the high malnutrition in India.

The proposed International Development Association (IDA) support from the World Bank to the ICDS programme is expected to: (a) bring in greater focus and targeting of interventions in terms of both age specific developmental needs of children (below three years and 3 to 6 years); (b) intensive support to high burdened districts in terms of malnutrition and early childhood education; and (c) introduce substantial reforms in implementation. In addition, the revised project design will learn from the many technical and managerial "best practices" that have evolved during the ICDS implementation in some States over the last three decades and will aim to take



these to scale as feasible and appropriate. The specific Development Objectives of the ICDS-IV project are:

- ❖ to reduce child malnutrition through expansion of utilization of nutrition services and awareness and adoption of appropriate feeding and caring behaviors by the households of 0-6 years of age; and
- ❖ to improve early childhood development outcomes and school readiness among children 3 to 6 years of age; in selected high burden districts of the eight States.
- ❖ Special focus would be given on the girl child and children from disadvantage sections of the society.
- ❖ The design of the ICDS Programme and the underlying causes of child undernutrition

The Integrated Child Development Services (ICDS) program is potentially well-poised to address some of the *underlying* causes of persistent undernutrition, identified in the framework.

The programme adopts a multi-sectoral approach to child well-being, incorporating health, education and nutrition interventions, and is implemented through a network of Anganwadi centers at the community level. The Department of Women and Child Development's (DWCD) emphasis on a "life-cycle approach" means that malnutrition is fought through interventions targeted at unmarried adolescent girls, pregnant women, mothers and children aged 0 to 6 years. Eight key services are provided, including

supplementary feeding, immunization, health checkups and referrals, health and nutrition education to adult women, micronutrient supplementation and preschool education for 3 to 6 year olds. As the program has developed, it has expanded its range of interventions to include components focused on adolescent girls' nutrition, health, awareness, and skills development, as well as income-generation schemes for women. However, ICDS has the potential to address many of the underlying causes of malnutrition, there are a number of mismatches between design and implementation within the program (especially with respect to targeting), as well as some serious problems with the quality of implementation. ICDS will, therefore, need some strategic changes for it to effectively combat malnutrition in India.

Description of Services provided by the ICDS

Supplementary nutrition

Adequate food is the most important requisite for the healthy growth of a child. The basic requirement of a child pertains to energy, usually calories. Besides calories, the nutritional needs of children include adequate fats, proteins, vitamins and minerals. The need to provide Supplementary nutrition (SN) arises from the fact that many children are unlikely to be well fed at home owing to a number of factors. The SN also includes supplementary feeding, growth monitoring and as a prophylaxis against Vitamin A deficiency and control of nutritional anaemia. It is provided to bridge the nutrient gap. This supplement is provided to bridge the protein - energy gap between the recommended dietary allowance and the dietary intake (which



depends on availability) of children and women.

This supplementation is given to children between 6 months and 6 years of age. It is based on locally procured food. Every child availing the Supplementary Nutrition (SN) is entitled to a prescribed

nutrition intake according to age. The SN is provided for 300 days in a year. Besides children, pregnant and lactating mothers are also provided with the supplement. The calorie norms for the different categories under ICDS are given in Table 1

Table -1 Calorie norms for different categories in ICDS, 2008

Category	Calorie (Kcal)	Protein (grams)
Children below 3	500	12 - 15
Children of 3 - 6 years	500	12- 15
Severely underweight	800	20-25
Pregnant and lactating women	600	18-20

Source: Ministry of Women and Child Development, Government of India, 2008.

As per the table 1 for below 3 year-old children, the SN is provided as a Take-Home Ration (THR) consisting of 500 calories and 12 - 15 grams of protein. However, in addition to the current mixed practice of giving either cooked or raw ration (Wheat and Rice), which is often consumed by the entire family and not by the child alone, the THR should be given in the form that is palatable to the child. The THR could be given in the form of micronutrient fortified food / or energy dense food that may be marked as 'ICDS Food Supplement' since a child below 3 years is not capable of consuming a meal of 500 calorie in one sitting. For the severely underweight children the supplementation provides for 800 calories of energy and 20-25 grams of protein/day in the form of micronutrient fortified food or energy dense food as THR. Those children requiring medical intervention may be given locally appropriate feeding and care under medical advice.

For 3 – 6 year old children, the nutritional supplement of 500 calorie and

12-15 grams protein per child per day should be provided through hot cooked meal in AWC's and mini AWCs under the ICDS scheme. Since the process of cooking and serving a hot cooked meal may take time, the State Government and the UT's are expected to provide a morning snack in the form of milk/banana/egg/seasonal fruits/micronutrient fortified food before that to sustain the children. For the severely malnourished an additional 300 calorie and 8 - 10 grams of protein (in addition to 500 calories and 12 - 15 grams protein) is given at the AWC.

Pregnant and nursing women are to be provided food supplement of 600 calories of energy and 18 - 20 grams of protein per beneficiary/day in the form of micronutrient fortified food/ or energy dense food as THR. The THR will replace the current mixed practice of giving dry rations of wheat or rice.



Financial norms

The Government of India has recently, revised the cost of supplementary nutrition for different category of beneficiaries vide this

Ministry's letter No. F.No. 4-2/2008-CD.II dated 07.11.2008, the details of which are given in the table 2

Table- 2: Revised Financial Allocations under SNP

Sl. No.	Category	Pre-revised rates	Revised rates (per beneficiary per day)
1.	Children (6-72 months)	Rs.2.00	Rs.4.00
2.	Severely malnourished children (6-72 months)	Rs.2.70	Rs.6.00
3.	Pregnant women and Nursing mothers	Rs.2.30	Rs.5.00

Source: Ministry of Women and Child Development, Government of India.

Type of Supplementary Nutrition

Children in the age group 0-6 Months

For Children in this age group, States/ UTs may ensure continuation of current guidelines of early initiation (within one hour of birth) and exclusive breast-feeding for children for the first 6 months of life.

Children in the age group 6 months to 3 years

For children in this age group, the existing pattern of Take Home Ration (THR) under the ICDS Scheme will continue. However, in addition to the current mixed practice of giving either dry or raw ration (wheat and rice) which is often consumed by the entire family and not the child alone, THR should be given in the form that is palatable to the child instead of the entire family.

Children in the age group 3 to 6 years

For the children in this age group, State/ UTs have been requested to make arrangements to serve Hot Cooked Meal in AWCs and mini-AWCs under the ICDS Scheme. Since the child of this age group is not capable of consuming a meal of 500 calories in one sitting, the States/ UTs are advised to consider serving more than one meal to the children who come to AWCs. Since the process of cooking and serving hot cooked meal takes time, and in most of the cases, the food is served around noon, States/ UTs may provide 500 calories over more than one meal. States/ UTs may arrange to provide a morning snack in the form of milk/ banana/ egg/ seasonal fruits/ micronutrient fortified food etc. More Inclusive Growth Begins With Young Children. There is consensus that the early years are the most vulnerable



period - when there are the greatest risks to survival, healthy growth, development and vulnerability to a vicious cycle of malnutrition and disease/infections. The prenatal first three years are critical for preventing undernutrition, especially in India where levels of undernutrition remain persistently high, 40 % of children under 3 years are undernourished and 79 % are anaemic - undermining their survival, development potential and active learning capacity.

These early years are also the most crucial years – because their impact lasts a lifetime. More than 80 % of brain development is already complete by the first three years of life and the quality of nurturing impacts upon this significantly. These years are a time of rapid growth and development – an opportunity, in which even small investments can bring cumulative lifelong benefits, across the life cycle, especially for the most deprived. These are the years when the foundation is laid for physical, cognitive, emotional, social and linguistic development – for cumulative lifelong learning and human development. Early childhood interventions emerge as the natural entry point for more inclusive growth and as an effective way of breaking an intergenerational cycle of multiple deprivations -of undernutrition, poverty, exclusion and gender discrimination.

Opinion on Quality of Food Stuff Received under SNP

As regards the quality of food, the majority of the studies felt that it was not satisfactory and a substantial number considered it good. The major problems identified by various studies are listed below.

- (i) Poor quality of food materials from ration shop
- (ii) Difficulties in transporting food materials from ration shop
- (iii) Delay in delivery of food materials from the ration shop
- (iv) Reduction in quantity issued from the ration shop, by way of under weighing
- (v) Financial problems in advancing money to ration shop
- (vi) Delay in supply of SNP quota
- (vii) Reduction in quantity from SNP quota
- (viii) Quality of food materials from SNP
- (ix) Storage problems
- (x) Cooking difficulties

Whatever be the limitations of the feeding programme, it was undoubtedly one of the most important services catering to the most vulnerable sections of the society. As such the opinion of beneficiaries is registered during field survey and presented in the table 3



Table- 3: Respondents rating of Quality of Food Supplied at AWC

S. N.	Rating	Respondents Covered in each Mandal			Total
		Nizamsagar	Sirikonda	hiknoor	
1	Very Poor	26 (17.33)	29 (19.33)	26 (17.33)	81 (18.00)
2	Poor	57 (38.00)	46 (30.67)	42 (28.00)	145 (32.22)
3	Good	29 (19.33)	43 (28.67)	39 (26.00)	111 (24.67)
4	Satisfactory	35 (23.33)	23 (15.33)	31 (20.67)	89 (19.78)
5	Very Good	3 (2.00)	9 (6.00)	12 (8.00)	24 (5.33)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey. *Figures in brackets are percentages of total.

It is regrettable to note from the table 1.3 that the quality of food supplying under ICDS programme was rated poor to very poor nearly 50.22 percent. It is high in Nizamsagar Mandal where 55.33 percent of respondents rated the food as poor or very poor. In this regard it is followed by Sirikonda and Bhiknoor Mandals with 50 percent and 45.33 percent respectively. In

Bhiknoor Mandal 54.73 percent of respondents rated the food good to very good. Here it is followed by Sirikonda and Nizamsagar Mandals with 50 percent and 44.73 percent respectively. In all 49.78 rated the food as good or satisfactory or very good. Respondents Views on Health Education Programmes

Table-4: Respondents Responses on health education programmes conducted at AWC

Sl. No	Responses	No. of Respondents Covered in each Mandal			Total
		Nizamsagar	Sirikonda	Bhiknoor	
1	No programme	62 (41.33)	55 (36.67)	51 (34.00)	168 (37.33)
2	10 or less programme	57 (38.00)	64 (42.67)	73 (48.67)	194 (43.11)
3	More than 10 programmes	16 (10.67)	23 (15.33)	15 (10.00)	54 (12.00)
4	Can't say	15 (10.00)	8 (5.33)	11 (7.33)	34 (7.56)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey. *Figures in brackets are percentages of total.



The table 4 indicates that more than one-third of respondents reported that no NHED education programme was conducted in their AWC for the last one year. In Nizamsagar Mandal 41.33 percent of respondents reported no NHED classes were conducted. It is followed by Sirikonda and Bhiknoor Mandals with 36.67 percent and 34 percent respectively. Around 48.67 percent from Bhiknoor Mandal reported that 10 or less than 10 NHED classes were conducted in their AWCs. Here, it is followed by Sirikonda and Nizamsagar

Mandals with 42.67 percent and 38 percent respectively.

Impact on Nutritional status

The ICDS programme is expected to improve the nutritional status of women and children. The supply of supplementary nutrition under the programme is intended for the enhancement of nutrition level. As such during field survey an attempt is made to register the responses of sample respondents on the impact of ICDS on their nutritional status and the same is presented in the **table 5**.

Table- 5: Impact of ICDS services on Nutritional Status of Respondents

Sl.No.	Responses	No. of Respondents Covered in each Mandal			Total
		Nizamsagar	Sirikonda	Bhiknoor	
1	Improved	58 (38.67)	55 (36.67)	63 (42.00)	176 (39.11)
2	Not Improved	63 (42.00)	72 (48.00)	60 (40.00)	195 (43.33)
3	Can't say	29 (19.33)	23 (15.33)	27 (18.00)	79 (17.56)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey. *Figures in brackets are percentages of total.

It is crystal clear from the table 5 that more than four-tenths of respondents reported negative impact of ICDS on their nutritional status. In case of negative responses Sirikonda Mandal tops the list with 48 percent. It is followed by Nizamsagar and Bhiknoor Mandals with 42 percent and 40 percent respectively. On the other hand Bhiknoor Mandal stood at the top of the ladder in case of positive impact of ICDS on nutritional status of beneficiaries. Here, it is followed by Nizamsagar and Sirikonda Mandals with 38.67 percent and 36.67 percent respectively. Those who are unable to respond either positively or negatively constitute 17.56

percent. In case of no response Nizamsagar with 19.33 percent stood at the top of the ladder. In Bhiknoor Mandal 18 percent and in Sirikonda 15.33 percent not responded.

Findings

1. Pregnant women mentioned that the visit/ meetings with the ANM and the AWW were the greatest motivation for them, and women had tremendous faith on them.
2. AWWs mentioned that due to their regular interaction with the women/ girls, they were more affable and candid in their



discussions with them.

3. The regular meetings of the VHVs and the Social Support Group members to share the outcome of their visits to pregnant women were very useful. In these meetings, they discussed and prepared an action plan as per the requirement of each case in the village.
4. At several places all adolescent girls were given IFA tablets to consume in the presence of everybody to make IFA popular and to ensure that it is consumed. This was a novel method to remind the women as well.
5. Quality of food differed from centre to centre and it was found that there was scope for improvement of food quality within the budgetary provision of AWTs.

Suggestions

1. At least once a month an educated woman of the village should talk to other women about anaemia and its aspects with the help of pictures/ photographs in a meeting, which is attended only by women and AGs. The importance of consuming IFA tablets should also be highlighted.
2. Male members need to be educated about anaemia, as the women were ready to consume IFA but the men resisted when the women fell ill and were unable to work.
3. The physical facilities available at centres like classrooms, seating

facilities, furniture in the classrooms, provision of bedding and almirahs/ cupboards, training equipment and A.V. aids, etc. needed some attention.

4. For effective and smooth organisation of training grants should be released on time. Both, the State Directorate and Department Women and Child Development, Government of India, need to work out a strategy to ease out procedures for releasing grants for training purposes.
5. There is an urgent need for upward revision of financial norms under various budgetary provisions to strengthen the training as well as facilitating the organizers for smooth conduct of the training of AWWs.
6. Coverage of all BPL beneficiaries should be prioritized and the right target groups need to be identified.

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