



Agricultural labour and wages

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Abstract: Wages constitute a major component of cost of cultivation in the country, because of the labour intensive nature of agricultural operations. Like any other commodity, price of labour. It is universally accepted that a number of factors determine the agrarian structure of country such as physical features, natural resources, population growth, pressure of and , economic development rates, level of effective utilization of resources and the institutional factors namely land systems and inheritance law. Agriculture is not only an economic activity but a way of life also. It is the main source of man-power supply to the fast growing industrial sector in India. Agricultural labourers have to contain themselves with the casual employment and frequent changes of employers as well as places and no fixed pay. As people learned how to cultivate and grow their first grains, agriculture has been a powerful instrument that is vital in the growth and prosperity of every village, city, and country. In the last few years high and unstable food and agricultural commodity prices and concerns about population growth, increasing per capita food demands and environmental constraints have pushed agriculture and food production up national and international political, policy and research agendas. The Minimum Wages Act 1948 is an Act of parliament concerning Indian labour law that sets the minimum wages that must be paid to skilled and unskilled labours. The Indian Constitution has defined a living wage that is the level of income of worker which will ensure a basic standard of living including good health, dignity, comfort , education and provide for any contingency.

Keywords: Agricultural Labour, Wages, Agrarian Structure.

Introduction

Agriculture forms a large part of India's economic base. It is treated as the primary sector of the Indian economy. In addition to being an occupation and a business proposition for several people in India, agriculture is also a tradition, a way of life, which for centuries has shaped people's thoughts, outlook and culture."Over the past few decades, the Indian agriculture has had remarkable technological changes and there is promise of arrival of even more sophisticated technologies in the years to come. The sector is also believed to have a wide range of commodities enjoying comparative advantage in international trade. Despite these favorable features, the sector is described by many as having

become 'a parking lot of the poor' over the planning decade.

Objectives

To examine into the socio economic status of agriculture labour.

To enquire into the working conditions of agriculture labour and labour wages.

Agriculture Labour: Agriculture labour may be defined as labour who works in agriculture or allied activities for the whole or part of the year in return for (in cash or kind or both) for full-time or part time work. The agriculture laborer has no risk in the cultivation, and no right of lease or contract on land but merely works on another person's land for wages. The



definition includes workers who are engaged in other agri-based occupation such as dairy farming, horticulture, poultry etc. It also includes the people who don't work throughout the year but only for part of the year. Agriculture labor Enquiry Committee defined agriculture labor household as the household whose main source of income is derived as wages for working on farms of others.

Agricultural labour as a distinct class working for wages on the land of others constitutes a significant portion of rural population in India and belong to most disadvantaged economic group its wages as typically low.

Conditions of work are often onerous and employment is frequently irregular while agriculture is a main occupation of all the laborers they also have other subsidiary occupations like fishing, road work, well work etc. among them ploughing, sowing, transplanting, weeding, and harvesting provide more employment days in year. Women got more employment days than men in operations such as transplanting, weeding and harvesting.

The basic objective of **MGNREGA** is to meet the challenges of rural development in high unemployment rates low wages rates and wage discrimination between men and women heavy concentration of workers in agriculture low agriculture productivity in insurance of poverty.

Environmental degradation inequality to the workers and low level of participation of the poor in rural development that at provides 100 days employment to a rural house hold on demand as a guarantee equal wages to men and women and wage payment within a week but not later than a fortnight no contractor or machinery

allowed in the worker under taken work is provided for the creation of durable assets.

The national rural employment programme (**NREP**) referred to earlier was a revised version of food for work programme this was employment from Oct 1980 with 50 percent central assistance from the government of India this programme also aimed to strengthen rural infrastructure like water wells, irrigation tanks, rural roads, schools, etc. about 300 to 400 million man days of additional employment per year in the rural areas were planned in the scheme, however works implemented suffer from shortage of coordination integration. stereotyped works are undertaken material cost was also found to be high as building construction has been taken up mostly the guidelines **NREP** revised subsequently, however employment generations has not been effective even though more funds were pumped into it more over employment was for short duration and had little impact on the levels of living of the rural poor.

There are three aspects of factor contribution – labour and capital contribution. Here, labour contribution has been explained in terms of the Lewis model of development. The agricultural sector has to support labour for the industrial and its allied sectors. But for this, agricultural production should increase. Industrial expansion and development can take place with the cheap labour provided by the agricultural sector. It is also a good source of savings and capital accumulation for industrial development. The pattern of investments differs from one agriculturalist to another.



Studies on agriculture labour undertaken by official agencies as well as individual researches have no doubt been continuous as well as varied as they are not complete with inevitable because of the enormity of its numbers of the socio economic functions that influence its employment wages levels of income and other living conditions

There is another school of thought which asserts that agriculture labour as a distinct class of worker existed even during that free nineteenth century period notable among the advocates of this school.

Conclusion

Under-employment, under-development and surplus population are visible amongst agricultural laborers. Agricultural labors constitute the most neglected class in Indian rural sector and are highly unorganized. The income level of these workers is quite low and employment is quite irregular. Further, these workers lack alternative employment due to lack of training and skills. The development of agriculture and farmers is extremely important for the overall development of the nation.

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Caste and ownership networking: Reflections on social composition in MSMEs

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Abstract: Year 2015-16 marks the silver jubilee anniversary (25 years) of the introduction of New Economic Policy by the then Finance Minister, Dr. Manmohan Singh under the chairmanship of the then Prime Minister, P V Narasimha Rao. This brought a structural change in Indian economy and its policies. But the 70 years of independence and 25 years of new economic policy there is still need for the inclusive policy framework to attain the constitutional provisions like safeguard the interest of the socially and economically backward citizens of the country. After the independence the scheduled caste and scheduled tribe population have risen in the Indian politics. But the question remains that, is there no such corresponding change in the economy? The comprehensive data on enterprise ownership from the economics census of 1990, 1998, and 2005, explains us that there is a caste differences in the entrepreneurship across India. The scheduled castes and scheduled tribes are significantly under-represented in the ownership of Enterprises and the share of the workforce employed by them. These differences are widespread across all states, have decreased very modestly between 1990 and 2005, and cannot be attributed to broad differences in access to physical or human capital. The present study focus on the inclusive perspective of the MSME among different social groups. The data used from the MSME and census report and with the simple statistical measures.

Keywords: Globalization, New Economic policy, Caste, Constitution, Inclusive Growth.

Introduction

The New Economic Reforms were the one of the major reforms post independent India. Champion of the reforms were than Finance minister Dr. Manmohan Singh under the leadership of Prime minister. P.V. Narasimha Rao. Which is faced both criticism and appraisal from the many economist and academicians, but it waved a path to the new establishments and many structural changes in the Economy. Private sectors got importance and investment flowed from foreign countries. The economy is slowly started attaining growth after the 1990 New Economic Reforms.

Caste System in India: Caste system is hurdle for the economic growth as many caste Hindus defined and defended too that caste is like segregation of the

people on the basis of the work and this prevailed in every society and nothing wrong in that but it's not appropriate assumption this is supported by the Varna system *chaturvarna* as a division of labour and the people divided into four Varna's according to their occupation. This argument was countered by the B.R. Ambedkar in his *Annihilation caste* (1936).

Ambedkar in counter with the caste defenders who claims and articulates the caste system is like division of labour which is the feature of all civilized society then the question comes from the arguments that if it is the division of labourers then the all caste are labourers but they won't unite as a workers on this grounds of labour instead they divide on the basis



of caste that means it merely not division of labour its division of labourers where in other civilized society this phenomena not exist. More over unlike the other countries in India its graded system where labourers are graded on the basis of their work purity and impurity or high and low work. Another interesting thing we can observe that in caste system the division of labour is not on the basis of skill they acquired but on the basis of the parents social background which is decided by birth instead of by individual choice, so the principle of division of labour here violates. As mentioned by B.R Ambedkar "This principle of division labour on the basis of occupation is violated in the Caste System in so far as it involves an attempt to appoint tasks to individuals in advance, selected not on the basis of trained original capacities, but on that of the social status of the parents."(1936)

Throat (2010) also mentioned in his writings from the caste perspective the caste system characteristics is fixed economic right for each caste, provided that there is restriction to shift from this right which implies that which cause the 'forced exclusion' of lower caste people from some economic rights or we called as occupations that are enjoyed by the higher caste people. This exclusion and discrimination are basic out comes of caste system in economic spheres like occupation and labour employment.

When the person is not allowed to shift from one occupation to other occupation which is operated through the restriction on the various markets like land, labour, capital, credit, other

inputs and services which are necessary for any economic activity, which is ultimately cause for the market discrimination.

Ambedkar further explains in annihilation of caste (1936) the effect of caste system on the economy and peoples life when a person didn't have choice to choose the occupation and if he stick to the religion assigned work on the basis of caste system or hereditary rather individual interest and skills, by this not permitting the readjustment of occupations caste becomes the reason for much of the unemployment. At the same time some works are treated as the pure and some works are treated as impure this restricts not to touch such type of works by other caste people and the Hindu caste people provoke that works as a degraded work which in turn the people who are holding such types of works are unable concentrate on the work .with which leads to the unemployment and poverty. Therefore caste is the evil for the economic development. In the words of B.R.Ambedkar "As an economic organization Caste is therefore a harmful institution, inasmuch as, it involves the subordination of man's natural powers and inclinations to the exigencies of social rules."

Caste Structure in Economics Sphere:

Since the caste system is based on the occupational structure, the caste system didn't allow one caste person to teach his professional skills to any person belonging to other caste. Only the members of their own caste people are allowed to learn the skills. This becomes hurdle for the occupation mobility. In a rapid industrial development, the



individual must have freedom to choose his occupation. But because of the social restriction on occupational mobility has several consequences: like by not allowing into other occupation, caste become a direct cause for the unemployment in various caste groups, as a religious Hindu would remained to be unemployed instead of employed in occupation of other caste, and because of the restriction on inter-occupational mobility of labour, capital and entrepreneurship across caste groups the caste system creates segregation in each of these markets. Labour and capital thus does not flow from one occupation to another even though there is high wage rate or profits are higher in the other occupations. This leads to greater impact on resource allocation (Shyam Lal, K S Saxena, 1998).

The division of occupation is not based on individual interest. Some of the occupations are socially degrading, and lower caste people are forced to perform certain occupations which are allotted to them on basis of their caste origin. In such case people of that lower caste cannot derive job satisfaction. As an economic organisation, caste is therefore a harmful institution in as much as it involves the reduction of man's natural powers and feeling of requirements of social rules. This also results in decline in the intelligence from work. The dignity of labour is absent in the general theory of caste.

This practice of untouchability has ruined the Indian society and also the whole economy. Which in turn resulted the lower strata or lower caste (untouchables) people are not allowed to mix or engage with other caste this is refusing the basic civil right of the human beings. They didn't have any access to source of income. They had no

right to education. The important economic source denied that is property and they were banned from procuring wealth. The Caste system has exploited the untouchable because of denying the economic security and the freedom to choose work.

In the opinion of B.R.Ambedkar the economics of the caste system had six types of consequences: i)it divided labour ii) it disassociated work from interest iii) it disconnected intelligence from the manual labourer iv) it devitalized persons by denying them right to cultivate vital interest v) it prevented mobilization vi) it deprived Sudras of all economic avenues of employment and took them nearly to the position of a slave.(B.R.Ambedkar ,1918).

Caste and Net-work structure in Market

It is also observed in the societies like India where caste plays an important role and works as a social network channel where the most of the researches like "The Grammar of caste: Economics of Discrimination in Contemporary India" (Ashwini deshbandhe, 2011) and "Blocked by Caste: Economics discrimination" (Sukhdeo Thorat, 2012) points out that the jobs in private sectors recruitments are on the caste grounds rather than merit and eligibility it is well proven by the researches.

Social capital is of network based structure in all societies and relation among the people in the society, the networks may connect according to the tastes, habits, and same social background like religion. The social capital will works efficiently until the networks are on the basis of collectiveness rather than discriminatory like religion and caste, if people are forming as networks based on the caste and religion keeping other attributes ideal the society will



exclude some groups those groups do not possess the basic assets like land, capital because of historical limitations.

As if people or communities form as networks of their own people it will good to do things as everyone knows one to another there is nothing to learn new things, but on the other hand the diverse people or a diverse community form as a networks there is chance of learning things which are not already in their occupation of knowledge and skills. In a fast changing world with technology it's crucial the power of networks links to unfamiliar people and communities (Gee 2002 p68) . When we appropriate this with the India the diverse groups are living in India based on caste, religion, and tribes. It is good to form as networks with diverse community rather forming on the basis of caste but situation are different the networked people are of same community which will hinders the knowledge sharing and also economy sharing among all the groups. This type of social capital will prosper the nation.

It is not possible to force the people of the group who do not possess assets to invest in the networks then the people of particular community will excluded. and even though the people possess the required assets to invest the people excluded and not allowed it's because of trust, goodwill and pre notion exist among the other community about that particular community that they won't perform well, even though they possess skills, knowledge which will not be recognized as caste creates this notion of under estimating the lower caste which will leads to discriminate certain groups on caste grounds.

Status of MSMEs in India

Indian small scale industry is playing an imperative role in the economic expansion of the country and have vast approaching for employment generation. Increasing small scale sector units also results in decentralized industrial development, better distribution of wealth and investment and entrepreneurial talent. The government has initiated several policies for the growth and development of small scale industries. Post liberalization economic conditions have created immense growth prospect for the small scale industries. The Micro Small and Medium Enterprises in India are acting as power and spirit of economic growth in the 21st century. The Ministry of Agro and Land Rural industries and Ministry of SSI have been merged into a single, Ministry namely, Ministry of Micro, Small and Medium enterprises. The small scale sector has played an extremely essential role in the socio economic development of the country during the past 50 years. It has significantly contributed to the overall growth in terms of Gross Domestic Product (GDP), employment generation and exports. According to MSMEs Act 2006 and 2014 the enterprises are broadly classified in terms of activity such as enterprises engaged in manufacturing, production and enterprises engaged in services.

The MSME sector contributes 8% of the country's gross domestic product (GDP), 45% of the manufactured Output, and 40% of the country's merchandise exports. The MSMEs provide employment to about 60 million Persons through 26 million enterprises, as revealed by the Fourth All India Census on MSMEs covering registered units.



Table.1: Rural and Urban Enterprises Sector Wise Distribution

	Micro	Small	Medium	Total
Rural	46.26	25	33.33	45.20
Urban	53.74	75	66.67	54.80
All	100	100	100	100

Source: 4th MSME census 2006-07

Urban areas with 54.80 % of total enterprises of the total working enterprises in MSME sector whereas rural areas located 45.20%. Rural enterprises improved its share of working enterprises from 44% in 3rd census to 45% in 4th census. Correspondingly, there was declaim in the share of urban areas from 56% in 3rd census to 55% in 4th census.

The total Micro, Small and Medium enterprises having share of 94.95%, 4.86% and 0.19% respectively. The division of enterprises according to nature of activity they are holding is indicated as manufacturing holds 67.01%, services has 16.78 % and repairing maintenance sectors holds 16.13 percentage.

Table: 2. Activity wise Enterprises share

Nature of activity	share
Manufacturing	67.1
Services	16.78
Repairing and Maintenance	16.13
Total	100

Table: 3. Ownership by social category wise

	SC	ST	OBC	Others
Rural	10.20	4.02	43.67	42.11
Urban	5.45	1.92	33.82	58.81
All	7.60	2.87	38.28	51.26

Source: 4th MSME census 2006-07

According to the MSME 4th census 2006-07 share of the socially backward group owned almost 50% of MSMEs which includes SC, ST, OBC, bulk of which owned by OBCs (38.28%). Representation of SC and ST owners in MSME sector was very low at 7.60% and 2.86% respectively. The aforesaid pattern of ownership by socially backward groups was true, by and large both in rural areas and urban areas. Table.2 shows that, in rural groups almost 58% of MSME owned by socially backward groups of which 43.67% belongs to

backward classes. In urban areas 41% % belongs to socially backward groups of which 38.82% belongs to OBCs. Here the share of the rural business ownership is more in lower caste groups like SC, ST and OBC also maintain same position but the SC, ST share is far from the population share OBC share is close to their population share. The socially backward group owned almost 50% of MSMEs, bulk of which owned by OBCs (38.28%). Representation of SC and ST owners in MSME sector was



very low at 7.60% and 2.86% respectively. MSME owned by socially backward groups of which 43.67% belongs to socially backward groups was true, by and backward classes. In urban areas 41% % large both in rural areas and urban areas. belongs to socially backward groups of Thus in rural groups almost 58% of which 38.82% belongs to OBCs.

Table: 4. Percentage Distribution of Enterprises by Social Group of the Owner and Sector

Sector	Type of Social category				TOTAL
	SC	ST	OBC	OTHERS	
Micro	7.88	2.94	39.60	49.58	100
Small	4.73	3.43	10.13	81.72	100
Medium	2.38	1.37	13.53	82.72	100
Total	7.60	2.87	38.28	51.26	100

Source: 4th MSME census 2006-07

The analysis of enterprises owned by socially backward groups in each of three segments of MSME sector reveals that micro sector Had more than 50% of enterprises owned by socially backward groups, whereas small and medium sectors had 17% and 18% of enterprises owned By socially backward groups, respectively. OBC entrepreneurs dominated in all the three sectors. The large number of micro sectors are owned by the SC, ST compared to the other

sector ownership with in the same social group, which reveals that the hurdle for the set up small and medium enterprises is financial capital, the reason for the less share in the other sectors of MSME registered sectors. Even the OBC also has less share in the very less proportion compared to the share of population. The reason for holding less ownership in small and medium sector is finance capital for investment.

Table: 5. Nature of Activity wise Entrepreneurship profile

Nature of activity	Type of Social category				
	SC	ST	OBC	Others	All
Manufacturing	6.51	2.85	35.8	55.04	100
Servicing	9.21	3.13	47.3	40.36	100
Repairing & Maintenance	10.46	2.68	40.04	46.81	100
Total	7.60	2.86	38.27	51.27	100

Source: 4th MSME census 2006-07

The enterprises which are divided on the basis of the nature of activity as manufacturing, servicing, and repairing and maintenance. Among three activity based industries when we observe the table.4 Entrepreneurship profile of different social group SC, ST, OBC. SC, ST are having less share in the

manufacturing sector which is 6.51 and 2.85 % respectively. OBC are having more share compared to the SC, ST but it is less compared to the population share. On the other hand the share of other than this group is consist the 55.04% which is largest among all. Whereas the share in the servicing and



repairing & maintenance activity of SC, ST groups is more with comparison with the manufacturing activity of the same group. As we know the manufacturing sector needs more investment since this

lower groups not able to invest large capital the result of this less share in the manufacturing sector. But the OBC are very close to the others in the servicing and repairing & maintenance activity.

Table: 6. Nature of operation wise Entrepreneurship profile

Nature of operation	No. of Enterprises Owned by (%)				
	SC	ST	OBC	Others	All
Perennial	7.51	2.74	38.38	51.36	100
Seasonal	10.17	6.35	34.27	49.17	100
Casual	14.69	8.35	44.09	32.85	100
Total	7.60	2.86	38.27	51.27	100

Source: 4th MSME census 2006-07

The share of the social groups in the different operational works is divided as perennial, seasonal, casual, from the table.5 if we observe SC, ST entrepreneurship profile, the share in perennial is less 7.51% and 2.74% respectively. Whereas the seasonal and casual business share is more compared to the perennial type business, the reason is this business needs maintenance charges for the products needs more finance compared to the other 2 activities. But overall the share of the SC, ST groups are less and under representing the numbers in all activities. Even though OBC share is nearer to the figures of others group it is less and under representing the population of OBC. The share of the all social groups SC, ST, OBC is under representing in all 3 business operations.

Conclusion

We find clear and persistent caste disparities in virtually all enterprise characteristics in the registered manufacturing MSME sector over 2001-02 and 2011-12. The share of SC-ST ownership has declined over the period, SC-ST enterprises tend to be smaller, more rural than urban, have a greater share of owner-operated (single

employee) units. The traditional stigmatizing association with leather-work continues to be one of the top five business activities for SCs and not for other caste groups; however, we see a decline in this share for SC-owned enterprises. For OBC-owned firms, the evidence is mixed. The proportion of OBC ownership reflects their population share. Also, the top five states in terms of ownership are those where OBCs are also the dominant group in politics, suggesting that small business ownership has been one of the factors contributing to their political dominance. But there are clear disparities between OBCs and Others. Caste is the hurdle even after the many affirmative action plans the SC, ST are not able to succeed in the MSME. If the caste prejudice continues, it's difficult to sustain the business of SC, ST for long time. For the betterment of the business these lower groups govt should undertake issue to resolve and awareness among the other social groups.

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Corporate Social Responsibility in India

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Abstract: This paper attempts to present a conceptual framework of CSR in India, in the context of different responsibilities, like economic, ethical and philanthropic, expenditure associated with it, as proposed by Carroll (1991). This paper also builds up arguments based on earlier studies, supported by overall trends in CSR activities and structural changes in various industries in India. The present study based on secondary data. The secondary data had been taken from various sources like research journals, published books, newspapers website and etc. The main objectives of this paper is to explore the importance and Status of CSR in India, to discuss the expenditure trends in various industries, finally this paper, to examine the overall impact on the society and stakeholders in India.

Keywords: CSR, Philanthropic, Ethical

Introduction

Corporate Social Responsibility (CSR) is defined as operating a business in a manner that meets or exceeds the ethical, legal, commercial and public expectations that society has of business. In the last twenty years, there has been a sea change in the nature of the triangular relationship between companies, the state and the society (Amit Bapna, 2007). In India, large scale philanthropic activities were undertaken post-independence, which led to the setting up of some of the most prestigious institutions of professional education. Companies also contributed by making donations to non-governmental organizations (NGO's) and their own trusts, which were deductible under Section 80 (G) of the Income Tax (IT) Act. However, the donations were not transparent and lacked accountability (Sangeeta Bansal, Shachi Rai, 2014). Over the past few years CSR, as a concept, has been the focus of many deliberations and research. It has grown in importance both academically as well as in the business sense. It captures a spectrum of values and criteria for

measuring a company's contribution to social development. As the term "CSR" is used continually, many complementary and overlapping concepts, such as corporate citizenship, business ethics, stakeholder management, and sustainability.

Review of the Literature

Some of the most prominent writers opined in earlier times. Frederick wrote that 'Social responsibility, in the final analysis, implies a public posture toward society's economic and human resources and a willingness to see that those resources are used for broad social ends and not simply for the narrowly circumscribed interests of private persons and firms' (Carroll 1999). This operational view of CSR is reflected in a firm's social performance, which can be assessed by how a firm manages its societal relationships, its social impact and the outcomes of its CSR policies and actions (Wood, 1991). The social responsibility of business encompasses the economic, legal, ethical, and discretionary (or philanthropic) expectations that society has of



organizations at a given point in time (Turner, 2006).

Objectives

- i) to explore the importance and Status of CSR in India
- ii) to discuss the expenditure trends in various industries
- iii) to examine the overall impact on the society and stakeholders in India

Methodology: The present study based on secondary data. The secondary data had been taken from various sources like research journals, published books, newspapers website and etc.

Importance of the study : CSR is not only relevant because of a changing policy environment but also because of its ability to meet business objectives. Undertaking CSR initiatives and being socially responsible can have a host of benefits (Global CSR Summit, 2013).

- i) Strengthening relationships with stakeholders.
- ii) Enabling continuous improvement and encouraging innovation.
- iii) Attracting the best industry talent as a socially responsible company.
- iv) Additional motivation to employees.
- v) Risk mitigation because of an effective corporate governance framework.
- vi) Enhanced ability to manage stakeholder expectations.

Benefits of CSR: Over the last 20 years, we have shifted from functionally centric brands to emotionally centric

brands to values-centric brands. Today, brands must be inspirational in a socially responsible way. It is no longer enough for brands to define themselves in terms of what they are: they must make a statement about environmentally, culturally, and socially about what they want to be. A key advantage of these corporate initiatives is that unlike in the traditional brand marketing domain, a firm's intangible assets, when strategically deployed, can be marketed not just to its customers but to other stakeholders as well. Clearly, measures of intangible assets and their dependencies are growing more important (Sinha N.K, 2012). Many companies use CSR as a way to burnish their image, generate brand equity, and increase employee loyalty.

CSR in India: India has a long, rich history of close business involvement in social causes of national development. In India, CSR is known from ancient time as social duty or charity, which through different ages is changing its nature in a broader aspect, now generally known as CSR. Since then there is a growing realization towards contribution to social activities globally with a desire to improve the immediate environment (Shinde, 2005).

Several major CSR initiatives have been launched in India since the mid-1990s. Nearly all leading corporates in India are involved in corporate social responsibility programs in areas like education, health, livelihood creation, skill development, and empowerment of weaker sections of the society. Notable efforts have come from the Tata Group, Infosys, Bharti Enterprises, ITC Welcome group, Indian Oil Corporation among others. The 2010 list of Forbes Asia's '48 Heroes of Philanthropy'



contains four Indians. The 2009 list also featured four Indians. India has been named among the top ten Asian countries paying increasing importance towards corporate social responsibility disclosure norms.

The Companies Act, 2013 has introduced the idea of CSR to the forefront and through its disclose-or-explain mandate, is promoting greater transparency and disclosure. Schedule VII of the Act, which lists out the CSR activities, suggests communities be the focal point. On the other hand, by discussing a company's relationship with its stakeholders and integrating CSR into its core operations, the draft rules suggest that CSR needs to go beyond communities and beyond the concept of philanthropy. It will be interesting to observe the ways in which this will

translate into action at the ground level, and how the understanding of CSR is set to undergo a change.

Trends in CSR Expenditure in Major firms

Although some studies (Singh and Aggarwal, 2013) have looked at types of CSR activities undertaken by Indian companies, this study covered a larger number of firms across ten industries and have done an industry level analysis. CSR expenditure by public sector firms increased considerably in 2012-13 compared to 2011.12. The expenditure increase in the average CSR spending of public sector firms from Rs 25.72 million in 2012 to Rs 147 million in 2013.

Table-1 Industry wise Segregation Major CSR activities 2012-13

Industry	Health	Education	Rural Development	Environment	Total
Oil & Gas	23.50	35.29	29.41	11.76	100.00
Automobile	40.00	10.00	40.00	10.00	100.00
Consumer Durable	24.76	21.34	15.25	28.75	100.00
Iron & steel	35.29	23.53	35.29	05.88	100.00
Banking & financial	08.57	20.00	48.57	35.00	100.00
Power	10.00	10.00	45.00	35.00	100.00
Infrastructure	08.35	30.55	44.44	16.66	100.00
Cement	22.20	25.00	29.00	23.08	100.00
Paper	19.90	24.10	18.00	38.00	100.00
Pharma	30.00	28.00	22.00	20.00	100.00

Source: <http://www.epw.in/journal/2014/50/web-exclusives/analysis> Corporate social

Responsibility-expenditure India.

Many firms had disclosed the activities undertaken by them, but not the exact amount they spent on each activity. This paper finds that most of the firms undertake CSR expenditure for the welfare of rural communities,

especially in their areas of operation. Contrary to the developed countries where CSR activities are undertaken mainly in the area of environment, in India it is mainly undertaken in the social sector.

Conclusion: Based on the foregoing analysis of this paper concludes that the



all the three objectives had been fulfilling by this study. This study clearly examines the recognize that companies have, in their own ways, been contributing to the foundation of CSR in India. They have, with their desired methods of intervention, been addressing national concerns such as livelihood promotion, community development, environment, making health services more accessible, creating inclusive markets and so on. The CSR initiatives should be designed in a sustainable manner and should be scalable and result oriented. Therefore, creating indirect advantages such as brand visibility, social capital, partnerships, business opportunities, long-term community relationships and most importantly nation building.

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Roll of education: life skills, value and in equality in women

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Abstract: Education is neither neutral nor does our work entail merely delivering certain skills such as literacy to women. Half of total population of India is women who are not able to share the development process as they are not equally empowered. As the issues concerning women came to the center-stage of the development arena, a number of empowerment programmes for women were formulated. Some programmes were mooted by the government. Over the generations values provided foundation for social peace at national and international level. Value education therefore is the only pathway to Global Paradise. The ambition is really wonderful, marvelous, a sign of real youth, without which life is meaningless, useless and monotonous. This is possible only through Life Skills Education. In order to ensure quality education there is a need to include parents, teachers and children in the Life Skills Education, because it can help to improve the wellbeing of individuals. India is in a league of its own in terms of sheer size and linguistic and regional diversity, implications for our education system. Income inequality in India has worsened in the last decade, and a half, a trend that shows no signs of reversing. This militates against the prospectus of an egalitarian education system; rather, what we are likely to see is a more unequal education system that undermines the basic precepts of a democratic and socially cohesive society.

Keywords: Value of education, life skills education inequality education women empowering in education.

Introduction:

Human development aims at improving people's capabilities, and liberties in all dimensions: economic, social, cultural, political and ethical. Education is one for the most powerful instruments for reducing poverty and inequalities and it is the key to enhance India's competitiveness in the Global Economy. Therefore, ensuring access to quality education for all particularly for rural population is central to economic and social development of India. Hence quality education and empowerment of rural youth are very much needed in the context of Globalization and Liberalization. India has been facing the challenges in providing quality education

with special reference to rural youth curriculum and teaching practices need upgrading to impart more relevant skills such as learning to learn, learning to live, development thinking, basic life skills etc. In order to impart essential Life Skills effectively and successfully to youth we must take into account the four pillars of education mentioned in Delor's Report i.e. learning to know, Learning to do, and Learning to live learning to be. There are diverse understandings of Life Skills, but no classification is universally established. The generic understanding to Life Skills from the dual angle of personal fulfillment and realization of responsibility includes both empowerment and self-fulfillment and the capacity to be a part a heterogeneous



group and strive for common goals. UNICEF has defined Life skills as psychosocial and interpersonal skills that are generally considered important. The World Health Organization (WHO) in 1993 defined Life Skills as the ability for adaptive and positive behavior that enable individuals to deal effectively with demands and challenges of everyday life. WHO (1994) identified the core set of Life Skills that include problem solving, decision making, goal setting, critical thinking, communication skills, self – awareness, assertiveness and skills for coping with stress.

Review of Literature:

Narayanan analyzed maintained that it is shocking to note that almost 80 percent of students feel that they cannot talk to their parents about personal problems. Nearly 40 percent also said they feared examinations and suffered from fear of failures. According to the Dakar Framework for Action successful education programs require not only healthy and well – nourished students but also motivated students in order to ensure basic education of quality for all.

Objectives:

- To focus Critical analysis of various structures; and Acquiring knowledge for empowerment at all levels.
- To observe that a positive image of women by recognizing their contribution to the society, polity and economy,
- To analysis equal participation in development process.

To focus live skills, value education, Women empowerment and employment.

Methodology: The present study analyzed the sustainable improvement in promoting efficiency and effective

functioning of food security sector based on collection of secondary data from government.

Need of Life Skills Education: The rapid pace of transformation in the social, economic, political and cultural setup has shuddered our youth at large. It is not only the expectations or the pressure from parents and teachers to excel in life but also the inability of the youth / students to measure up to their own expectations that is worsening their situation.

Education and Women Empowerment :

Education is a milestone for women empowerment as it will be used as an agent of basic changed in the status of women. In enables them to respond to opportunities, challenge their traditional roles and change their lives and enhance self – esteem. It was said that education is one of the most important means of empowering women with the knowledge, skills and self – confidence necessary and to ensure equal participation in the development process for economic independence. Educating women benefits the whole society. It has a more significant impact on poverty and development than men’s education. It is also one of the most influential factors in improving child health and reducing mortality. It also enhances access to legal literacy. Economic empowerment endorses women’s sense of work, the right to determine choice, the power to control their own lives within and outside home and their ability to influence the direction of social and economic order nationally and internationally. When the right to earning and savings, entrepreneurship skills, marketing ability, managerial capacity and ownership of assets were experienced by women, it could be said



that they are one the process of empowerment.

Multiple Roles of women

Women's emancipation and empowerment cannot be complete if due importance is not given to her education. The thoughts of Mahatma Gandhi are quite true and take up an even greater importance in today's conditions. "Women have been the pivot of life and all lives have originated from the women's womb".

"When we educate a man, the teaching is for an individual, but when a woman is taught, the teaching is for the Nation" These words are very true as the women, who by her multiple roles influences the life of people around her, whether it's her family, community or society, knowledge to understand their rights and to fight for it. When a women leader is educated she will be able to set an example for others and play a very important role in the uplift and empowerment of women of all classes. Initially women were not even given the right to vote and were treated as unequal. It is only due to the constant struggle of he leaders that now the women not only have the right to vote, but also 33% of total seats in the Local Self – governments are reserved for women. There are propositions for such reservations in the state legislatives and Union Parliament too.

Women have held esteemed posts like Prime Minister, Education Minister, and Environment Minister. Women can play a vital role in the emancipation and uplift of the status of women and children. Indian women from time immemorial have been the nucleus of home. The first and most important institution is home. A child leans everything from home by imitating his or her family members, particularly,

mother. Good atmosphere, homely environment, disciplined life and good habits of a family specially depend on mother. If we minutely observe different families of different classes, we see that sibilings imitate mostly their mother's way of life, irrespective of the fact that the other is educated or uneducated. In rural areas where mothers are mostly uneducated, there is hardly any stress given to children's education whereas in urban areas the trend is just the reverse. Women in a family play their roles as mothers, sisters, wives and grandmothers at various stages of their lives. Their tremendous contribution to household work, childrearing, preparing food for all family members, carrying drinking water and firewood from miles away, looking after the needs of husband and children etc., till date, is overlooked and goes unrecognized. The time she spends for the above household activities and the labour she puts in, is not compensated in terms of money. Whatever it may be, a home without women is incomplete.

Education is the only key which opens the door to life, develops humanity and promotes national development. It enables women to acquire new knowledge and technology required for improving and developing their skills in all fields. Therefore, at least one Functional Literacy Centre should be opened in each Gram Panchayat with a view to make all women functionally literate.

Barriers and Problems against Women Education:

In spite of certain outstanding examples of individual achievements, and a definite improvement in their general condition over the years, it remains true



that Indian women still constitute a large body of under - privileged citizens. Women of course do not form a homogenous group in class or caste terms. Nevertheless, they face distinctive problems that

call for special attention. The Backward Classes Commission set up by the Government of India in 1953 classified women of India as a backward group requiring special attention. The Ministry of Education clubs girls with Scheduled Castes and Tribes as the three most backward groups in education. The educational, economic, political and social backwardness of women makes them the largest group hindering the process of social change. It is inevitable that when this 'backward' group has the major responsibility of bringing up future generations the advancement of society cannot be rapid or take any significant form of

Development. In the report of the committee appointed by the National Council for Women's Education it was emphatically stated that what was needed to convert the equality of women from de jure to de facto status was widespread education for girls and women and a re Education of men and women to accept new and scientific attitudes towards each other and to Themselves.

Other problems against women education include the familiar problems like lack of funds, inadequate facilities, inadequate manpower, sexual harassment, conflicting societal role expectations, government policies and lack of political will power to implement the entire

Educational programme.

Present Position of Women Education in India

In spite of the forceful intervention by a bastion of female privilege, feminist critics,

constitutional guarantees, protecting laws and sincere efforts by the state governments and

central government through various schemes and programmes over the last 62 years and

above all, the United Nation's enormous pressure with regard to the uplift of the plight of

women in terms education is still in the state of an enigma in India for several reasons. The

2011 Census report indicates that literacy among women as only 65.46 percent it is virtually

disheartening to observe that the literacy rate of women India is even much lower to national

average i.e. 74.04.

Educational Equality: Another area in which women's equality has shown a major improvement as a result of adult literacy programs is the area of enrolment of boys and girls in schools. As a result of higher participation of women in literacy campaigns, the gender gap in literacy levels is gradually getting reduced. Even more significant is the fact that disparity in enrolment of boys and girls in neo-literate households is much lowered compared to the non- literate householders.

Suggestions:

1. Improvement of rural education
2. High level of women participation in rural areas
3. Introduce new job and higher education facilities in urban areas.
4. Women participated government's schemes in society.
5. To developed new school building and also to provide new facilities in Aruban, and rural areas.



Conclusion

According to the Country Report of the Government of India, education of girls is the most powerful tool of change of position in society. Education also brings a reduction in inequalities and functions as a means of improving their status within the family. To encourage the education of women at all levels and for dilution of gender bias in providing knowledge and education, established schools, colleges and universities even exclusively for women in the state. To bring more girls, especially from marginalized families of BPL, in mainstream education, the government is providing a package of concessions in the form of providing free books, uniform, boarding and lodging, clothing for the hostilities mid-day meals, scholarships, free circles and so on. Education for All (EFA) programme and other many educational programmes are providing various facilities to enhance the education for women, so these programmes are very helpful to improving the girl's education in India.

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Green marketing: current scenario of challenges and opportunities in Indian marketing

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Introduction:

Nowadays consumers are becoming more and more conscious about the environment and are also becoming socially responsible. So, Green Marketing promotes the environmental benefits of products or a company's sustainability initiatives, Green Marketing incorporates a broad range of activities starting from modification of product and packaging. In simple words, it refers to the process of selling products and services based on their environmental benefits i.e. product may be environmentally friendly in itself or produced in this manner. Green Marketing means the combination of two words i.e. Green and marketing, it is an eco-friendly idea for the need for quality, performance, suitable price and convenience without having a detrimental effect on environment.

According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. It incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Yet defining green marketing is not a simple task where several meanings intersect and contradict each other; an example of this will be the existence of varying social, environmental and retail definitions attached to this term. Other similar

terms used are Environmental Marketing and Ecological Marketing. Thus "Green Marketing" refers to holistic marketing concept wherein the production, marketing and consumption of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch in to green products and services. While the shift to "green" may appear to be expensive in the short term, it will definitely prove to be indispensable and advantageous, cost-wise too, in the long run.

Defining Green Code:

G: Generalizing core, consumer behaviour is not necessarily consistent across different product types and particular market segments may respond to certain issues on the green agenda but not others.

R: Remembers the validity of a piece of market research is not related to the degree to which it supports the preferred option.

E: Explores the context from which market research data comes.

E: Ensures that where market research is crossing international border lines,



the terminology and interpretation shall remain consistent.

N: Neutrality is important. Ensuring that they can make any response without being made to feel guilty or uncomfortable.

Review of literature

According to Peattie (2001), the evolution of green marketing has three phases. First phase was termed as "Ecological" green marketing, and during this period all marketing activities were concerned to help environment problems and provide remedies for environmental problems. Second phase was "Environmental" green marketing and the focus shifted on clean technology that involved designing of innovative new products, which take care of pollution and waste issues. Third phase was "Sustainable" green marketing. It came into prominence in the late 1990s and early 2000.

Unruh, G. And Ettenson, R. (2010) in their research article titled, Growing Green: Three smart paths to developing sustainable products. Published in Harvard Business Review, is for executives who believe that developing green products make sense for their organization and need to determine the best path forward. The authors have introduced and described three broad strategies that companies can use to align their green goals with their capabilities.

Objectives

- To focus on the Green Marketing in the areas context with the Indian corporate.
- To analyze the challenges and opportunities for Green Marketing.
- To understand the strategy needed for successful Green marketing.

Research Methodology:

This data was collected from secondary sources in literature and research material i.e. reference books, journals, newspapers magazines reports data and websites.

Green marketing mix:

Product: A producer should offer ecological products which not only must not contaminate the environment but should protect it and even liquidate existing environmental damages.

Price: Prices for such products may be a little higher than conventional alternatives. But target groups like for example LOHAS are willing to pay extra for green products.

Place: A distribution logistics is of crucial importance; main focus is on ecological packaging. Marketing local and seasonal products e.g. vegetables from regional farms is easier to be marketed "green" than products imported.

Promotion: A communication with the market should put stress on environmental aspects, for example that the company possesses a CP certificate or is ISO 14000 certified. This may be publicized to improve a firm's image. Furthermore, the fact that a company spends expenditures on environmental protection should be advertised. Third, sponsoring the natural environment is also very important. And last but not least, ecological products will probably require special sales promotions.



Adoption of green marketing:

There are five basic reasons for which a marketer should go for the adoptions of green marketing. They are
Opportunities or Competitive Advantage
Corporate Social Responsibilities (CSR)
Government Pressure
Competitive Pressure
Cost or Profit Issue

Green products:

The products those are manufactured through green technology and that caused no environmental hazards are called green products. We can define green products by the following ways:

- Products with natural ingredients,
- Products contents under approved chemical,
- Products that will not be tested on animals,
- Products containing recycled contents, non-toxic chemical,
- Products those are originally grown,
- Products that do not harm or pollute the environment,
- Products that have eco-friendly packaging i.e. reusable containers etc.

Golden rules of green marketing:

1) **Know your customer:** If you want to sell a greener product to consumers, you first need to make sure that the consumer is aware of and concerned about the issues that your product attempts to address.

2) **Empower consumers:** Make sure that consumers feel, by themselves or in connect with all the other users of your product, that they can make a difference. This is called empowerment and it's the main reason why consumers buy greener products.

3) **Be transparent:** Consumers must believe in the legitimacy of your product and the specific claims you are making. The rest of your business policies are consistent with whatever you are doing that's environmentally friendly.

4) **Reassure the buyer:** Consumers must be made to believe that the product performs the job it's supposed to do-they won't forego product quality in the name of the environment.

5) **Consider your pricing:** If you are charging a premium for your product and many environmentally preferable products cost more due to economies of scale and use of higher-quality ingredients-make sure that consumer can afford the premium and feel it's worth it. Many consumers, of course, can't afford premiums for any type of product these days, much less greener ones, so keep this in mind as you develop your target audience and product specifications.

Challenges in green marketing:

Like many other developing countries, lack of public awareness and concerns about corruption are considered to be among the top barriers preventing growth of the green market in India, by 48% and 41%, respectively. The challenge of higher first costs is also noted by 35%, but an equal percentage considers lack of political support or incentives a serious obstacle to green. Combined with the importance of environmental regulations among the triggers, this suggests that the market is seeking more incentives as a balance to the regulatory green requirements while adopting the Green Marketing policies, firms many encounters many challenges. These challenges are as follows:

Need for Standardization: It is found that only 5% of the marketing messages



from "Green" campaigns are entirely true and there is a lack of standardization to authenticate these claims. There is no standardization to authenticate these claims. There is no standardization currently in place to certify a product as organic. Unless some regulatory bodies are involved in providing the certifications there will not be any verifiable means. A standard quality control board needs to be in place for such labelling and licensing.

New Concept: Indian literate and urban consumer is getting more aware about the merits of Green products. But it is still a new concept for the masses. The consumer needs to be educated and made aware of the environmental threats. The new green movements need to reach the masses and that will take a lot of time and effort. By India's Ayurveda heritage, Indian consumers do appreciate the importance of using natural and herbal beauty products. Indian consumer is exposed to healthy living lifestyles such as yoga and natural food consumption. In those aspects the consumer is already aware and will be inclined to accept the green products.

Cost Factor: Green marketing involves marketing of green products/services, green technology, green power/energy for which a lot of money has to be spent on R&D programmes for their development and subsequent promotional programs which ultimately may lead to increased costs.

Convincing customers-The customers may not believe in the firm's strategy of Green marketing, the firm therefore should ensure that they undertake all possible measures to convince the customer about their green product, the best possible option is by implementing Eco-labelling schemes. Eco-labelling schemes offer its approval to

environmentally less harmless products. In fact the first eco-label program was initiated by Germany in 1978. Sometimes the customers may also not be willing to pay the extra price for the products.

Sustainability- Initially the profits are very low since renewable and recyclable products and green technologies are more expensive. Green marketing will be successful only in long run. Hence the business needs to plan for long term rather than short term strategy and prepare for the same, at the same time it should avoid falling into lure of unethical practices to make profits in short term.

Non Cooperation- The firms practicing Green marketing have to strive hard in convincing the stakeholders and many a times it may fail to convince them about the long term benefits of Green marketing as compared to short term expenses.

Avoiding Green Myopia:

The first rule of Green Marketing is focusing on customer benefits. It is not going to help if a product is developed which is absolutely green in various aspects but does not pass the customer satisfaction criteria. So it will lead to Green Myopia. In short firms using green marketing must ensure that their activities are not misleading to the consumers or the industry, and do not breach any of the regulations or laws dealing with environmental marketing. The green marketing claims of a firm must do the following in order to overcome the challenges:

- Green products require renewable and recyclable material, which is costly
- Requires a technology, which requires huge investment in R & D
- Water treatment technology, which is too costly



- Majority of the people are not aware of green products and their uses
- Majority of the consumers are not willing to pay a premium for green products. Clearly state environmental benefits; Explain environmental characteristics;
- Explain how benefits are achieved; ensure comparative differences are justified; ensure negative factors are taken into consideration; and only use meaningful terms and pictures.

Consumer Attitude vs. Behaviour: Worldwide consumers have become environment conscious. Some scholars believe that consumers are ready to pay premium for green products because they often prefer attributes over traditional product attributes i.e. price and quality.

Patience and Perseverance: The investors and corporate need to view the environment as a major long term investment opportunity. The marketers need a look at the long term benefits from this new green movement.

Information Disclosures: The potential challenge in front of the firms/products is firstly, all information regarding greenness must be an adequate and reliable and secondly these should not be false unsubstantiated claims. Now it has become the duty of central and state government to see what claims are permissible.

Opportunities of Green Marketing:

- Competitive advantages
- It ensures sustained long term growth along with profitability.
- Increasing the consumer base.
- Government legislation and receiving subsidies from Govt.

- It helps companies market their products and services keeping the environmental aspects in mind.
- Reduction in cost.
- Corporate social responsibility.
- It saves money in the long run, through initially the cost is more?

Present trends in Green Marketing in India:

- Reduce production of harmful goods or by products.
- Modify consumer and industry's use and/or consumption of harmful goods; or
- In order to get even with competitions claim to being environmentally friendly. Firm charge over to Green Marketing. Result is Green Marketing percolates entire industry.
- Use the fact that they are environmentally responsible as a marketing tool.
- Become responsible without promoting this fact. Government Bodies are facing firms to become more responsible.

Green Building Activity and Trends in India:

Environmental regulations have helped the green building market in India to flourish, especially in the private sector. However, India faces challenges typical of developing countries, including the lack of public awareness about green and concerns about corruption, and respondents from India see the need for more public incentives.

Growth in green involvement in India:

India Environmental regulations are also an important driver for the growth in green building anticipated in India. However, respondents express concerns



about the lack of public awareness and the need for public incentives for the green market to continue to flourish, similar to many other developing nations. India faces challenges typical of developing countries, including the lack of public awareness about green and concerns about corruption, and respondents from India see the need for more public incentives.

Sectors with Expected Growth: India significantly exceeds global averages for anticipated activity in two sectors: new commercial buildings and new high-rise residential buildings. However, by 2018, that share is expected to be 57%, the second highest among all of the countries included in the survey.

The high green share is the result of an anticipated shift in activity toward a very high level of engagement with green. While 20% of respondents from India currently report that more than 60% of their projects are green, over half (52%) of all Indian respondents expect to be that engaged with green building by 2018. This increase makes India a particularly strong market for green building products and services

New Commercial Buildings (e.g., office, retail, and hotel): 61% of respondents from India say they will be doing new green commercial buildings in the next three years, compared with 46% who expect to do this work globally.

New High-Rise Residential: 48% of respondents from India expect to work on green high-rise residential projects in the next three years, compared with 25% globally. Again, high levels of activity in this sector are also evident in several other developing countries, including Brazil, China and Singapore. A much lower percentage of respondents from India believe they will be doing new green institutional construction (26%) or

existing building retrofits (24%) than the global averages (38% and 37%, respectively). This, combined with the importance of environmental regulations in India (see below), suggests that green building in India is largely driven by the private sector.

Influence Factors for Future Green Building Activity: Environmental regulation is considered one of the top triggers for new green building by the highest percentage (52%) of Indian respondents. This puts India on par with other countries like Singapore and the UK, and greatly exceeds the global average of 35%.

Expected Business Benefits of Green Building in India

New Green Building Green Retrofit
Decreased Operating Costs Over One Year **10% 11%**

Decreased Operating Costs Over Five Years **15% 16%**

Payback Time for Green Investments (Years) **4 5**

Reason for use of green marketing in organisation

Man has limited resources on the earth, with which she/he must attempt to provide for the worlds' unlimited wants. Hence there is "freedom of choice", that individuals and organizations have the right to attempt to have their wants satisfied. As firms face limited natural resources, they must develop new or alternative ways of satisfying these unlimited wants. When looking through the literature there are several suggested reasons for firms increased use of Green Marketing. Five possible reasons are as follows:

- Organizations perceive environmental marketing to be an opportunity that can be used to achieve its objectives.



- Organizations believe they have a moral obligation to be more socially responsible. Governmental bodies are forcing firms to become more responsible.
- Competitors' environmental activities pressure firms to change their environmental marketing activities.
- Governmental bodies are forcing firms to become more responsible.
- Cost factors associated with waste disposal, or reductions in material usage forces firms to modify their behaviour.

Current Scenario of Green Marketing In India

In India, major steps are taken for accepting green marketing. Indian people believe in "Pollution Prevention Pays." Preventive measures have been adopted to avoid pollution. Over 70% of the pollution in the country is estimated to be caused by the vehicles. Some examples of green marketing in India are:-

•**No Polythene carries bags for free:** Forest and environmental Ministry of India had ordered to retail outlets like Big Bazaar, D-Mart that they could provide paper carry bags to customers only if customers are ready to pay for it.

•**Digital Tickets by Indian Railway:** Recently IRCTC has allowed its customers to carry PNR No of their E-tickets on their laptop and mobiles. Customers do not need the printed version of their ticket anymore.

•**Wipro Green Machines:** Wipro InfoTech was India's first company to launch environment friendly computers peripherals for the Indian market. Wipro has launched a new range of desktop and laptops called Wipro green ware. These products are called ROHS. (Restricted of Hazardous Substances)

•**Use of ATM by Banks:** By using Eco and power friendly equipment in ATM, the banking giant has not only saved power cost and earned carbon credit but also set the right example for others to follow. Many banks are providing services like paper less banking, no deposit slip, no withdrawal form, and no money transaction form.

•**Introduction of CNG in Delhi:** Capital of India, New Delhi was being polluted at a very fast pace. To decrease pollution, a directive was issued to completely adopt CNG in all public transport systems to curb pollution.

•**Lead free paints from Nerolac:** Nerolac has worked on removing hazardous heavy metals from their paints. The hazardous heavy metals like lead, mercury, chromium and antimony can have adverse effects on human. Lead in paints especially poses danger to human health where it can damage the central nervous systems, kidney and reproductive system. Children are more prone to lead poisoning leading to lower intelligence levels and memory loss.

•**Use of tank instead of Plastic:** Coca Cola pumped syrup directly from tank instead of plastic which save money.

•**Use of super long life bulb:** Philips has launched the 'super long life' bulbs which save up 20% energy.

•**Use of recycled paper bags:** Mc Donald's has started to use napkins, bags which are made from recycled paper.

So we can say India has paid more attention towards green marketing. Many brands like Amul, Dabur India Ltd., Britannia Industries Ltd, HUL, Wipro technologies, Infosys, Maruti Udyog Ltd., Philips electrical and Godrej etc. have achieved the status as 'Green Brands of India'.



Suggestions: Green marketing is still in its infancy and a lot of research is to be done on green marketing to fully explore its potential. There are some suggestion that an organizations should implement for catering challenges of green marketing and successful exploitation of green marketing. Those are: Consumer needs to be made more aware about the merits of Green products. It is still a new concept for the masses. The consumer needs to be educated and made aware of the environmental threats. It should be made sure that the consumer is aware of and concerned about the issues that your product attempts to address. Green Marketing campaign and green advertising is good step toward it. Consumers must be motivated to switch brands or even pay a premium for the greener alternative. Make sure that consumer feel that they can make a difference. This is called empowerment and due to this main reason consumers will buy greener products. Further steps should be taken to control false promise and claim by the marketer to maintain legitimacy and trust worthiness of green products. Consumers must be made to believe that the product performs the job it's supposed to do-they won't forego product quality in the name of the environment.

Conclusion:

Green Marketing is the best option for this scenario to develop the actual advertising campaign itself. With the threat of global warming looming large, it is extremely important that Green Marketing becomes the norm rather than an exception Green Marketing assumes even more importance and relevance in developing countries. Green Marketing looks at how marketing utilizes the resources which

are limited while satisfying consumers unlimited wants as well as the industry.

The greening of business is not fad it's a fundamental change in how commerce is conducted given the new energy and climate realities. Lastly, consumers, industrial buyers and suppliers need to pressurize effects on minimizing the negative effects on the environment. In this way it is concluded that Green Marketing assumes even more importance and relevance in developing countries like India for the success of Green Mantra and creating the awareness regarding it, publicity is also essential. Marketers also have the responsibility to make the consumers understand the need for and benefits of green products as compared to non-green ones. In green marketing, consumers are willing to pay more to maintain a cleaner and greener environment. Green marketing assumes even more importance and relevance in developing countries.

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Relevance of Dr.B.R.Ambedkar's Economic Philosophy in 21st Century India: Dalit-Bahujan Perspective

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I. Introduction

In India, as a result of graded social system, Scheduled Castes, Scheduled Tribes and Other Backward Castes have been exploiting by dominant castes in the name of socio-religious sanctions and most of the sanctions reflected in the social and economic context. The standard economic theories of caste also predict the same consequences for caste discrimination, which forms the basis for reservation policy in India. Exclusion and discrimination in occupations and labor employment are thus internal to the system and a necessary outcome of its economics. It is reasonable to assume that in a market economy frame work, occupational immobility would operate through restrictions in various markets such as labor, land, credit, and other inputs and services necessary in any economic activity. In its ultimate outcome, the economic efficiency of the caste-segregated economy would be lower than that posited in the model of a perfectly competitive market. Dr.B.R.Ambedkar's land consolidation, Industrialization in public sector, the smaller industries in private sector, the insurance and transport companies in the hands of nation, free economy with globalization, liberalization and privatization, gold exchange policy, and large capital investments in agriculture to raise yields are vital things in the cause of distributive justice against the monopoly

of capital economy of Upper Castes to emancipate Weaker Sections against liberal economy evils. Even after Sixty Nine years of Independence, majority Dalit-Bahujan population are poor in Indian Economy, and unable to get proper education and health in the cause of private centred liberal economy and most of the farmer suicides belong to Dalit-Bahujans who are in agriculture as small and marginal farmers, starvation, female infant mortality, atrocities on weaker sections have been increasing in the cause of economic discrimination, exploitation of labour and human rights. In this context, I would like examine the how economic philosophy Dr.B.R.Ambedkar is applicable to problems of Dalit-Bahujans of India in 21st century.

II. Dr.B.R.Ambedkar's Economic Philosophy

Dr.B.R.Ambedkar was one of the most illustrious sons of India. He remains one crucial aspect of his multi-faceted genius that has not been fully appreciated is, his contributions as an economist.¹He firmly believed that through the statutes and law the status of his people as equal citizens would be upheld which would pave the way for their final assimilation into the Hindu society. Then the slogans of equality, liberty and fraternity would become facts of life.²Since the ages, in India, two types of people have been living. The first one is people living with human rights. The



second one is the people living without human rights³ and the magnitude of human rights violations associated with caste discrimination. Many continue to endure harsh discrimination and violence because of their subordinate position in the Hindu caste system.⁴

The standard economic theories of caste also predict the same consequences for caste discrimination, which forms the basis for reservation policy in India. These theories uniformly recognise that the caste system's basic feature of assigning occupations by caste implies the exclusion of each caste from the occupations assigned to other castes. Immobility of labour and capital in a caste-divided society essentially implies occupationally segmented, and imperfectly mobile labour and capital markets, which would generate sub-optimal economic outcomes and hamper overall economic growth. In its ultimate outcome, the economic efficiency of the caste-segregated economy would be lower than that posited in the model of a perfectly competitive market.⁵ Dr. B.R. Ambedkar was among the first set of Indians who were trained in economics systematically and practised it professionally.⁶

Dr. B.R. Ambedkar was encouraged to present a paper on castes in India which was later published in the Indian Antiquary in May 1917. Dr. B.R. Ambedkar's major writings are easily listed because after the late 1920s, he seems to have written almost nothing; though he has made some extremely insightful comments here and there. Apart from these academic economic writings, there are his Memoranda evidence given to various government commissions, speeches in the different legislative bodies, and book reviews which all have some economic

content.⁷ i) Administration and Finance of the East India Company, ii) The Evolution of Provincial Finance in British India, and iii) The Problem of the Rupee: Its Origin and Its Solution. The first two books represent his contribution to the field of public finance: the first one evaluating finances of the East India Company during the period, 1792 through 1858 and the second one analysing the evolution of the Centre-State financial relations in British India during the period, 1833 through 1921. The third book is considered as magnum opus in economics. As a member of the Bombay Legislative Assembly, Dr. B.R. Ambedkar gave effective expression to the grievances of the rural poor through his mass movements. His successful struggle against the prevailing land tenure system called Khoti liberated a vast majority of the rural poor from an extreme form of economic exploitation. His successful agitation against Mahar Watan emancipated a large section of the rural poor from virtual serfdom. Dr. B.R. Ambedkar in his book 'Annihilation of Castes' pointing out that what was implicit in the caste system was not merely division of labour but also a division of labourers. Dr. B.R. Ambedkar in his memorandum submitted to the British Government titled 'States and Minorities' laid down a strategy for India's economic development. Dr. B.R. Ambedkar stresses the need for thorough going land reforms, noting that smallness or largeness of an agricultural holding is not determined by its physical extent alone but by the intensity of cultivation as reflected in the amounts of productive investment made on the land and the amounts of all other inputs used, including labour. He also stresses the



need for industrialization so as to move surplus labour from agriculture to other productive occupations, accompanied by large capital investments in agriculture to raise yields.⁸In a paper titled 'Small holdings in India and their Remedies, Dr.B.R.Ambedkar opined that consolidation may prevent the evils of scatter holdings but not the evils of small holdings under the consolidated holdings was an economic holding.According to Dr.B.R.Ambedkar, the evils of small holding in India was not fundamental but was derived from the parent evil of the mal-adjustment in her social economy. The remedy for preventing sub-division and fragmentation was consolidation of holdings but under the existing social economy.⁹Dr.B.R.Ambedkar thought that fast development of India is impossible without Industrialization. According to him creating large scale employment produces essential goods for mass consumption. It utilizes raw materials, reduces foreign dependence and increasing security to labour, and ultimately leads to the overall economic development of the country.¹⁰

Dr.B.R.Ambedkar recognised that water is the wealth of the nation and its development unlike many other sectors has certain distinct features. A water resource project is spread over a large area covering often inter-state, rivers with varying socio-economic conditions and conflicting interests, requiring numerous decisions and agreements at various levels keeping in view the overall interest of the country. Dr.B.R.Ambedkar realised that this could be achieved only by adopting an integrated approach with the objective of optimal utilisation of the water resources. He had advocated the cause of national policy on water resources

planning and development, rather than sectarian policy of states. Dr.B.R.Ambedkar consciously believed that the river waters were a national heritage and a national policy is needed to use the water for multi-purpose by multi-states, to serve the larger sections of the society, cutting across the states. Seen in the context of river water disputes between the states, one realises how prophetic is the philosophy of Dr.B.R.Ambedkar.¹¹He criticised the existing definition of economic holding which was defined from the point of view of consumption rather than that of production.Dr.B.R.Ambedkar was of the opinion that the state should acquire all the agricultural land held by private individuals like the owners, tenants or mortgages and pays them compensation equal to the value of land. The state should provide the land required into farms of standard size and should let out the farms for cultivation to the residents of the villages.¹²Dr.B.R.Ambedkar worked in a number of ways for the cause of agricultural labour, industrial workers and peasants. The pioneering ideas have made a significant impact on the labour movements and industrial relations in India.¹³

Dr.B.R.Ambedkar's evidence before the Hilton Commission in 1926 was a new perception on the monetary issue. According to Dr.B.R.Ambedkar, the pure gold standard comprises use of gold in some form convertible standard; paper money is also issued in addition to gold coins and is pledged to be redeemable in gold.In contrast under the gold exchanged standard the medium of exchange comprises only paper money which is kept exchangeable at fixed rates with gold and authorities back it up with foreign currency reserves of such countries as on the gold standard.



Dr.B.R.Ambedkar vehemently criticized Keynes and other supporters of the gold exchange standard and argued in favour of the gold standard of a modified form. In his treatise Indian Currency and Finance, Keynes had favoured the gold-exchange standard and maintained that the gold-exchange standard contains an essential element as the ideal standard of the future.¹⁴Dr.B.R.Ambedkar argued that the gold exchange standard does not have the stability of the gold standard. Under the gold standard, additions to the supply of currency are so small that stability is not affected. On the other hand under the gold exchange standard additions are dependent upon the will of the issuer and can be augmented to such an extent that stability could be jeopardized. Dr.B.R.Ambedkar provided statistical evidence to show that prices varied much less under the gold standard than under the gold exchange standard in Indian context. Dr.B.R.Ambedkar emphasised on the nationalisation of economy. He was of the view that state should manage the economy that the production might reach the optimum level and the benefits must not be taken away by the capitalist. The benefits must be distributed equally. He stood for the progressive transformation of society, removing glaring social and economic inequalities that were due to the capitalist system. Dr.B.R.Ambedkar was a firm believer of socialism.He firmly believed that by eliminating exploitation, the industrial harmony can be established through labour welfare and congenial industrial relation. Dr.B.R.Ambedkar's concept of society and socialism aimed for the welfare of the poor classes, ending inequality based on birth eliminating discriminatory practises in social behaviour patternsreorganising the political

economy for the benefit of all maintaining full employment and education, providing social security for the weak and the sick.¹⁵

Dr.B.R.Ambedkar, while discussing the labour problem, had in his mind not only industrial labour but also agricultural labour. According to him, similar condition of work provident fund employer's liability, workmen's compensation, health insurance including invalidity pensions should be open to all sorts of labour whether it was Industrial labour or agricultural labour.¹⁶Dr.B.R.Ambedkar recognizes the importance of insurance in providing the state with 'the resources necessary for financing its economic planning, in the absence of which it would have to resort to borrowing from the money market at high rates of interest' and proposed nationalization of insurance. He categorically stated, 'State socialism is essential for the rapid industrialization of India. Private enterprise cannot do it and if it did, it would produce those inequalities of wealth which private capitalism has produced in Europe and which should be a warning to India'.¹⁷

Surprising enough Dr.B.R.Ambedkar had already suggested free economy, globalization, liberalization and privatization as early as in 1923;and stressed that the value (Price) of a rupee must be kept stable if the policy of free economy is to be successful.Dr.B.R.Ambedkar expressed his views on taxation in the manifesto of 'Independent Labour Party' in 1936. He opposed Land Revenue and its system and their taxes as the burden of these taxes are significant on the poor sections of the society.¹⁸Dr.B.R.Ambedkar's difference with Marxism was basically on the question of dictatorship of the pro-laterite and not violence. However, his



alternative to capitalism was a form of state socialism which he hoped to establish through constitutional provisions.¹⁹The neo-liberal market-economy model runs in the opposite direction of the well-conceived social democracy model of Dr.B.R.Ambedkar. The profit driven paradigm of free market economy accords no importance whatsoever to the principles of liberty, equality and fraternity. The only value that it considered worth of honouring is the value of unrestrained and free flow of capital without least interference by the institution of the state. This new paradigm of neo-liberal market economy did not confront at all with the pre-modern institution of caste in India. On the contrary, caste and market nurture close relationship within the paradigm of neo-liberal market-economy. They reinforce each other. Market thrives on capital and profit. Since capital has traditionally been accumulated by the upper castes who have been able to establish their monopoly over the economy of the country, the free market economy, based as it is on the unrestrained flow of capital, tends to promote the interests of the upper castes rather more confidently.²⁰He also stresses the need for industrialization so as to move surplus labour from agriculture to other productive occupations, accompanied by large capital investments in agriculture to raise yields. He sees an extremely important role for the state in such transformation of agriculture and advocates the nationalization of land and the leasing out of land to groups of cultivators, who are to be encouraged to form cooperatives in order to promote agriculture.²¹

III. Present Scenario of Dalit-

Bahujans: The system of primary and

elementary education in the rural and urban settings has been subverted almost totally. Since, majority of the rich upper caste send their wards to the private/convent/public schools, government schools have been reduced into dysfunctional centres of learning for the poor Dalit-Bahujans. It is simply out of the reach of the matriculates of such neglected government schools, where hardly any infrastructure and teachers are available, to be able to compete for admission in the prestigious Information Technology (IT) or Management Schools. Moreover, since the background of a majority of Dalit-Bahujan undergraduates is in Arts and Humanities, it becomes difficult for them to meet the job requirements of the multinational corporations. Yet another way through which the process of globalisation severely affects the lives of the Dalit-Bahujans is the accentuation of the phenomenon of their exclusion from land. Significant parts of the vast majority of them who live in villages are landless labourers. Only a small number of them are cultivators with marginal holdings. The large-scale landlessness on the part of the Dalit-Bahujans led to their dependence on the upper caste land owning communities, which in turn deepened the caste based inequalities with the additional burden of asymmetrical class structures.²²

The total number of SC employees (excluding sweepers) in the service of Government of India at the beginning of 1992 stood at 6,28,709 out of 36,59,391 or 17.18 per cent, which is slightly higher than the proportion of the SC population (16.74). The percentage for the STs stood at 4.2 per cent, about 4 percentage points less than their population proportion. If the employment in Government of India,



PSUs, and Banks put together the percentage of SC employees (excluding sweepers) stood at 16.82 per cent and that of the STs at 5.35. 16 Between 1956 and 1992 the percentage of the SCs and STs in Class I posts in Central Government has increased from 0.58 to 9.67 and 0.11 to 2.92 respectively.²³ According to 2001 census, scheduled castes comprise 16.2 per cent of the total population of India. Scheduled Tribes comprises 8.2 per cent of the population. Both together constitute 24.4 per cent of the Indian population. In 1991, about 13 per cent of SC rural households were landless and 87 per cent owned some land. But the landless and near landless accounted for nearly 70 per cent of the total SC households in 1991. In 2001 only 10 per cent of SC rural households were landless and 90 per cent owned some land. But the landless and near landless accounted nearly 75 per cent of the total SC households, thus showing an increase of 5 per cent within a decade. In 2001, about 28 per cent of SC households in rural areas had acquired some access to fixed capital assets. This was only half compared to 56 per cent for other non-SC/ST households who had some access to fixed capital assets. In the urban areas, the proportion was 27 per cent for SCs and 35.5 per cent for others. In 2001, 49.06 per cent of the working SC population was agricultural labourers, as compared to 32.69 per cent for STs and only 19.66 per cent for the others. It reflects the preponderance of Dalits in agriculture works.

In 2001, the per capita income of SCs was Rs.3,237/- as against Rs.3,504/- for STs, while Rs.4485/- was the national average. In 2001, 35.4 per cent of SC persons were below the poverty line in rural as against 21 percent among

others. In 1991, 8 per cent SCs and STs belong to the poorest of the poor and 85 per cent of the SCs and 94 per cent STs were living in rural sector. Moreover, 90 per cent of all bonded labourers and 80 per cent of all child labourers come from the SCs and STs. In 2001, the unemployment rate based on current daily status was 5 per cent for the SCs as compared to 3.5 per cent for others in rural and urban areas. The wage labour households accounted for 61.4 per cent in urban areas, as compared to 25.5 per cent of all SC households in rural areas and 7.45 per cent for other households, 15 per cent and 7.5 per cent of central government posts are reserved for SCs and STs respectively. For SCs, in group A, only 10.15 per cent posts were filled, in group B was 12.67 per cent, in group D was 16.15 per cent and in group D was 21.26 per cent where as for STs were very lower, at 2.89 per cent, 2.68 per cent, 5.69 per cent and 6.48 per cent for the four groups respectively. In 2001, the literacy rate among SCs was 54.7 per cent and among STs, it was 47.1 per cent, and in others it was 58.2 per cent. School attendance was about 10 per cent less among SC boys than other boys and about 5 per cent less among SC girls than boys. In 2001, the infant mortality rate in SCs was 83 per 1000 births as against 61.8 for the others and the child against 82.6 per cent for the others. These high rates among the SCs are closely linked with poverty, low educational status and discrimination in access to health services. During 20 years between 1981 and 2001 for which records are available a total of 3, 57,945 cases of crime and atrocities were committed against the SCs. The break-up of atrocities and violence for the 2001 is as follows: 486 cases of murder, 3298 cases grievous hurt, 260 of arson, 1034 cases of



rape and 18664 cases of other offences. The practice of untouchability and social bath, road and other social services continue to be of high magnitude.²⁴

According to 2011 census, Scheduled Castes are notified in 31 states/UTs of India and Scheduled Tribes in 30 states. There are altogether 1,241 individual ethnic groups etc. notified as Scheduled Castes in different states/UTs and number of individual ethnic groups, etc. notified as Scheduled Tribes is 705. There have been some changes in the list of SCs and STs in states/UTs during the last decade. According to 2011 census, Scheduled Castes population is 201.4 million consisting with 103.5 million male and 97.9 million female. According to 2011 census, Scheduled Tribes population is 104.3 million consisting with 52.4 million of male population and 51.9 millions of female population. About 72 per cent of rural SC population resides in the seven states of Andhra Pradesh, Bihar, Madhya Pradesh, Maharashtra, Rajasthan, Uttar Pradesh and West Bengal. As far as STs are concerned, Chhattisgarh, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Odisha and Rajasthan account for 70 per cent of the tribal population in rural India.

The growth of SC & ST population in India has been higher in over 3.0 per cent per annum over the decades while that of 'overall social groups' has been on decline. The growth of SC population has been on rise since 1981 while that of STs and all social groups have been declining. The gender differences in literacy have still existed in all social classes. The literacy of females among SCs has been growing faster than that of STs. The backwardness of the states is also reflected in literacy levels. In states like Assam, Bihar, Kerala and Uttarakhand,

the literacy rates among SCs and STs are very close. Though drop-out rates have been falling, they are still high. The gender disparity has reduced considerably at the primary stage. The landlessness among various social groups has been reducing and there has been increase in the concentration of marginal holdings. The percentage of households with less than one hectare is relatively more among STs compared to SCs. The shares of marginal holdings in operated area for different social groups in various states are low which can be interpreted as an indicator of economic inequality within each group. The gender disparities in landholdings are evident in all farm size categories. Landlessness among ST households is observed mainly in Arunachal Pradesh (11.2 %), Kerala (14.3 %) and Mizoram (19.5 %). While among SCs, it is high in Arunachal Pradesh (73.1%) and Lakshadweep (100.0%). Poverty among SCs has declined almost at the rate of one per cent per annum during the last two decades, while such decline among STs is about 0.8 per cent per annum. Poverty levels among STs had gone up during the 11-year period ending with 2004-05 in Andhra Pradesh, Gujarat, Kerala, Maharashtra, Madhya Pradesh, Odisha and Punjab. The coverage of SC and ST SHGs for financial assistance under SGSY was also lower. Under MGNREGA, the share of SCs and STs in employment was more than share in population; a welcome sign.²⁵

According to NSSO primary data 2009-2010, rural male illiteracy was 35.8 percent among STs 33.1 per cent among SCs, 25.3 per cent among OBCs and 17.4 per cent among Other sections in male category of under 15 years and above category. In female category, it was recorded as 58.3 per cent among STs;



58.1 per cent among SCs; 51.4 per cent among OBCs; and 36.6 per cent among other sections of the society.²⁶ According to 2004-2005 NSS, rural poverty is 42.0 per cent in India. Among these 36.8 per cent among SCs; 47.2 per cent among STs; 26.7 per cent among OBCs and remaining 16.1 per cent consists other sections. In urban area poverty 43.5 per cent among SCs; 47.1 per cent among STs 11.3 per cent among other sections and all- together consisted with 20.9 per cent poverty in Urban India.²⁷ In case of Atrocities against SCs and STs, according to Prevention of Atrocities Act 1989, among SCs 109721 cases are in the courts including B.F; 1117 cases are compounded or withdrawn 4075 cases are convicted and 12861 cases are acquitted or discharged; 91668 cases are pending with courts at the end of 2012 where as it was recorded as among STs 20727 cases are in the courts including B.F; 465 cases are compounded or withdrawn 789 cases are convicted and 2702 cases are acquitted or discharged; 16771 cases are pending with courts at the end of 2012.²⁸

IV. Dalit-Bahujan Perspective

According to Dr. B.R. Ambedkar the division of occupation is not based on individual choice. Some of the occupations are socially degrading, and people are forced in these occupations on account of their caste origin. Such people cannot derive job satisfaction. As economic organisation caste is therefore a harmful institution in as much as it involves the subordination of man's natural powers and inclination to the exigencies of social rules. This also results in disassociation of intelligence from work. The dignity of labour is nearly absent in the general scheme of theory of caste. The practise of untouchability has ruined the nation and

the economy as a whole. Those belonged to the lower strata of society or the untouchables were not allowed to mix with others and denied basic civil right. They had no access to sources of income. They had no right to education. They had no right to property and were prohibited from acquiring wealth. They could not use their labour for their own uplift.²⁹ For a long period of suppression, subordination and exploitation had seriously handicapped the members of discriminated Dalit-Bahujan masses and placed them on a disadvantage in at least three ways: First of all, it had diminished their motivations and aspirations.³⁰ To Dr. B.R. Ambedkar, the individual has the right to economic development from both public and private enterprises under the guidance of state control. The individual shall be enjoyed the economic liberty under the State Control. The state should take initiative for the maintaining the trinity principles of liberty, equality and fraternity. Indian society is caste based society. Castes and sub-castes system of Hindu society is an anti-democratic and anti-humanity.³¹

Despite several kinds of State assistance, Dalit-Bahujans are plagued with alarming rate of school drop-outs. This may be explained out as much by the need for Dalit-Bahujans children to supplement their meagre family incomes for meeting the two ends as also the erosion of their faith that education could be the instrument to change the pathetic course of their lives. This sense of alienation is going to grow with the progress of the Reforms. Whatever may be the other costs, the government policy of reservations in employment sphere has undoubtedly played an important role for Dalit-Bahujans. The policy broadly envisages representation of Dalit-Bahujans in proportion to their



population in all the public services which includes the government, public sector, autonomous bodies and institutions receiving grant-in-aid from the government.³² He want to establish the principle of one man, one vote and one value not only in the political life of India but also in social and economic life. In Indian society, property, illiteracy, caste distinctions are the positive dangers to democracy.³³ Many elite institutions like IIMs, IITs, suddenly facing fund crunch had to raise their fee structure and other prices many fold. They were already beyond the reach of Dalits. As the job markets become acutely competitive, owing to a sharp decline in job opportunities, the polarisation between the elite and commoner would also sharpen. Various kinds of price barriers would be erected to thwart the entry of downtrodden.³⁴ From the Bhole Committee proposals, various on Public Health Systems recommended many health measures for improvement of health conditions of Indian masses but in pre-liberalisation or in liberalisation period no government has been worked for implementation of health measures and they indirectly promoted sector in health.³⁵ Banking sector reforms meant that organized credit to agriculture practically dried up. With the withdrawal of agricultural subsidies, costs of production.³⁶ The difficulties in availing agriculture credit range from banks fighting shy of extending loans to the poor financial state of cooperative banks and the still high interest rates despite the rate cut. One of the most common arguments made against lending credit to the farmers has been the high default on loan repayment by farmers. But on the other hand, these very farmers are

found to be repaying loans borrowed from the private moneylenders.³⁷

According to Dr.B.R.Ambedkar, communism stands for revolution and not for reformation. He maintained that the state would continue to exist as long as human society survived. Indeed in his book States and Minorities, Dr.B.R.Ambedkar sought active involvement of the government in economic development without the Marxian totalitarianism and state monopoly. In his above-mentioned book, Dr.B.R.Ambedkar has advocated state-ownership of agricultural land with a democratic collectivised method of cultivation and limited control of industries. While Marxists dogmatically stuck to European categories in analysing the Indian reality, Dr.B.R.Ambedkar went back to the Buddhist tradition.³⁸ The essence of Buddhist Sangham was not non-violence but equality and perhaps, the weakness of Buddhist Sangham was the inability or failure to clinch the questions of property and exploitation and use force for achieving righteousness. On the other hand, the proletarian dictatorships failed to sustain the human consciousness based on equality and fraternity in their lopsided emphasis on material progress. The combining of the 'Sangham' and the collective will of humanity to end exploitation and misery is an idea emerging through the practice of 'maitry' and camaraderie in both Buddhist and Marxist traditions.³⁹

V. Conclusion

Unfortunately, new economic policy or globalization is bereft of human face, where man is treated as commodity and a person has to compete for the bread and business equally on the 'Darwinian socio-economic order' i.e. struggle for existence and survival of



fittest. The private sector industries cannot make big industries for want of large scale investments. So, government should come forward to start large scale industries. The smaller industries should be kept in private sector. The insurance and transport companies should be nationalized. Rights to strike should be given to labourers. Therefore, before implementing the new economic reform policies, it was essential for the government to provide 'social security net' i.e. full job opportunities, education and Medicare to weaker sections who constitutes 85 per cent of India's population. In India, he visualised greatly and extensively worked in literally for welfare Dalit-Bahujans of India. A part from the socio-cultural and political writings he analysed various issues regarding economics of Indian social system, economics of education and employment and health administration and economics of monetary and fiscal policies of government and economics of agriculture and industrialisation which are most relevant in 21st century.

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Demography and health status of scheduled tribes in Andhra Pradesh: (A case study on tribes of north coastal Andhra districts in Andhra Pradesh)

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Abstract:

The tribes when compared to other people are facing more problems. They are facing problems, which force them to lead a life at bare subsistence level. They are in the situation featured with poverty, deprivation, disadvantages which are difficult to be tackled effectively on their own and making the government in particular and society in general to intervene in a planned manner to solve the miseries of tribes and facilitate development process. A large number of tribal communities continue to be extremely backward and some of them are still in the primitive food gathering stage, where as some others have progressed a little in terms of economic and educational advancement. They are backward in each and every aspect of the human development. The tribes face the wrath of the nature without having necessary counter enhancement with them. They continue to exist in the vicious circles of poverty which makes them prone to each and every malady. They have less incomes because of traditional methods of cultivation, this less income, reduces their consumption expenditure, for their survival in the lean season they go for money lenders for credit. Then they fall in to the bondage of interest. Their ignorance and the fore-sightedness of the money lenders gamble with their lives. With less income they take less nutrient food. This causes them to be vulnerable to the vagaries of the nature. Keeping in view of this problems faced by the scheduled tribes, an attempt has been made in this study to analyse the Socio-Economic, Demography and Health status of scheduled tribes in the study area of North Coastal Andhra Districts in Andhra Pradesh.

Introduction

Tribes are most marginalized and backward people in Indian society. They are very low on the three most important indicators of development: health, education and income. Development of tribal population of our country is a constitutional obligation of the state. The tribal development has been the vexed question baffling the country's policymakers, planners, administrators and all those concerned with the welfare and development of the tribal people. In Globalization context,

some land lords and private/corporate firms were occupying tribal land and forests by human trafficking tribes from forest and In globalization process led development which was reflected on tribes, through the large scale so called developmental projects, displacement from the forest, because of tribal people is displacement or travellers due to this effect some tribes are on the edge of the earth. Rural and urban per cent of population below poverty line for Scheduled Tribe 2009-10 is 47.3 and 33.3. As a result of the planned tribal



development, only a small section has been able to take advantage of the developed programs. Because of the development programs were not implemented due to corrupt bureaucracy and inefficient and tribal acts and developmental programs at stagnation. The tribal communities in India, belong to different ethno lingual groups profess diverse faith and are at various levels of socio- economic development, spread along the entire spectrum arranging from hunters and food gatherers of forest produce to the urbanized skilled or industrial wage earners. Planning is generally accepted as an indispensable means to promote development. The preference for it arose out of the inability of the poor and traditional societies to initiate and promote development processes on the one hand and the desire of the state to put an immediate end to human sufferings on the other.

Objectives

- The specific objectives of the present study area:
- To study the Socio-Economic status of scheduled tribes in the study area
- To analyse the demography and health status and their determinants of tribes in the study area
- To suggest the appropriate strategies for the overall development of tribes

Methodology : The study is based on primary and secondary data. Mainly, this study is conducted in the tribal areas of

North Coastal Andhra districts (NCAD) of Andhra Pradesh.

Data Collection : The primary data comprise of collecting information from the selected sample tribal households by way of canvassing a structured schedule among them. The data collection period is 2016. In addition, the secondary data are also taken from the various articles, journals, Government reports, NSSO reports, Indian census and others.

Sampling Design : A sample of 300 households is selected for the study. A multi-stage random sampling technique is employed to select the sample households. In the first stage, NCA (Srikakulam, Vizainagaram & Visakhapatnam) districts of Andhra Pradesh were purposively been selected for the study. Then randomly two mandals were selected from each district. In the third stage, two villages were selected from the each mandal. In the fourth stage, from each village a sample size of 25 households was selected and all the tribal households in the sample villages were interviewed with a pre-prepared schedule. The schedule contains whole range of aspects from Social status, Demography and Health status.

Data Analysis : This study deals with the health status of the sample households based on disease prevalence rate, distribution of infected persons by sex and age groups etc.

Table-1; Gender wise Head of the Households

Gender	No. of Head of the Households	Per cent
Male	245	81.67
Female	55	18.33
Total	300	100.00

Source: primary data



Table-1 describes the gender wise classification of the head of the household in the sample. Out of the sample of 300 in NCA districts, male head households 245 and the remaining 55 are females. Here the male headed households are more as compared to the female headed households. In these communities about 18.33 per cent of the

households are headed by females. The existence of the female-headed does not indicate the existence of matrilineal societies but in those particular households, the males are not alive. This may be because of the reduced level of the life expectancy and epidemics being on rampage in those particular areas.

Table-2: Educational qualifications of the Head of the household

Educational qualification	No. of Households	Per cent
Illiterate	163	54.33
Primary	80	26.66
Secondary	20	6.66
Higher	37	12.33
Total	300	100.00

Source: primary data

Table-2 denotes the classifications of the educational qualifications of the head of the households in the total sample households. In the sample area, out of 300 households, the illiterate heads are 163 (54.33 %). 80 and 20 heads of the households had primary and secondary

educational qualifications and 37 heads of the households had higher educational in the sample area. The literacy rate in this NCA districts, with regard to the head of the households is 45.67 per cent and it is indicating the success of the efforts of the authority in this area.

Table-3; Distribution of Sample Households based on their Specific Caste

Specific Caste	No. of Households	Per cent
Konda Dora	91	30.33
Manne Dora	30	10.00
Savara	35	11.66
Nooka&Mooka Dora	30	10.00
Gadaba	98	32.66
Yerukula	16	5.33
Total	300	100.00

Source: Primary data

Table-3 shows the classification of the total sample households with regard to their specific caste. Although this is not a predetermined one, only these types of tribes have been come across in the selected sample villages. In present analysis, we come across different tribes

such as Kondadora, Mannedora, Savara, Nooka and MookadaoraGadaba and Yerukula. In the sample, majority of the households are of the tribe of Gadaba of 32.66 per cent and next majority are Kondadora who are of 30.33 per cent.



Table-4; Mean age at marriage for the married women in the reproductive age

Age at Marriage	No. of Women in reproductive age	Per cent
< 15 years	53	26.5
15 to 20 years	147	73.5
Total	200	100.0

Source: Primary data

Table-4 classifies the married women in the reproductive age based on their mean age at marriage. In our study, 200 women are in the reproductive age group, among them 53 persons (26.5%) were married on or before 15 years of

age. In this regard, the government should initiate more motivational measures about the demerits of the early marriage, like infant mortality, maternal mortality, stillbirth and early birth and stop the child marriages

Table-5; Age at first conception for the women in the reproductive age

Age in ranges	No. of women in the reproductive age	Per cent
< 15	45	22.5
15 to 20	142	71.0
20 to 25	0	0
In fecund	113	6.5
Total	200	100.00

Source: Primary data

Table-5 brings out the classification of the women in the reproductive age based on their age at first conception. This is an important indicator in the demographical development in any

society. In our study, around 23 per cent of the women in the reproductive age conceived before they attained the age of 15 years of age.

Table-6; Sterilization for the women in the reproductive age group

Whether sterilized	No. of in reproductive age	Per cent
Yes	137	68.5
No	63	31.5
Total	200	100.00

Source: Primary data

Table -6 classifies the women in the productive age based on whether they have undergone the family planning operation or not. This indicates efforts made by the medical personal working in these areas and the level of enlightenment of the couples in these areas regarding family planning. In the

sample, out of the eligible women of 200, 137 women are sterilized. In addition, around 31.5 per cent of the sample is not sterilised. In this regard, this study appreciate the efforts of the medical personnel working with service motto in these areas, and their efforts in sterilizing the women in the reproductive



age without bothering the terrain and is left behind.
 the situations prevailing there, but more

Table-7; Any Abortions for the women in the reproductive age group

Abortion	No. of women in reproductive age	Per cent
Yes	45	22.5
No	155	77.5
Total	200	100.0

Source: Primary data

Table-7 brings out the classification of the women in the reproductive age based on the information on whether they had experienced any abortions in their life time. This is also an important indicator of demography. Around 22.5 per cent of the sample women experienced abortions in their life. Some of the causes are lack of proper medical attention (pre-natal care), and the armature handling

done by the midwives in those areas. These are the outside causes. The main reason behind this is the social evil of child marriage widely prevalent here and lower age at first conception. In this regard apart from improving the services of the medical personnel, the government should enlighten the people about this problem.

Table-8; AIDS awareness on the sample households

Awareness	No. of Households	Per cent
Yes	236	78.66
No	64	21.34
Total	300	100.00

Source: Primary data

Table-8 brings out the classification of the sample households based on their awareness regarding the Acquired Immune Deficiency Syndrome, notoriously called AIDS, a cureless disease prevailing in the world in general and India and Andhra Pradesh in particular. The advent of this disease to a person has no need to be explained. Keeping in mind the consequences of this disease, this question tends to enquire about their awareness of this disease. More than 78.66 per cent of the sample opined of having been informed about this problem and the consequences. In this context, the government should initiate the measures to enlighten them about this problem, its advent, its consequences and the preventive measures to be followed. Surplus 38

samples are no awareness on the AIDS, because they are Primitive Tribal Groups (PTGs). They are living on the peak of the mountains and there is no any type of communications. Table-9 brings out the classification of the sick persons based on their gender and the type of disease from which they suffered from. In this area majority, there is a wide spread of Malaria attack and the others followed with of sufficient nutritional food and timely medical provisions, leading them to starve and wait for the outside help. That is the main reason for taking only some diseases in this regard. In our study, out of the 300 affected persons, 138 are with General fever, 135 are with Malaria, 21 are with Dengue fever and 6 are with viral fevers more than 49 per cent are



females. So, the government should take some proactive measures in this regard, such as, enlightening them on hygienic surroundings and drinking boiled water and using the modern medicine. In the process of data collection, it is observed

that majority of the tablets given are simply set-aside in the house, and are not used for the intended purpose.

Table-9; Distribution of the afflicted population based on sex and type of Disease

Gender	Type of Disease				
	General fever	Malaria	Dengue	Others	Total
Male	64	78	9	2	153
Female	74	57	12	4	147
Total	138	135	21	6	300

Source: Primary data

Table- 10; Distribution of the patients on the basis of sex and consulting a doctor

Gender	Consultation of doctor		
	Yes	No	Total
Male	102	51	153
Female	96	51	147
Total	198	102	300

Source: Primary data

Table-10 brings out the gender differential classification of the disease-affected persons in the sample households based on whether they consulted the doctor or not. In the tribal areas due to the inaccessible terrain and the non-supporting atmosphere, many of the government doctors do not wish to serve in these areas. Owing to ignorance many a number of tribes believe in the traditional medicine, that too the private and unqualified doctors who take up that activity for their employment, take huge amounts of money and make the tribes believe that super natural elements are the cause for the disease. Mean, while the disease becomes severe and leads to death of the person.

With regard our study, out of the affected 300 persons, 34 per cent of them

did not consult the doctor. In that, 50 per cent are males and 50 per cent are females. In this regard, it is observed that there exit the gender differences in consulting the doctor. At outset, it is imperative to understand that due to lack of sufficient money or due to ignorance they are unable to obtain proper measures in this regard. Proper motivational programmes are the need of the hour. If the tribal people approach the doctor, he or she may obtain proper medical attention for the disease. On the hand, if the affected tribal people, by lack of money cannot reach or approach the doctor, in some particular seasons, the government should allow them to reach the hospital free of cost.



Table- 11; Distribution of the patients on the basis of sex and type of doctor consulted

Gender	Type of doctor consulted			Total
	Govt. doctor	Private doctor	Not consulting doctor	
Male	28	74	51	153
Female	47	49	51	147
Total	75	123	102	300

Source: Primary data

Table-11 brings out the gender differential classification of the disease-affected persons based on the question of what type of doctor they consulted. The doctors are taken in two categories, government doctor and private doctor. As already explained, the tribal people approach the traditional superstitious healers and the unqualified doctors, who pay with their lives. In this context, it is imperative to study the type of doctor they consult, when they are sick. In our study, out of the 300 samples of affected persons, 198 consulted the doctor. In this study 123 persons consulted to private or unqualified doctors. It is understood with a glance that majority are approaching the traditional and unqualified natural healers. In this way, they themselves are allowing others to take them to the deathbed. The government should

encourage the tribal people to go for modern medicine through all the available media. The private doctors should be discouraged in the sense they have to be replaced by experts from outside or train the local educated youth in this regard in providing timely help and also to motivate the tribes to take modern medicine. This can go a long way in solving most of their problems. Instead of serving the scheduled tribes in the interior regions, the majority of government doctors prefer to quit the job. Therefore, the government should take stringent action against the doctors who are reluctant to work in remote areas. It should also provide the scheduled tribes with anti-biotic; safe drinking water and free ration in the lean seasons so that they may not be afflicted with diseases.

Table-12; Distribution of the Sample households on their annual expenditure on medical care in 2015

Range (in Rs.)	No. of households	Per cent
0	55	18.33
1 to 500	163	54.33
501 to 2500	48	16.00
2501 to 5000 above	34	11.33
Total	300	100.00

Source: Primary data

Table-12 brings out the classification of the sample households based on their expenditure on the medical care. Medical care is necessary in these inaccessible areas. People in these areas suffer from many a type of epidemics and are prone to diseases because of the

atmospheric conditions and bad hygiene. With regard to our study, about 90 per cent of the sample is expending money for the maintenance of their health. Again, it is also disheartening to see more number of households expending more money for the sake of their health.



In this regard, when asked for their immediate needs many voted for the providing of hospitals. This indicates that many are in need of health facilities. When visited the areas, much sophisticated medicines are provided for the tribal people, but due to the inaccessible terrain and lack of financial assistance and that much motivation in using the modern medicine, they are starving, in the sense this is due to the working of vicious circle of poverty. Therefore, it is advised that those measures that are intended for the welfare of the tribes must start with the motivation of their opinions with regard to the development.

Major Findings

In the study area, 81.67 per cent of the total sample households are male headed and 18.33 per cent of the total sample households are female headed. This denotes the predominance of diseases leading to death in these areas. The majority of the total sample households in the study area belong to Konda Dora, and Gadaba communities in the scheduled tribes. It is very sad to see that more than 54.33 per cent of the total sample population are illiterate. As majority of the heads of the households are illiterate their progeny or also illiterate. 26.66 per cent of the total sample population are having primary education. It is gruesome picture that 12.33 per cent of the total sample is educated. Only 3.33 per cent of the sample households have children not going to school. There are more eligible households who have their first conception before they attain 15 years of age. On an average 71 per cent women who have their first conception in the age group of 15-20 years. In fecund women are of 6.5 per cent of the total eligible sample married women. More than 64

per cent of the sample women in the reproductive age group in the sample have undergone the family planning operation. Most of the scheduled tribes do not agree for modern medicine, and they are reluctant to accept it. In this regard, it is observed the existence of gender differentials in consulting a doctor. Most of the women did not consult a doctor when necessary. Most of the sample tribal households are approaching the private unqualified doctors when they are sick. More than 54.33 per cent of the sample households are spending more than rupees 500 on medical cares. In this regard, the government should initiate motivational programmes elucidating the importance and usefulness of modern medicine.

Conclusion and Policy Implications

Our society has been divided into a number of sections based on caste, age and sex. Some sections have been resource less and powerless in comparison to other dominant sections. But when they fail to adjust themselves to the changing times, the result is social disorganization leading to social problems. Thus discriminatory and inhuman behaviour appears in society. This gives rise to social problems in the form of deprivation. Social problems are defined as a situation that has attracted the attention of majority of people in any community and requires immediate attention of the administration and wider community for speedy solutions. In our society Scheduled Caste, Scheduled Tribe and other backward classes (OBCs) women and children constitute deprived sections. They are denied their due rights and freedom. If we take a quick look around the surroundings and identify the things that came from forest: papers, tables and windows, spices in food, tendu leaf in bidis, gum, honey, coffee, rubber



etc. Everything comes from the forests where the tribal people were living and makes our lives comfortable. So everyone in the civilized society must remember tribes at every point of time in our lives. But the tribes who are providing all these comforts to use are suffering in forests due to lack of roads, health facilities, economic inequalities, etc.

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Health Trade and Gender: Reproductive Tourism in India

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Abstract: India is acclaimed to be the 'Surrogacy Hub' of the world. In this wider context, the paper discusses the booming fertility industry in India in the globalised era. First, it provides an overview of the surrogacy market in India followed by a discussion on the issues involved in the industry; broadly the argument of commodification and exploitation, welfare and economic efficiency is examined. Later the paper critically analyses the recent Surrogacy Regulation Bill 2016 and hopes for re-examination and interrogation by the policy makers.

Introduction

India having been under the regime of globalization has made it necessary to establish and implement international rules and regulatory frameworks on wide-ranging aspects of life. Health sector is one such area significantly affected by globalization despite health being a public good. The globalization of health services has been facilitated by advancement in information and communication technology, liberalization of foreign investment, greater international mobility of patients and demographic dynamics. Thus, trade in health services are in the realm of multilateral trade negotiations under

WTO. General Agreement on Trade in Services under WTO governs the trade in services pertaining to education, health, finance etc. Within this context, it is understood that health is no more considered to be a public good provisioned by the state. India, being a signatory of the Washington Consensus further reduced the minimal state role that existed in the health sector. This table below confirms the NSSO finding that largest out-of-pocket expenditure undertaken by individuals is medical expenditure confirming that 'health and its services' can be accrued only if one has the ability to pay for the service making the good 'private' in nature.

Table 1: Health Spending: A Comparison of Selected Countries

	Total Expenditure on Health as Percentage to GDP		Compositional Distribution as % of Total expenditure on health			
			Public		Private	
	2000	2012	2000	2012	2000	2012
India	4.3	3.8	27	30.5	73	69.5
Brazil	7.2	8.9	40.3	45.7	59.7	54.3
UK	7	9.4	79.1	82.8	20.9	17.2
China	4.6	5.1	38.3	55.9	61.7	44.1
USA	13.6	17.7	43	47.8	57	52.2

Source: Bhat, 2015



With the globalisation of trade in services and the rise in medical tourism, India has emerged as an attractive destination for medical services in general, and more recently, reproductive services in particular. The medical market that exists in India and worldwide is due to the development of technology and biotechnology in

healthcare sector that produces a process called pharmaceuticalisation which means corporatization of medicine. The medical tourism market globally values more than 20\$ billion with Thailand, Malaysia, Jordan, Singapore and India receiving the highest number of medical travelers.

Table 2: Relative Cost of Selective Surgeries (in US \$)

Procedure	USA	CostaRica	India	Malaysia	Mexico	Singapore	Thailand
Coronary artery bypass	88000	31500	14400	20800	37800	54500	23000
Valve Replacement	85000	29000	11900	18500	34000	49000	22000
Hip Replacement	33000	14500	8000	12500	11500	21400	16500
Knee Replacment	34000	9500	7500	12500	12800	19200	11500
Spinal Fusion	41000	17000	9500	17900	22500	27800	16000
IVF cycle	15000	NA	3300	7200	7800	9450	6500
Gastric bypass	18000	11200	6800	8200	13800	13500	12000
Dental implant porcelainbridge	23000	9500	7200	7800	8500	12000	10500
Implant supported dentures	10500	4400	3500	3800	4200	6400	3900
Full facelift	12500	4500	3500	5500	5250	8750	5300
Rhinoplasty	6200	3400	2800	3600	2800	4750	4300

Source: Woodman, 2014.

The Indian medical tourism market is expected to grow to 8 US\$ billion by 2020 due to advantages like costs of services and availability of accredited facilities (Grant Thornton, 2015). The table above brings the relative cost advantage that India possesses in varied segments. Reproductive tourism is a growing global market characterized by flexible mode of production (post-fordist) and is rampant in India also due to the development of Assisted Reproductive Technologies (ART's). ART's are a set of biological technologies that assist reproduction such as In Vitro Fertilisation (IVF), surrogacy and gamete donation that brings the egg and sperm together outside the body to facilitate human reproduction. These practices challenge traditional notions and make possible

with ARTs, the production of live births. The global reproductive health and rights agenda had become an important aspect in the 1994 United Nations International Conference on Population and Development in Cairo. In the 2000s, countries have aimed to address the United Nations' MDG, established in 2000, and to reaffirm "the commitments they made in Cairo in 1994 to advance reproductive health and rights" (Caren et al., 2006). Surrogacy, literally means, a substitute or a replacement, refers to "a contractual undertaking whereby the natural or surrogate mother, for a fee, agrees to conceive a child through artificial insemination with the sperm of the natural father, to bear and deliver the child to the natural father, and to



terminate all of her parental rights subsequent to the child's birth".

Surrogacy Industry in India

The changes in technology, commerce and moral norms led to the rise of commercial surrogacy in 20th century. The first impetus is artificial insemination that was perfected by 1980s and used mainly to solve the problem of male infertility. This treatment was mostly a non-market solution. But artificial insemination (AI) solved the varied problem of many women who desired to have children. Thus reproductive clinics acted as intermediaries. These intermediaries increased the supply of sperm and created an impersonal system and market by paying a fee for this service. Thus clinics maintained a quality control and prospective parents had to choose only sperms. The arrival of AI made conception possible without physical distancing. Thus the rise of sperm banks created the demand and supply of surrogate mothers. However, when this started due to the law that considered baby selling as illegal considered commercial surrogacy as illegal too and thus rose altruistic surrogacy but due to no money involvement for the service, the business fell. However, by 1980s the laws were loosened.

For the last few years, India's 'fertility industry' has experienced rapid expansion under globalisation, with the country emerging as one of the leading global destinations for 'fertility tourism' or 'reproductive tourism'. The government of India has involved the fertility tourism as a strategy to increase medical tourism and has begun issuing medical visas. Though exact figures aren't available on reproductive tourism market in India, the Indo-Asian News Services 2008, values the surrogacy

business alone to account for \$445 million. The desire for children is laced with the eugenic notion of genetic/biological belonging in patriarchal societies. The societal conditions are used by the medical profession and the medical market to promote ARTs (Nadimpally and Venkatachalam, 2016).

The ARTs industry in India, including surrogacy, attracts an increasing cross-border movement, which leads to a need of analyzing involvement of different stakeholders, as well as regulation of the industry. India being dubbed as the surrogacy capital of the world, the surrogacy industry grosses over US\$2.3 billion (Singh et. al. 2014). Around 50 clinics are added every year to the current 500 IVF clinics in the country egg donation is on the rise among women aged 18–35 years. Clinics offering ARTs, including commercial surrogacy arrangements, to both domestic and international clients are not only situated in the major metropolitan and big cities (like Kolkata, Mumbai, Delhi and Chennai) alone, but have also sprung up in smaller cities like Pune, Chandigarh, Indore, Bhopal, Ahmedabad, Lucknow and Madurai (Nadimpally and Venkatachalam, 2016; Sama, 2012). Anand (a town in the western state of Gujarat) has become the epicentre of India's commercial surrogacy industry (Pande, 2010).

The ART clinics in the smaller towns and cities offer a wide variety of services and technologies at varied costs, catering to a variety of consumers. Surrogacy fees may differ from one city to the next, with charges in metropolitan cities being relatively higher. While a single IVF cycle in Orissa costs anywhere between Rs. 30,000 and Rs. 80,000, in Tamil Nadu, it ranges from Rs. 50,000 to Rs. 3



lakh and in Uttar Pradesh, from Rs. 65,000 to Rs. 1 lakh. So, while surrogates in Delhi were offered, on an average, between Rs.2 lakh and Rs. 3.5 lakh, in Punjab, they were offered between Rs.

1.5 lakh and Rs. 2 lakh. The tables and figures below gives an illustration and an overview of the IVF industry in India (Nadimpally and Venkatachalam, 2016).

Table 3: Growth Rate of IVF Market in India

IVF Market in India	2005	2015	CAGR (per cent)
Cycles Performed	19000	100000	18.1
No. of Clinics	108	1000	

Source: Ernst & Young LLP, 2015.

Table 4: IVF Cycles Per Million across Countries

Country (Reported year)	Woman aged 20-44 years (millions)	IVF Cycles	Cycles per million infertile women aged 20-44 years
Japan (2010)	1.8	2,42,000	1,34,444
UK (2013)	1.1	64,600	58,727
Germany (2010)	1.3	67,600	50,884
US* (2013)	3.8	1,74,960	46,042
China (2014)	30.8	2,00,000	6,494
India (2015)	35.9	1,00,000	2,786

Source: Ernst & Young LLP, 2015

Table 5: Distribution of ART Facilities across States of India

States	Distribution of ART Clinics	States	Distribution of ART Clinics
Maharashtra	52	Kerala	8
Delhi	33	Madhya Pradesh	5
Tamil Nadu	25	Chhattisgarh	4
Andhra Pradesh	19	Rajasthan	3
Karnataka	14	West Bengal	3
Haryana	13	Assam	2
Uttar Pradesh	13	Odisha	2
Punjab	12	Jammu & Kashmir	1
Gujarat	12	Uttarakhand	1

Source: Chakravarthi, 2016.

These centres are located in the multispecialty hospitals of public and private, such as All India Institutes of Medical Sciences (AIIMS), Lok Nayak Jai Prakash Narayan (LNJP) Hospital in Delhi and Apollo Hospital in Delhi and Raipur, Chhattisgarh. 52 centres are in

Maharashtra wherein 34 are spread in Mumbai City and it's suburban. These ART clinics and facilities are spread all over the states except six states in North Eastern India. These ART clinics have been rising in the metropolitan cities of Delhi and Mumbai.



Table 6: IVF Cycles across major Metro Cities for the year 2015

Metro Cities	IVF Cycles
Delhi - NCR	11800 - 12000
Mumbai	8800 - 10000
Ahmedabad	7900 - 8000
Chennai	7700 - 7800
Kolkata	7400 - 7600
Hyderabad	6450 - 6650
Bangalore	4100 - 4250
Pune	3900 - 4100

Source: Ernst & Young LLP, 2015

Table 7: IVF Cycles performed across Indian States.

States	IVF Cycles performed per annum	States	IVF Cycles performed per annum
Andhra Pradesh	11,000	Kerala	8,400
Assam	1,500	Madhya Pradesh	4,500
Bihar	1,000	Maharashtra	15,850
Chandigarh	4,800	Odisha	1,150
New Delhi	12,000	Rajasthan	3,600
Goa	1,400	Tamil Nadu	14,650
Gujarat	11,250	Uttar Pradesh	5,750
Karnataka	6,200	West Bengal	7,500

Source: Ernst & Young LLP, 2015.

From the above table we can see that the south Indian states of Andhra Pradesh and Tamil Nadu have high annual number of IVF cycles which have crossed more than 10,000 per year, besides Gujarat, Maharashtra and New Delhi. The rest south Indian states along with West Bengal and Uttar Pradesh have moderate annual number of IVF cycles ranging between 5,000 and 10,000 per year. The other states have low annual number of IVF cycles which are below 5,000 per year.

Surrogacy Business

The table below shows the status of legislation guiding surrogacy arrangement across countries. India

neither had legislation nor guidelines till 2000. Commercial surrogacy is legal in India but is governed by no laws and it is only the guidelines issued by ICMR that governs it. But it has no teeth as it is not enforceable. In the early years of 21st century, the 228th Law Commission Report proposed certain guidelines to regulate ART's to protect the rights and obligations of concerned parties in surrogacy contracts. It further calls for a state regulatory authority that governs the surrogacy agreement considering the unequal bargaining power of the parties involved. In the eventuality of the nonfulfillment of contract from the commissioning parents, the report



recommends for a legal guardian to provide legal status to surrogate child. The report also suggests for a full ban on commercial surrogacy and also that involves international commissioning parents. There are scholars who seek for a regulatory mechanism, an international surrogacy agreement that governs inter-country surrogacy similar to The Hague Convention of Inter-country Adoption (Spar 2005, Ryzner 2009).

It was found by studies that it is those surrogates hired by brokers who persuade them with money constitute higher proportion than those surrogates who choose out of will and those who are convinced by their in-laws and husbands. The manufacturing of a perfect mother-worker and the strategies adopted by the institutions like clinics and hostels is to create a perfect surrogate who is cheap, docile, selfless and nurturing. The system disciplines surrogates in such a way that the identity as a mother is regulated and terminated by contract because of the belief that good worker and good mother are contradictory to each other. Later, the body of the laborer is seen in the neoliberal setting where the choice of the individual is held high and a neoliberal eugenics is promoted where the reproduction decisions by lower class global south women are aligned to produce children of higher classes and rich foreign couples (Pande, 2014).

A study found that submissiveness of surrogates was taken as hidden criteria for choosing a surrogate and this is because the health of child is given superiority over her health. In this way she is treated as a property by medical practitioners and prospective parents. Thus monetary compensation is given precedence over emotional involvement.

Thus, in presence of asymmetric power relationship, doctors merely use the motherhood and their social context to exploit surrogates. Though the reproductive rights of women have gained visibility, the concept of surplus reproductive labor hasn't got the same attention. The reproductive labor is not considered as labor because of the usual characteristics of women that patriarchy believes in (Rao, 2012).

The reproductive labor is considered as donation without any expectation of a benefit. Further, surrogacy arrangements have highlighted the fact that women's products are valued but not her contribution to that value because that labor is considered to fall under 'home production' and not workplace. The industry is massive with women's bodies being the main raw material and reproduction is placed within the capitalized frame and thus a tendency for standardization of its products is pursued. The surplus labor is congealed into the commodity i.e., baby, and surplus accrues to those who own the means of production at the point the commodity is sold implying the objectification of body and life. The transnational commercial surrogacy present in India reflects the unequal socio-economic status of intended parents and surrogates (Saravananan, 2010). Though this is projected to have win-win outcomes, it wouldn't be because the possibility of the decision being informed choice is questionable because the decision could be driven by force or compulsion.

The use of surrogates who are socially and economically disadvantageous further aggravates the divide because laws in India do not compensate for surrogate women as much as it does in US (Qadeer, 2009). It is important to see



surrogacy and infertility within patriarchal societies. This social context is significant because in the name of choice and liberty, structural constraints hampering those surrogates from developing countries is given away in the discussion but lived experiences are affected by color, ethnicity, class and caste factors. Scholars with Public Health perspective argue that India faces only secondary infertility problem that can be corrected with post and pre natal care. The state instead of addressing the poor obstetric services and reproductive tract infections, poor nutrition and basic services that addresses infertility rather provides the private sector the freedom to run ART clinics (ibid.). In addition since infertility in India leads to ostracisation of women and children are expected to have that eugenic belonging, the medical market has used this sentiment to promote assisted reproductive technologies. The three factors responsible for the rise of IVF in India are reproductive tourism, economic compulsions and profits though the market constitutes small proportion. Any technology should be seen within a social context. The two concerns raised are misuse of technology leading to higher caesarians, adverse sex ratio and over diagnosis and second concern is commodification of body parts. These concerns are raised because the tendency to give primacy to profits drives the market. The risks are high and the state under the pressure of companies keeps the public uninformed about these risks as it is beneficial to get foreign exchange.

From the discussion above it is found that there is no harmonization in terms of legal framework that governs the practice of surrogacy arrangement. Scholarship on the issue highlights the

need of institutionalization of the practice because doing away with commercial surrogacy would raise the black market for surrogacy services. Regulations such as setting a minimum age for the surrogate mother, requiring the surrogate to already have children, monitoring of surrogacy agencies and establishing speedy court procedure and required counseling should be in place that guides all the stakeholders within this realm of technological revolution. The next section discusses the Surrogacy Bill 2016.

The Surrogacy Regulation Bill 2016

India has been a major destination for surrogacy business since the late 1990s. But the business wasn't regulated till 2000. It is only in 2006 that deliberations and discussions took off and subsequently Indian Council for Medical Research (ICMR) with the pressure from women's and health organizations agreed to draft guidelines concerning surrogacy business in India through Draft ART Regulation Bill 2008. Further, on August 24, 2016 the Union Cabinet cleared the Surrogacy (Regulation) Bill, 2016, banning commercial surrogacy in the country. The bill is based on the recommendations of 228th Law Commission Report of August 2009.

The Bill if critically analyzed raises various issues that aren't given due consideration in drafting this bill. By banning commercial surrogacy altogether, the scope for creating a shadow economy in this business rises. This means that the surrogate women involved in the business especially those who are burdened by sex, class and caste factors are subject to even greater exploitation and coercion. This also violates the right to livelihood especially in a juncture where state's role is decreasing in various spheres. Further,



by granting permission for altruistic surrogacy, it shows the nature of the patriarchal state that does not consider women's reproductive labor as labor. This raises the issue of both rights and justice.

Further, the bill fails to uphold women's right to reproductive autonomy by placing restrictions on adopting the surrogacy arrangement as a last resort for intending couple. This also highlights the stigma attached to the infertility. The entire bill is drafted from moralistic point of view and by doing so, the bill is regressive in nature as it prevents the homosexuals, unmarried couples and live-in couples adopt the surrogacy arrangements to meet their critical needs. This violates the fundamental human right of equality. The bill doesn't address the misuse of technology rather it emphasizes on glorifying the technology as a solution to the problem. This bill by not discussing the issues such as compensation, women's health, child's needs and legal support sides with the genetic parents and clinics and thus it requires serious deliberations and interrogation on the bill and the issue.

Concluding Remarks

Broadly, this paper gives an overview of the booming fertility industry in India. Due to the relative cost and better quality standards, India is one of the key destinations for the industry to thrive. The structural constraints like the aspects of gender, class, caste have deeper influences in decision making process especially for the women of developing world where social and cultural contexts matter a lot and especially in India where social positioning of women has devoid them of voice and opportunities. The paper further deals with varied arguments for and against commercial surrogacy.

However, it takes a stand that banning commercial surrogacy and allowing altruistic surrogacy would exploit surrogates further and pushes the business to black market. Thus by acknowledging and approving the commercial surrogacy in India, the paper argues for proper guidelines and enforceable laws to persist in place so as to render reproductive justice to women by removing any control over her reproductive autonomy/rights. The paper further outlines the key features of Surrogacy Regulation Bill 2016 and critically analyses it as the step taken by the union cabinet is retrogressive in nature. Though the boom in surrogacy business is seen, it is imperative to view it from the rights and justice based lens rather than dealing with the business solely from the economic rationale.

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Impact of Environmental Degradation on Civic Society – A Study in Telangana

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Introduction

Environment may be defined as total planetary inheritance and totality of all the resources. The state of environment and human conditions are closely related to each other. Most of the writer's on environmental crisis consider growing population as the prime cause of environmental problems. For example Lamont Cole said 'Many of the important problems currently facing man are ecological problems arising from the unrestrained growth of the human population and the resultant increasing strains being placed on the earth's life support system.'¹

The deterioration of the human environment through the population explosion, pollution of air and water, and other disruption of the ecological balance pose a major international health hazards and a serious challenge.

Prof. Sammel Haffer defines pollution as the presence in the ambient environment of chemical, physical or biological rashers capable of inducing disturbances in the normal physiology and functioning of human organs. The air, water and land are the three basic amenities of life increase in population coupled with industrialization and urbanization has led to the contamination of these amenities with undesirable and harmful substances leading to health hazards. These harmful substances termed as 'pollutant' are the by-products of man's actions.

At present the most rightful thing either in case of India or to the world is rapid population growth. The

total population of the world is now it is 7,162,119,434 (7,162 millions). India is the world's second populous country. It has more people than Africa or that of USA, Japan and Indonesia all combined. It has not only a large population but also its growth rate is over 1.58 percent per annum. As per 2011 census report India's total population is 1,21,01,93,422 (1.21 billions). In India a baby is born every one and a half seconds the tick of a clock has the cry of a new born baby. One of every six persons in the world is an Indian. India, with only 2.4 percent of the world's land area maintains over 17.3 % of the world's population.

Some of the reasons for India's rapidly growing population are poverty, illiteracy, high fertility rate, rapid decline in death rates or mortality rate etc., It is quite appropriate to quote the words of Sir Edmund Hillary, "Environmental problems are really social problems: They begin with people as the cause and end with people as victims. The impact of people on the ecosystems is alarming. As Enrilich says, while over population in poor nations tend to keep them poverty stricken, over pollution in rich nations tends to undermine the like support capacity of the entire planet.

The rapidly growing population along with the stress on industrialization and urbanization has placed significant pressure on our country's infrastructure and natural resources.

Two factors can be identified as environmental threats, viz: (i) proximate



causes such as population growth, poverty, and population density and (ii) ultimate factors, i.e., developmental imperatives like urbanization, industrialization, and economic development, all of which often result in unsustainable use of natural resources and eventual degradation of the environment.

Environmental degradation often tending to become inevitable damage costs on the economy resulting in output and human losses, loss of labour productivity from ill health and loss of crop output. Nature is recuperative powers and future. "The earth does not belong to man but man belongs to the earth".

Need of the Present Study

Today environmental pollution is permitting to rural areas apart from urban areas. Hence, there is a need to study the effects of environmental degradation in highly populated districts of Telangana state including tribal areas. The study would concentrate how the urbanization and industrialization cause for environmental degradation. Most of the writers on Environmental crisis consider population as the prime cause of environmental problems. This study examines the trends of population growth, industrialization and urbanization on environment in India in general and in Telangana in particular.

As per a study nearly 30% of country's total geographically area is under going degradation.

Telangana is the newly emerged state in India consisting of 10 districts. They are Adilabad, Nizambad, Karimnagar, Warangal, Khammam, Medak, Ranga Reddy, Nalgonda, Hyderabad and Mahaboobnagar. As per 2011 census report the total population of Telangana is 3,52,86,747. The author is

interested to study the environmental degradation in Telangana districts especially in Tribal areas.

Objectives of the Study

The following are the objectives of the research study by the investigator:

1. To observe the trends of population growth in India in general and in Telangana in particular in the light of environmental issues.
2. To analyse the relation between urbanization and environment pollution.
3. To observe how the industries cause to environmental degradation.
4. To explain the nexus between the environmental pollution and health hazards.
5. To relate the findings of the field study to the policies of the government.
6. To study various measures adopted by government to combat environmental degradation and to suggest appropriate measures for controlling environment degradation.

A special attribute of the population growth especially in the second half of the 20th century is urbanization. Two reasons can be attributed to the increase of population in urban areas. I) Natural increase of urban population and ii) Net migration from the rural areas. As pointed out rightly by Lesber E. Brown, "As the size of cities increase so do noise, air and water pollution and competition for



goods, services and space intensities". In the present study the author will try to discuss some problems of urbanization and industrialization – Air Pollution, Noise Pollution, Water Pollution, Green house effect and depletion of ozone layer and other problems. Environment and development are not the two separate entities but linked together is a complex systems of cause and effect. Economic growth will be undermined, without growth environmental protection will fail, Essentially environmental problems are associated with renewable resource use for production of goods and services. But, rapid economic growth has been resulting in the danger of exhaustion from excessive use of renewable resources. Industrial development has been associated with air and water pollution, excess reliance on chemical, noise pollution etc.,

As rightly pointed out by Lesber R. Brown, "As the size of cities increase so do noise, air and water pollution and competition for goods, services and space intensities". Since it is evident that urbanization is almost an inevitable and very significant phenomenon in the country, it is important to identify the environmental problems cause by it. Unplanned urbanization, broadly speaking creates the following major problems.

1. **Deforestation:** The adverse impact of urbanization on ecological balance is mainly reflected through deforestation. An increase in urban population increases the demand for firewood partly because of the rise in price of oil-based fuels and poor distribution system. Besides this, increased demand for fire wood, makes it commercially attractive. All this leads to deforestation.

2. **Depletion of Resources:** Urbanization depletes both renewable and non-renewable resources faster because of the excess energy requirements of urbanites. According to an estimate the world energy use may be increased five times that of present use by 2025.

3. **Air Pollution:** Air pollution caused by vehicular fumes, smoke from industry, burning of domestic fuels and other related sources is one of problem of urbanization. The World Health Organization defines air pollution as the presence materials in the air that harmful to man and his environment. Air pollution causes the health hazard like eye irritation, bronchial problems, muscular degradation, lung infections, abortions, genetic disorders, skin diseases, skin cancer, asthma, cough etc. The list is long and the effects drastic.

4. **Water Pollution:** Urbanization also cause for water pollution. Dr. Emilsalim has said "In most developing environmental and polluted water', polluted water is the main cause of spread of epidemic disease like malaria, cholera, jaundice, dysentery, typhoid, gastroenteritis etc.

5. **Noise Pollution:** Noise Pollution generated by traffic, industry and other sources such as railways, airports etc. Noise pollution is another serious threat to to the environment. Noise damages the ear drum, it is a cause for headache, construction of blood vessels and it increases blood pressure. The increase in blood pressure affects brain and liver. Thus, noise pollution can cause damage to heart, brain and liver.



6. **Sewage and Waste Water**

Disposal: A major environmental problem of urban areas is that they generate a great amount of sewage, waste water and industrial effluents. The 'throw away' societies of cities generate the most trash disposal, which poses a major threat today.

7. **Radio Active Pollution:** The radiations emitted or leaked by the nuclear power plants and other nuclear installations result in contamination of the environment. The radiations cause diseases like, skin cancer, leukemia etc.,

8. **Proliferation of slums:** One important impact of urbanization in developing economies particularly, is the proliferation of slums. The environment in the cities are affected not so much by industrial or automobile exhausts than by poverty of the people. In India slum dwellers account for nearly 25 percent of the population. As a result, communicable diseases like tuberculosis flourish and lowering resistance among inhabitants due to malnutrition.

We all are aware that the man is a powerful manipulator of his environment. This tremendous power of his adaptability is undoubtedly responsible for successful survival on the earth. Every success however, has undesirable consequences too.

For present study some industrial areas of Erstwhile Ranga Reddy District i.e. Saroornagar, Uppal, Malkajigiri and Balanagar were chosen and the effect of urbanization and industrialization on environment was observed.

There are nearly 25247 small scale registered industrial units, 30 medium and large scale industrial units locate in Ranga Reddy districts. 2.5lakhs

workers are employed in small scale industrial units. The industries basically Agro based, forest based, textile based engineering based, chemical based, mineral based, limestone based and other industries. 100 respondents were taken for the study among them 54 are native people and 46 are migrated from other districts. People migrated to Ranga Reddy district from employment, education purpose, for business and other reasons. Nearly 50.0 per cent of the respondents are migrated for the purpose of employment.

About the industrialization, the respondents told that there are many cottage and small scale industries are there in their localities. And the major large industries are textile, leather, garments, fertilizers, rubber, plastics, electronics, etc. Due to these industries air, water and noise are polluting and the people are facing various problems.

90 per cent of the respondents have stated that increase of populations is one of the important causes for air, water and noise pollution but 10 per cent of respondents could not tell anything specially about the effect of urban population over environmental pollution as they are uneducated and have no specific idea about it. Many of the respondents said that there is a problem of scarcity of residential houses and water, sound pollution by frequent running of automobiles/vehicles. In addition to this, they said that they are facing health problems like asthma and other respiratory problem's skin diseases, typhoid, gastric problems, jaundice etc. Due to increase of automobiles a lot of sound pollution is being created which is causing to hypertension, frequent headache etc.,



Suggestions: The Problems of urbanization highlighted above do not mean that urbanization is an evil. It Provides greater employment opportunities, generates more and more economic activity and gives birth to technical, scientific and artistic urban settlements. But on the other hand, it degrades man in the long run. Therefore, the argument is for a cleaner city and for a just and suitable balance in the rural, urban population and economic activity. This can be achieved by :

Protection, preservation and the enhancement of environment for the present and future generations is the responsibility of state and central governments. Therefore methods should be devised to control pollution. The industrial units should be encouraged to have a green belt around their installations and their location not in the densely populated areas. Industries and factories should be set up away from the cities. Rapid growth of population has to be controlled through the state's active cooperation. General awareness regarding the consequences of hazardous impact of environment should be popularized. Every activity related to deforestation has to be discouraged and afforestation should be done under time bound programme.

Government has taken steps to solve the problem of environmental degradation by various steps. Telangana State Pollution control board (TSPCB) was established to a vision of "To achieve economic growth with environmental management for an improved Quality of Life" – The board is charged with enforcing Laws related to environmental protection. The board identified 1160 polluting industries in Hyderabad and recently they are shifted to out of Hyderabad city. And also Telangana Government supporting programmes of Swatch Bharath and Haritha Haram Programmes to control the environmental degradation.

Conclusion: The State of environment and human conditions are closely related to each other. Environmental degradation and social justice are two sides of the same coin. Mrs. Indira Gandhi said that the 'natural resources of earth including the air, water, land, flora and fauna must be safeguarded for the benefit of the present and future generations through careful planning or management'. Government alone cannot control every thing of environmental pollution. Therefore, voluntary organizations should actively participate in environmental protection programme. In our country Narmada Bachao, Chipko Moment by Voluntary Organizations are good examples for this.



Administration of educational programmes for tribal girls in Telangana – a study

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Introduction: The Tribals are the children of nature and their lifestyle is conditioned by the eco-system. India with a variety of eco systems, presents a varied tribal population throughout its length and breadth. As per 2001 census, there are 41,685,411 tribal women out of a total Scheduled tribe population of 84326,240. Out of a total of 77,338,597 tribal in rural areas, tribal women numbered 38,292,947. There were 6,987,643 tribal in urban areas, of which 3,392,464 were women. Tribal social conduct reflects a more egalitarian outlook, with a much better sex ratio, 976 females per 1000 males, than the national average as per census of India 2011. According to Singh, the tribal groups occupy roughly 20 per cent of the country's geographical area which contains as much as 70 per cent of the natural resources such as water, forest, minerals and ores; they have developed into zones of mining and industrial opulence' (Singh, 2003:1) The Tribes continue to remain economically and educationally backward and are languishing at the bottom of economic ladder. For generations together they are residing in inaccessible forest and hilly areas. They prefer to live in total isolation of the public and are fully scheduled from the mainstream. Population, their geographical isolation and impoverished economy have made them objects of economic exploitation. Except the traders and immigrants to

tribal areas, the general population in the country has very little knowledge about the Tribes and the tribal areas. The traders and the immigrants use their knowledge to exploit the tribal communities. Due to lack of education, Tribes lag behind in acquiring new skills required in the use of appropriate technology and other opportunities and remain backward perpetually.

Objectives of the Study:

The present study has been taken up as a humble beginning of the tremendous task ahead with the following objectives:

1. To study the various educational Programmes available for Tribal girl students in Telangana State.
2. To find out the perceptions of Tribal girl students, Teachers, heads of Institutions and Parents on administration of educational Programmes.
3. To investigate the efficacy of educational Programmes available for Tribal Girl Students.
4. To study the educational facilities available for Tribal girl students for furtherance of their studies.

Methodology: The proposed study will be based on primary and



secondary sources of information. The secondary source of data will be collected from published information and government statistical reports. The primary data will be collected by interviewing the government officials and political executives.

Tribal Population in Telangana:

According to 2011 census, there are 35 Tribal groups in Telangana state with a total population of 31,77,940. Among these population 16,07,656 are males and 15,70,284 are female. The Scheduled Tribe population works out to 7.0 per cent of the state population. Koya, Banjara/ Lambada, Kondareddy, Gond, Chenchu, Erukala, Yanadi, Savara and Jathapu are the major ones. There are exclusive tribal tracks in the Northern circar and Telangana. In the agency areas they are the victims of land alienation indebtedness and bonded labour. There is also growing awareness among these people about their rights and they are organized in to respective associations to wage campaign and struggle to secure constitutions guarantees and protect their customary rights over their lands.

Today there are nearly 32 lakhs Tribals and 50 lakhs nomads and other backward people in Telangana. Tribal communities lead a simple life subject to customary laws. They have limited exposure to outside world. They give more importance to immediate gains. They give importance to the celebrations of festivals which generally fall throughout the year. Whenever there is a festive occasion in the village all the villagers both elders, youngsters and children participate in it, which may disrupt the academic schedule of the school.

There are 72,009 habitations in the state of which 15,690 are with less than 200 populations. Still there are 7189 (11.43 per cent) habitations where the children have to attend the primary school having at a distance of more than 1 K.m. There are as many as 4786 habitations having no primary school (200-250 population slab 1520, 100-200 population slab 1747, 100 and below 100 population 1537). Most of these are tribal habitations.

Enrollment: Though India's education system over the past few decades has made significant progress, the literacy of the Scheduled Tribes and other marginalized groups has been a matter of concern even after so many years of independence. This is despite the fact that the largest proportion of centrally sponsored programmes for tribal development are related to the single sector of education. Currently, SarvaShikshaAbhiyan (SSA) is implemented as India's main programme for universalizing elementary education. Its overall goals include universal access and retention, bridging of gender and social category gaps in education and enhancement of learning levels of children.

The new law provides a justifiable legal framework that entitles all children between the ages of 6-14 years free and compulsory admission, attendance and completion of elementary education. It provides for children's right to an education of equitable quality, based on principles of equity and non-discrimination. Therefore it is important to have the enrolment data to maintain a secured system of the databases of the enrollees. As regards the details of enrolment of tribal girls in schools the



figures indicate that the total number of 6-14 age group tribal girls is 32,(701370 boys and 617131 girls) of them 2,47,668 (668102 boys 579566 girls) are in school and 70833 (32628 boys and 38205 girls) are out of school. So far as the dropout rate is concerned it is 65.77per cent (63.22per cent boys and 69.02per cent girls) at V class level there is more drop out in Adilabad, Mahabubnagar, Medak and Nizamabad districts.

Educational Programs for Tribal Girls in Telangnaa

After the formation of the new State of Telangana on the 2nd June, 2014, the State Government has attached top-most priority for the development of Scheduled Tribe population in the State, which accounts for 9.08 percent of the total population (as per 2011 census), which is significantly higher compared to the percentage of 6.99 STs in the combined State of AP. Many innovative schemes like Kalyana Lakshmi for financial assistance to ST girls of marriageable age have been planned by the Tribal Welfare Department.

Educational Institutions

The major program under the Department is a maintenance of Educational Institutions. During 2015-16, Rs.138.92 Cr. is allocated under state plan while Rs.271.49 Cr. is allocated under non-plan budget for expenditure under this scheme. The components of the scheme are briefly discussed hereunder:

(a) **Hostels** :There are (212) hostels (157) for Boys and (55) for Girls) with a total strength of (40763) boarders. Accommodation and boarding are

provided to the children free of cost. Other materials required for the children and also for the institution are being provided as per the pattern prescribed under G.O.Ms.No.75, SW (TW.Bud.I) Department, dated 19-07-1999.

(b) **Integrated Hostels:**Each of the Integrated Welfare Hostel Complexes will provide accommodation for (400) boarders belonging to SC, ST & BC. For each complex, buildings and other amenities are being provided adequately.

(c) **Ashram Schools:**There are (283) ashram schools (187) for Boys (96) for Girls functioning in the tribal concentrated areas. The schools provide both school and hostel under the same roof. (8) Ashram Primary Schools, (33) Ashram Upper Primary Schools and (242) Ashram High Schools are functioning while providing schooling and hostel facility to (85843) children.

(d) **Post -Matric Hostels:**(101) hostels are functioning to facilitate ST college students with free accommodation, and the utility charges are borne by the Department.The students staying in these hostels receive Post-Matric scholarships at attached hostel rates. Efforts are being put in to run these hostels like full-fledged Pre-Matric hostels by providing supporting staff and other facilities.

(e) **TW Primary Schools:**(1513) Tribal Welfare Primary Schools (earlier known as GVVKs) are functioning in tribal areas to impart primary education to (32653) ST children.

(f)**College of Teacher Education (TW), Bhadrachalam & Utnoor:**



Colleges of teacher education. (TW) were started at Bhadrachalam and Utnoor to provide B.Ed. training to the STs. Each college has an intake capacity of (200) per year and the training is being imparted as per NCTE norms. The college at Bhadrachalam is also providing distance mode training to in-service teachers and is also functioning as a study centre of IGNOU for B.Ed courses through distance mode.

(g) Coaching and Allied:

Coaching is being provided to tribal children for competitive examinations through (4)Pre-Examination Training Centers (PETCs).Part of coaching cost is provided by Government of India under 'Coaching and Allied' scheme.Government have sanctioned Dr.YSR Study Circle, Pre-Examination Training Centre, to provide coaching to ST students for competitive examinations (G.O.Ms.No.90, Social Welfare (TW.Edn.I) Department, dated 01-09-2009). The study circle commenced functioning with a sanctioned strength of (100) students.Students are being imparted coaching for different competitive examinations so far.

FAST (Financial assistance for students of Telangana Tuition Fee & Post-Matric Scholarships)

The objective of the scheme FAST is to provide scholarships to ST students studying post matriculation or post-secondary stage to enable them to complete their education and also to provide books to ST students studying Professional Courses under Book Banks Scheme. The sanction and disbursement of Post-Matric scholarships to ST students are as per the procedure

laid down under G.O.Ms.No.90, SW (Edn.II) Department, dated 30-07-2002. Application, sanction, disbursement of scholarships for fresh and renewal students is being done on-line as per G.O.Ms.No.143, Social Welfare (Edn.2) Department, dated 15-07-2008. During 2014-15, an amount of Rs. 184.40 Cr. was released towards payment of arrears.During 2015-16, an amount of Rs. 87.36 Cr. is allocated to the sanction of RTF. For Post-Matric Scholarships Rs.91.84 Cr. is allocated for scholarships to 1.5 lakhs ST Post-Matric students.

(FAST) Pre-Matric Scholarships

Under pre-matric scholarships, bright ST children are identified and provided an opportunity to receive quality education through reputed private institutions.During2015-16, Rs.14.06 Cr. is allocated for Pre-Matric Scholarships for the following schemes:

(a) Best Available Schools:

Bright children among STs are selected by District Selection Committee under the Chairmanship of Collector in non-ITDA districts and Project Officers in ITDA districts and the selected ST children are being admitted to the Best Available Schools (Reputed Private Management Schools). During 2001-02, Government has issued revised guidelines vide G.O.Ms.No.70, Social Welfare (TW.Edn.II) Department, dated 1-8-2001. During 2014-15, (4271) ST students studying in (63) schools identified under Best Available Schools Program.

(b) Hyderabad Public Schools:



The Tribal Welfare Department is sponsoring ST children for admission into Hyderabad Public Schools, Begumpet and Ramantapur. As per Government Memo No.11345/TW.Edn.1/2009-1, dated 16-02-2010, the Department is sanctioning Pre-Matric scholarships besides running (2) hostels for the ST day scholars studying in the Hyderabad Public Schools. During 2014-15, (233) ST students are continuing their studies.

Quality Education for STs

A joint venture of Tribal Welfare Department, SarvaShikshaAbhiyan(SSA), Rajiv MadhyamikaShikshaAbhiyan (RMSA) & SCERT. Aims at class specific subject-specific competencies in Tribal children from Class VI to X. 60 titles of Deepika (Teacher Handbook) & Abhyasika (Students workbook) designed by selected teachers of tribal welfare. 14lakh books distributed to 2 lakh students for the academic year 2012-13.

Academic measures include – reforming school timetable, period duration from 45 minutes to 90 minutes, first 45 minutes teaching, next 45 minutes student practice and common Examinations at ITDA level. The scheme is intended to improve the quality of education imparted in Ashram Schools and Hostels. During 2015-16, Rs. 9.33 Cr. is allocated for the above purpose

Upgrading TW Ashram Schools into Schools of Excellence

The scheme is intended to upgrade TW Ashram High Schools in each ITDA into School of Excellence with a long-term objective of equipping the students to

compete for competitive exams such as NIT, IIT etc. During 2015-16, Rs.1.68 Cr. is allocated under Plan.

Residential Schools for Tribal Girls in RIAD Areas

The Scheme is intended to provide Quality Education for Tribal girls in RIAD Areas. Under this programme, (2) colleges are functioning one at Utnoor and another at Eturunagaram with (620) students. During 2015-16, an amount of Rs. 1.01 Cr. is allocated for the above purpose.

Upgradation of Residential Schools into Junior Colleges of Excellence

The scheme is intended to upgrade the existing TW Residential schools into Junior Colleges of Excellence long term objective of equipping students to compete for national-level competitive exams such as NIT, IIT etc. (1) is functioning at Mananoor, Mahaboobnagar Dist. with a sanctioned strength of (160) students. During 2015-16, Rs.1.34 Cr. is allocated for the above purpose.

Other Schemes

Kalyana Lakshmi. With a view to alleviate financial distress in the families of Scheduled Tribes, the Government launched an innovative scheme called “Kalyana Lakshmi” under which financial assistance of Rs.51,000/- shall be paid to every ST unmarried girl of 18 years and above age at the time of marriage which parental income shall not exceed Rs.2.00laks per annum. Further, to ensure the uninterrupted release of funds, the scheme has been included under Green Channel.



KomaramBheem memorial In memory of the brave Gond tribal leader who fought against the Nizams under the slogan "Jal, Jameen, Jungal" the Govt. sanctioned construction of KomramBheemSmritiChihanam and also the development of Jodeghat village as Tribal Cultural Hub and Tourism Center, at an outlay of Rs.50.00 Crores.

Constructions of High schools in RIAD areas The scheme is intended to provide infrastructural facilities to high schools in the RIAD areas.

Buildings for schools complexes. The objective of the scheme is to provide dormitories, post-matric hostels, staff quarters in ashram schools and improvement of PMRC buildings in ITDAs.

Hostel Buildings for 8 Degree colleges in Remote Interior Area Development (RIAD) Areas The scheme is intended to provide hostel buildings for Post – Matric ST students studying in (3) degree colleges in the RIAD areas. Each degree college will have (1) boys hostels and (1) girls hostels.

Residential Junior Colleges for Girls in Remote Interior Area Development (RIAD) Areas. This scheme is intended to provide infrastructure in RJC girl students studying in residential junior colleges in the RIAD.

Construction of Buildings for Ashram schools for STs G/B in Naxal-affected Areas. The objective of the scheme is a construction of buildings (new/additional accommodation) to integrated Hostels, Post Matric Hostels

and Ashram Schools which are in private accommodation.

Educational Infrastructure. The scheme is intended to provide YTCs, ATWO offices, Staff Quarter for education institutions etc.

Constructions of Roads under NABARD Programme. The objective of the scheme is to provide road connectivity in tribal areas with financial assistance from NABARD.

Construction of buildings for Integrated Residential Schools. The objective of this scheme is to provide additional infrastructure for Ashram High School and Residential Schools in tribal areas with financial assistance from NABARD, Trench XVIII and XIX.

Conclusion: "Education for Equality" as envisaged in fourth chapter of this document states that. Priority will be accorded to opening primary schools tribal areas. The construction of school buildings will be undertaken in these areas on a priority basis. The socio-cultural milieu of the Scheduled Tribes has its distinctive characteristics including in many cases their own spoken languages. This underlines the need to develop the curricula and devise instructional material in tribal languages at the initial stages, with arrangements for switching over to the regional languages. Educated and promising Scheduled tribe youths will be encouraged and trained to take up teaching in tribal areas. Residential schools, including Ashram schools, will be established on a large scale. Incentive schemes will be formulated for the Scheduled Tribes keeping in view their special needs and life styles.



Scholarships for higher education will emphasise technical, professional and paraprofessional courses. Anganwadis, Non-formal and Adult Education centres will be opened on a priority basis in areas predominantly inhabited by Schedule Tribes. The curriculum at all stages of education will be designed to create an awareness of the rich cultural identity of the tribal people as also of their enormous creative talents. The National Policy on Education, 1986 before being adopted on its letter and spirit underwent a systematic change towards the Educational development.

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Role of Government in Industrial Development – A study of Telangana State

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Abstract: The government has taken many steps to make India self-reliant, increase employment and speed up the pace of economic growth by developing industries in India. Industrialization will be the key strategy followed for economic growth and development for Telangana, the 29th state of the country. People of the new state have very high expectations from the Telangana State Government for creating jobs for the youth, promote development of backward areas, maximize growth opportunities by optimum utilization of the available resources, harness the talents and skills of the people, and usher prosperity in every household. Industrialization holds the potential for fulfilling all the dreams and aspirations of the people of Telangana. The vision for industrialization of Telangana is “Research to Innovation; Innovation to Industry; Industry to Prosperity”. The industrial policy framework will be driven by the slogan of “In Telangana—Innovate, Incubate, Incorporate”. The policy framework intends to provide a business regulatory environment where doing business would be as easy as shaking hands. Innovation and technology will drive the industries of the Telangana State. This paper is based on secondary data collected from different sources like News Papers, Magazines, Journals and internet.

Keywords: Industrial Policy, Regulatory Framework, SMEs, Incentives,

Introduction: Industrialization is often essential for economic growth, and for long-run poverty reduction. The pattern of industrialization, however, impacts remarkably on how the poor benefit from growth. Pro-poor economic and industrial policies focus on increasing the economic returns to the productive factors that the poor possess, e.g. raising returns to unskilled labour, whereas policies promoting higher returns to capital and land tend to increase inequality, unless they also include changes in existing patterns of concentration of physical and human capital and of land ownership. Use of capital-intensive methods instead of labour-intensive ones tends to increase income disparities, as does the employment of skill-biased technologies,

especially where the level of education is low and human capital concentrated. Also, the location of industrial facilities has an impact on overall poverty reduction and inequality.

The Government of Telangana State realizes that industrial development requires large-scale private sector participation, with the government playing the role of a facilitator and a catalyst. The government is committed to provide a graft-free, hassle-free environment in which the entrepreneurial spirit of local, domestic and international investors will thrive to take up their industrial units in the state of Telangana as the preferred investment destination. The new Industrial Policy will be the instrument through which the vision of the



Telangana State Government will be translated into action.

The new Telangana State Industrial Policy will be rooted in certain core values, as follows:

- The Government regulatory framework shall facilitate industrial growth
Entrepreneurs will thrive in a peaceful, secure and progressive business regulatory environment
- Industrial development will lead to massive creation of jobs benefitting local youth
- Industrialization shall be inclusive and facilitate social equality
Benefits of industrialization should reach marginal and socially disadvantaged sections of the State
- Environment will be protected and any potential impacts shall be mitigated

Review of all Laws Impacting Industry

It is common knowledge that a number of laws and rules that impact industry and industrialization are outdated. For example, the Indian Boilers Act is of 1923 and the Indian Boilers Rules is from the year 1950. The Indian Factories Act is from the year 1948. The Electrical Inspector implements the provisions of the Indian Electricity Rules 1956. The Government of India has also announced its intention to review all legislation and either remove from the books or completely revise these archaic laws. The Telangana State Government also review the laws and rules on its books and either remove or completely revise these archaic laws that are within the competence of the Telangana State Government.

Objectives of the Study

The main objective of the study is to the role of government in industrial development in Telangana State and following are other objectives

- The focus on core manufacturing sectors, with the creation of employment for urban and rural youth.
- To Study the classification of Projects in Telangana State and Special focus on SMEs/Small Industries
- Government provide incentives for industrial development in Telangana State

Effective Single Window Mechanism

The Government of Telangana State is determined to create an ecosystem in which the ease of doing business in the state matches and even exceeds the best global standards. Telangana State Government is aware that offering a hassle-free system is considered to be of the highest priority by the industrialists, and accordingly the government will implement a very effective industrial clearance system that will go beyond the traditional single window system. This system, called the Telangana State Industrial Project Approval and Self-certification System (TS-iPASS), will be strengthened by way of legislation. A Right to Single Window Clearance, on the lines of the Right to Information, will be bestowed for all applicants. Penal action will be imposed on the concerned officers who delay the applications.



This will be at three levels—one for Mega Projects, one for other Large industries, and one for SMEs. The state government will bring out a comprehensive legislation enshrining the above principles for according permissions and clearances for both Mega Projects as well as industrial applications in other categories.

Classification of Projects

The classification of projects into large, medium, small and micro sectors will be based on the Government of India MSME Ministry definitions as amended from time to time. The definition of a mega project is a Telangana State determined one. Government of India has proposed to raise the investment limits under each category and the classification for now is as follows.

Mega Projects : Those having investment of above Rs. 200 crores in plant and machinery or providing employment to more than 1000 persons

- **Other Large Projects:** Those having investment between Rs 10 to 200 crores in plant and machinery.
- **Medium Industries:** Those having investment between Rs 5 and 10 crores in plant and machinery
- **Small Industries:** Those having investment between Rs 25 lakhs to Rs 5 crores in plant and machinery
- **Micro Enterprises:** Those having investment of less than Rs 25 lakhs in plant and machinery

Special Focus on SMEs/Micro Industries

The SMEs and Micro-industries are expected to play a significant role in

the new state of Telangana, both in terms of value addition and also in creating employment opportunities. The new Telangana State Industrial Policy will make special provisions for the SME and Micro sectors, as follows:

Adequate number of smaller plots in Industrial parks for SMEs; developed sheds for Micro units

- Special fund for addressing Incipient Sickness
- Special fund for IP registrations assistance
- Special fund for anti-pirating assistance
- Special fund for technology transfer and modernization to MSME sector
- Reimbursement of land conversion charges for units in own land, subject to an upper limit
- Marketing assistance to participate in national and international trade shows and buyer-seller meets
- Consultant panel to respond to MSME entrepreneur needs
- Separate State Level Bankers Committee (SLBC) for industries, particularly SMEs

Decentralized procedure for issue of licences and permissions to Micro enterprises at the level of Industrial Promotion Officers (IPOs)

Infrastructure Development

The development of industrial and related infrastructure will be the responsibility of the Telangana State Industrial Infrastructure Corporation (TSIIC). The financial base of the TSIIC will be strengthened and it will be made to function as an effective organization. All lands in the State identified as fit for



industrial use will be transferred to the TSIIC. This land asset base will be leveraged to raise finances from the market so that the TSIIC can become independent of Government over a period of time as far as budgetary support is concerned.

The TSIIC will develop all required infrastructure for the sector specific parks like approach roads, water supply, industrial power, and common effluent treatment facilities. TSIIC will raise market loans with Government guarantee and also get initial minimal budgetary support for the creation of the infrastructure in these new industrial parks. It will be ensured that at the time of allotment to industries, all infrastructure facilities are available in the industrial park, and the investor can begin the construction of his unit right from day 1.

Connectivity: Approach roads of suitable dimension, keeping in mind the nature of industrial activity likely to happen within the park, will be developed to provide connectivity to the nearest national/state highway, railway station and airport. Based on requirement, provision of a railway siding will also be considered.

Industrial water: To support industrialization, the Government of Telangana will earmark 10% of water from all existing and new irrigation sources for industrial use. Water pipelines will be laid as a part of infrastructure creation for each industrial park by TSIIC. The TSIIC will coordinate with the appropriate department that is responsible for the creation of the Telangana Water Grid so that industrial water for local MSMEs is made available through the Grid.

Industrial Power: The Government of Telangana State recognizes that quality power and uninterrupted power supply are keys to the growth of the industrial sector. The State has a clear short-, medium-, and long-term plans to first overcome the power shortage and eventually become a power surplus state. Accordingly, uninterrupted power supply will be arranged in each industrial park. The government will also explore the possibility of creating a separate DISCOM exclusively for the industrial parks. Further, "open access" power restrictions will be removed as far as possible to enable all types of industries, including MSMEs to be able to access the power exchange.

The Telangana State Government will encourage usage of non-conventional energy for industrial purposes. Both the user industry and the non-conventional energy suppliers will be provided appropriate incentives to encourage investments in non-conventional energy projects, especially solar power.

In large industrial parks, the Government will facilitate setting up of Private Merchant Power Plants. These 300-500 MW power plants will be — interest from Chinese and Singapore based investors dedicated to group of industrial parks and the tariff could be negotiated between industry users and the producer. The Telangana State TRANSCO will facilitate wheeling and transmission.

Statutory Clearances for the Industrial Parks: It will be the responsibility of TSIIC to obtain all basic statutory clearances for these Industrial



Parks from the appropriate authorities like Land Conversion, Land Use, Layout approval and Environmental Clearance from Ministry of Environment & Forests, Government of India so that the industrial units need not obtain individual clearances.

Land Allotment Process: Details of all land parcels that form part of the industrial land bank of the state will be made available on the website of TSIIC and the Department of Industries and Commerce. All required information like distance of the industrial park from nearest highway/railway station/airport/town, size of individual plots, photographs of the lands, Google maps, etc, will be displayed.

Industrial Development on Private Lands: Industry will be encouraged in private lands designated for industrial use in spatial planning of HMDA and other urban development authorities in Telangana. Private industrial park developers will be encouraged to pool their lands so that good quality infrastructure can be developed in the TSIIC standards. In case an industry has to be set up in private lands other than that zoned as industrial, Government of Telangana will do its best to change the land use pattern if such conversion is not prohibited by the spatial planning of the area.

Industrial Townships: As part of the master plan for the sector specific industrial parks to be developed by TSIIC, provision for mini-industrial townships will be made. The townships will contain executive housing, workers housing, social infrastructure and other amenities. This township development can be initiated by the TSIIC in partnership with established industry

groups who have the competence in this field and also other reputed real estate companies. Further, in the vicinity of industrial parks, lands will be zoned as Residential, to enable the private sector to also develop housing for the industrial employees. Separate norms and incentives for the township development will be released as a part of state's urban development policy.

Industrial Incentives: The Telangana State Government is committed to encourage the process of industrialization by making various kinds of incentives available to the entrepreneurs. The Telangana State Government also assures an entrepreneur-friendly and graft-free regime of disbursing the incentives. The Telangana State Government guarantees that the incentives will be released on time, and direct to the bank account. There will be a transparent on-line application system, with minimum human interface.

There will be enhanced incentive packages for Scheduled Castes, Scheduled tribes, Physically Handicapped, and women entrepreneurs. Mega Projects with an investment of over Rs. 200 crores in plant and machinery or employment above 1000 persons will receive tailor-made incentives in addition to standard largecategory industry incentives.

The Telangana State Government will consider providing incentives to the entrepreneurs in the following areas under its T-IDEA (Telangana State Industrial Development and Entrepreneur Advancement) incentive scheme:

- a. Stamp duty reimbursement



- b. Land cost rebate
- c. Land conversion cost
- d. Power cost reimbursement
- e. Investment subsidy
- f. VAT reimbursement
- g. Interest subsidy
- h. Seed capital for 1st generation entrepreneur
- i. Training and skill development cost reimbursement
- j. Quality/patent support
- k. Clean production measures

Rationalization of Taxes: A sound industrial policy has to ensure that the state taxation structure is conducive to industrial growth and state financial resource augmentation. Distortions in the tax structure leads to evasion of taxes and clandestine transport of industrial inputs and outputs to neighbouring states, which may have advantageous tax rates. To address this problem, inter-state tax rationalization on industrial inputs and outputs with neighbouring states like Karnataka, Maharashtra, Gujarat and Tamil Nadu will be brought out within a short span of time.

Central Government Incentives: As per Section 94 (1) of the Andhra Pradesh Reorganization Act 2014, the Central Government shall take appropriate fiscal measures, including offer of tax incentives, to the successor States, to promote industrialisation and economic growth in both the States.

- 100% central excise benefit for 5 (or more) years
- 100% income tax benefit for 5 years; 30% for the next 5 years
- Other investment subsidy benefits

The government will pass on these benefits to the entrepreneurs once they get notified by the Government of India.

Industrial Corridors: The presence of important national and state highways, coupled with the availability of resources and opportunities, provides a great potential for development of industrial corridors in the state along these roadways. The corridors will be modelled after Special Investment Zones like the DMIC or the PCPIR. While the available government lands will be utilised to spark industrial activities in the corridor, the privately held lands will also be regulated through special zoning regulations so that the desired growth of industries and support facilities can materialize.

The Industrial Corridors that will be developed initially will be:

- 1) Hyderabad-Warangal Industrial Corridor
- 2) Hyderabad-Nagpur Industrial Corridor
- 3) Hyderabad-Bengaluru Industrial Corridor

In the second phase, the following industrial corridors will be developed.

- 1) Hyderabad-Mancherial Industrial Corridor
- 2) Hyderabad-Nalgonda Industrial Corridor
- 3) Hyderabad-Khammam Industrial Corridor

The Telangana State Government will take up the development of industrial corridors on roadways linking Hyderabad to Warangal on a priority basis. Subsequently, other corridors will also be identified on similar lines and detailed



studies will be conducted to prepare the Master Plan for each corridor. Ultimately, each district headquarters of the State will be connected by high speed rail and road network.

The intention would be to create at least two core sector specific industrial parks for each sector. This will ensure that the benefits of industrialization will reach every district of the State, which will have 2 or more industrial parks. In addition, district wise industry potential plans at the MSME level will be prepared, utilizing the natural resources available in each district. These sector specific industrial parks will be located in the influence areas of the industrial corridors.

Specific Initiatives for 2014-15

During the year 2014-15, in addition to the others mandates of the Policy Framework, the following specific initiatives will be implemented.

- New Pharma-City and Chemical City with well-developed infrastructure including waste management
- Development of the Hyderabad Warangal Industrial Corridor
- Development of Warangal as the textile hub of Telangana
- Food Processing and Seed Production Initiatives
- Mini-industrial townships along with industrial parks
- Direct loan facilitation to Dalit entrepreneurs
- Creation of a Venture Capital/Angel Fund
- Inter-state VAT rationalization on industrial inputs and outputs

- Review and Reform of all age old industry sector regulations, including labour laws

Conclusion

The new Industrial Policy brought out by the Government of Telangana promises to revolutionise the way industrial sector has been viewed by successive governments in this country. A day is not far when the new Industrial Policy of Telangana will shine as an exemplar among the best in the world. "Innovate in Telangana, Invest in Telangana, Incorporate in Telangana" will become the motto of industrialization in the new state. It is strongly believed that with the new Industrial Policy in place, a growth rate of 4-5% greater than the national growth rate in the Manufacturing Sector can be achieved.

The Telangana State Government welcomes industrialists, investors and entrepreneurs to this new state and promises to fulfill their expectations both in letter and in spirit as espoused in the new Industrial Policy.

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Economic Reforms Its Impact on Financial Sector Banking Sector Commercial Banking India

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Introduction:

Scheduled banks in India constitute those banks which have been included in the second schedule of RBI act 1934. RBI in turn includes only those banks in this schedule which satisfy the criteria laid down in section 42(6a) of the Act.: "Schedule banks in India" means the state Bank of India constituted under the State Bank of India Act, 1955 (23 of 1955), a subsidiary bank as defined in the State Bank of India Act, 1955 (23 of 1955), or any other bank being a bank included in the second schedule to the Reserve Bank of India Act, 1934 (2 of 1934), but does not include a co-operative bank. For the purpose of assessment of performance of bank, the Reserve Bank of India categories those banks as public sector bank, old private sector banks, new private sector banks and foreign banks i.e. private sector, public sector, and foreign banks come under the umbrella of scheduled commercial bank.

Objectives:

1. To provide the security to the saving of customs
2. Control the supply of money and credit.
3. To encourage public confidence in the working of the financial system, increase saving speedily and efficiently.
4. To avoid focus of financial power in the hands of a few individuals and institution.

5. To set equal norms and conditions to all types of customers.

The GOL issued an ordinance and nationalized the 14 largest commercial bank with effect from the midnight of July 18, 1969, Jayaprakash Narayan, a national leader of India, described the step as a '**Masterstroke of political sagacity**'. Within two weeks of the issue of the ordinance, the parliament passed the Banking companies (Acquisition and Transfer of Undertaking), Bill, and it received the presidential approval on 9 August, 1969.

A second step of nationalization of 6 more commercial bank followed in 1980. The stated reason for the nationalization was to give the government more control of credit delivery. With the second step of nationalization, the GOL controlled around 91% of the banking business in India. Later on, in the year 1993, the government merged New Bank of India with Punjab National Bank. It was the only merger between nationalized banks and resulted in the reduction of the number of nationalized bank from 20 to 19. After this, until the 1990s, the nationalized banks grew at a pace of around 4% closer to the average growth rate of the Indian economy.

Government policy on banking industry regulations:

Bank operating in most of the countries must contend with heavy regulation, rules:

1. To protect the safety of the public's savings.



2. To control the supply of money and credit in order to achieve a nations broad economic goal.

3. To ensure equal opportunity and fairness in the public's access to credit and other vital financial services.

4. To promote public confidence in the financial system, so that savings are made speedily and efficiently.

5. To help sector of the economy that they have special credit needs for; e.g. Housing, small business and agricultural loans etc.

Services provided by banking organization:

1. Accepting Deposits or savings function from customers or public by providing bank account, current account, fixed deposit account, recurring account etc.

2. The payment transaction like lending money to the public. Bank provides an effective credit delivery system for loan able transaction.

3. Provide the facility of transferring of money from one place to another place.

4. A bank performs a trustworthy business for various purposes.

5. A bank also provides the safe custody facility to the money and valuables of the general public. Bank offers various types of deposit schemes for security of money.

Adoption of banking technology:

The IT revolution has had a great impact on the Indian banking system. The use of computers has led to the online banking in India. The use of computers in the banking sector in India has increased many folds after the economic liberalisation of 1991 as the country's banking sector has been exposed to the world's market. Indian banks were findings it difficult to competed with the international banks in terms of customer

service, without the use of information technology.

In1994, the Committee on technology Issues relating to payment system.Cheque Clearing and Settlements in the Banking Industry.(1994) was set up under Chairman W.S. Serif. It emphasized Electronic Funds Transfer system, with the BANKNET communications network as its carrier. It also that MICR clearing should be set up in all branches' of all those banks with more than 100 branches.

Economic Banking sector Reforms:

1. Aconcerted effort was made to move to market related rated of Interest.

2. The pre- emption by way of the cash Reserve Ratio and the statutory Liquidity Ratio (SLR) were reduced.

3. There was a total freeing of deposits and landing tares with only very limited controls.

4. The banks were required to observe stricter disclosure norms.

5. The regulatory system was strengthened by the setting up of a Board for financial supervision.

Conclusion:

The Indian banking system has undergone transformation itself from domestic banking to the International banking. The Indian banking sector is slowly emerging stronger. Regulations are forcing the banks to adopt better operational strategies and upgrade their skill. Saying of a renowned philosopher Jidda Krishna Murthy "Challenges are New but Responses c continue to be old", apply applies to the banking Industry whatever may be the situation and the new challenges faced by the bank they are forced to attempt all these new thing with the some old regulation and systems.



The banks have to come out of the web of government banking and move towards professional banking with requisite freedom to operate freely in the market within the regulatory and prudential framework prescribed and the RBI.

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SME'S in India –an overview

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Introduction

SMEs have a crucial role in the Indian manufacturing sector and have become engine of economic growth in India. Today, small and medium industry occupies a position of strategic importance in the Indian economic structure due to its significant contribution in terms of output, exports and employment. The small scale industry accounts for 40% of gross industrial value addition and 50% of total manufacturing exports. More than 3.2 million units are spread all over the country producing about 8000 items, from very basic to highly sophisticated products. The SMEs are the biggest employment-providing sectors after agriculture, providing employment to 29.4 million people. It is estimated that SMEs account for almost 90% of industrial units in India and 40% of value addition in the manufacturing sector. Small industry has been one of the major planks of India's economic development strategy since Independence. The small scale segment is a manifestation of India's socio-economic development model and has met with the country's long-term expectations in terms of contribution to GDP, industrial base, employment and exports. This segment forms a major part of India's industrial base. Small enterprises in India have come up in an unplanned, uncontrolled and haphazard manner. They have emerged anywhere and everywhere – closer to the location of resources as well as markets, in clusters as well as in a dispersed manner, in

industrial, commercial and residential areas.

Definition of SMEs

SME's are defined differently in different parts of the world. Some use terms of assets, while others use employment, sales or shareholders funds as criteria to define SMEs. Some others use a combination of employment and revenue as a combined criterion. It is a well-debated issue, but the definition of small and medium enterprises in India was recently settled. The Micro, Small and Medium Enterprises Act, 2006, defines enterprises on the basis of investment in plant and machinery. According to the new Act, the MSMEs are defined as follows:

Micro Enterprise - A micro enterprise is, where the investment in plant and machinery does not exceed twenty five lakh rupees;

Small Enterprise - A small enterprise is, where the investment in plant and machinery is more than twenty five lakh rupees but does not exceed five crore rupees;

Medium Enterprise - A medium enterprise, where the investment in plant and Machinery is more than five crore rupees but does not exceed ten crore rupees.

The definition of small and medium enterprises varies from country to country. In general, the industries all over the world are defined in terms of number of employees or capital investment or both.

Formation of SMES in India : Formation of SMES in India is governed



by MSMED Act 2006. The registration under Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 is for aiding the promotion, development and improving the competitiveness of Micro, Small and Medium enterprises. Registration of a firm under the Act is a means to avail the benefits available to SMEs like easy finance availability from Banks, preference in acquiring Government tenders, stamp duty and octroi benefits, concession in electricity bills, timely receipt of payments from the buyers or debtors, reimbursement of ISO Certification expenses and so on. All sectors and classes of enterprises, whether Trading, Hindu undivided family, Service or Manufacturing, Co-operative society, Partnership firm Proprietorship, Association of persons, Company or Undertaking, can apply for the registration and get qualified for the benefits provided under the Act.

Importance of SMES

The contribution of the Small and medium enterprises (SME's) to the economic growth of a nation is well acknowledged. In developing countries, as some authors argue (Leutkenhorst, 2004) the contribution of SME's towards employment generation is significant because they

- use more labour intensive production processes than large enterprises, leading to increase in employment and more equitable income distribution
- Provide livelihood opportunities through simple, value adding processing activities in agriculturally based economies;
- Promote entrepreneurship; and
- Support the building up of productive capacities and the creation of strong economic

systems, through linkages between small and large

THE SMES IN INDIA: PRESENT SCENARIO

In the recent past, small companies have shown better performance than their larger counterpart. Between 2004-06, net companies with net turnover of Rs. 1 crore – 50 crore had a higher growth rate of 701 per cent as compared to 169 per cent for large companies with turnover of over Rs. 1,000 crore (Business World Jan. 2007). The total SSI production, reached the all time high of Rs. 1,89,200 crores in 2009-10 but dropped significantly in the next 10 years and only in 2010- 12 the level of production improved. But after 2009, the production has risen rapidly. Since 2011, there is a uninterrupted increase in number of units, employment, production and in exports. The average annual growth in the number of units was around 4.1%. Today, some of the SMEs are also acquiring companies in foreign countries as part of their growth strategy and globalization process. Mostly, these units are export oriented and are ancillaries. The SME sector have changed and adapted to the need of large local manufacturers and suppliers to global manufacturers like Auto Industry. Today some SMEs are also investing in R&D in order to survive and excel in this global economy. Outsourcing from foreign companies has played a crucial role in the emergence of Indian SMEs as world leaders in particular products. The advantages in labour-intensive manufacturing units, lower transport costs, lower labour costs and easy labour policies of the SMEs have led to major outsourcing in manufacturing and services. The SME's alone contribute to 7% of India's GDP. The third All India



Census of Small Scale industries conducted in 2012, revealed that the number of SME's have increased from about 80,000 units in 1940's to about 10.52 million units in 2004. The statistics show that they produce about 7500 products including high technology products and their employment is about 25 million. In the garments sector and sports goods their contribution to exports is as high as 90% to 100%. They constitute 90% of the industrial units in the country and also contribute to about 35% of India's exports. (Pandey, 2014)

The Government of India since 1951 through its various policy initiative and different incentives has always encouraged and supported the SME's. Since 2005, The Government of India has marked 3,000 SME clusters of artisan-specific, village and small enterprises in the country and has shortlisted 1,150 such clusters for improvement and intervention. The performance of the Indian small scale sector in terms of critical economic parameters such as , production , number of units, employment and export .

Strength and weaknesses of SMEs:

Major strength of Small Medium Enterprises observed are flexibility, owner management, inexpensive labor, less overhead and favorable capital-output ratio.

Flexibility: Small and Medium Enterprises can easily absorb new innovation and adapt new method. The cost of changing the existing system is also relatively less.

Owner management: In Small and Medium Enterprises owner management is a possibility, which ensures quick decision making. This ensures speed and reduces redtapism.

Inexpensive labor and less over head: The main reason for sickness of large scale industry is its labor problem and escalating wage bill. Small and medium enterprises strength is its cheap labor and less over head.

Favorable capital- output ratio: Small and medium enterprises are labor intensive. Through proper utilization of resources Small and medium enterprises can keep low level of capital investment per unit of output

WEAKNESSES

Lack of quality consciousness: It is the major weakness of the small industries. Small and Medium Enterprises pay less attention to total quality programme and hence importance is less felt leading to quality problem (Derrick). Study reports show that under utilization capacity leads to reduction in level of productivity in Small and Medium Enterprises sector in India .

Lack of Financial Strength: The Small and Medium or brand image and hence mobilizing capital through other sources is a Challenge, Enterprises depend largely on banking finance. They don't have corporate image.

Lack of Industrial Work Culture: Labors give more weight-age to their personal work and don't maintain regularity, discipline in reporting on time. Getting and continuing with trained workers and satisfying them is difficult. Study reports show that in India many small and medium enterprises are sick and some are closing down. The main reason is lack of quality and increasing competition. It is necessary for Small and medium enterprises to face new challenges by adopting best strategies Hence the SMEs should take immediate step to create



quality awareness, and adoption of continuous improvement techniques.

Conclusion

The international and national policy changes have opened new opportunities and markets for the SMEs in India. Integrated and unified effort is required from the small industry and government to understand and absorb technological dynamism. Technological up gradation, Research and Development and encouragement of inter-firm linkages need to be promoted purposely and consistently. Financial infrastructure needs to be enhanced and sufficient credit to the sector be made available taking into consideration the growing investment demand, globalization, increasing competition and the requirements of technological transformation. It is important to take care of the sector to enable it to contribute towards growth in the Indian economy.

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Choice Based Credit System (CBCS): An Academic Reform in Indian Higher Education System

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Abstract: The system of higher education now existing in India was originally implanted by the British rulers in the mid-19th century to serve the colonial economic, political and administrative interests, and in particular, to consolidate and maintain their dominance in the country. It was inherited by the state managers after independence (in 1947) as a colonial legacy, and has been expanded phenomenally during the last five decades. The massive system of higher education in India consists of 214 (198 state and 16 central) universities, 38 institutions 'deemed-to-be universities,' 11 institutes of national importance, 9,703 colleges, and 887 polytechnics. The system now employs 321,000 teachers and caters to 6,755,000 students. The current higher education curriculum in India does not impart the necessary skills that would make the students employable adequately, there is a lack of interdisciplinary approach and very little scope for value based courses to be taught. This paper presents the concept of Choice Based Credit System and its elements and objectives and explains the CBSC relevance in Indian Education System. It also presents the challenges in implementing the CBSC in Indian Higher Education System.

Keywords: CBCS, Higher Education and Academic Reform.

Introduction

India too has adopted the Choice Based Credit System (CBCS) on recommendations of both the 11th five-year plan and the National Knowledge Commission to ensure quality in higher education. The Choice Based Credit System means there are options available to students (undergraduate, post graduate degrees, diploma and certificate courses) to select from the prescribed courses like core, elective, soft skill or minor courses. As per UGC the students under this approach can take courses of their choice, learn at their own pace, can take additional courses and acquire more than the required credits. It is also said that such a system will facilitate student mobility across educational institutions

within the nation and outside. It may be noted that the National Knowledge Commission has called for the reform of existing universities to ensure frequent curricula revisions, introduction of course credit system, enhancing reliance on internal assessment, encouraging research, and reforming governance of institutions.

Thus, the University Grants Commission, India's statutory body for higher education proposed a semester pattern in curriculum instead of yearly examinations and grades instead of numerical percentages in mark sheets with minimum 90 days of teaching for learner-teacher engagement. The ultimate goal is to bring reforms in higher education so that students develop thinking, as well as an analytical



ability, and they are equipped with necessary skills ultimately making them suitable for an employment and to integrate values of our culture with education. Under the Choice Based Credit System (CBCS), students pursue three types of courses Compulsory Foundation Courses (relating directly to the subject of study), Elective Courses (allowing for interdisciplinary studies) and Core subjects, where it is compulsory to pursue core subjects every semester and choose electives from a pool of subjects unrelated to their disciplines. This means a Science student can opt for any subject of Commerce or Arts discipline as an elective. A study of varied subjects will give an exposure to students in various disciplines. The current framework suggests allotting 50% of the total credits to core subjects, 25% to applied core subjects, 20% to interdisciplinary subjects and 5% for foundation courses. The grading system is considered "better" and "desirable" because this will facilitate student mobility across institutions within the country and across other countries, and also enable potential employers to assess the performance of students. The grades will reduce student's obsession with marks in examinations as in case of traditional higher education system that had a non-uniform performance assessment system putting all the pressure on the student at the end of the year.

Objectives and Elements of CBCS

The main objective of introducing CBCS by UGC is to reform the Indian higher education for enhanced learning opportunities that matches learner's scholastic needs and aspirations. This system will enable inter-university transferability of learners to bring greater flexibility to

complete the course and make standardization and comparability of educational programmes across the country. According to UGC guidelines, in the new system there is a shift in focus from teacher-centric to learner-centric education. Emphasis is on studying/learning and not on teaching, with the learner being at the centre stage of all academic transactions.

The basic elements of CBCS includes assessments semester wise where each semester will have 15-18 weeks of academic work which is equal to 90 teaching days. This allows flexibility in creating the curriculum and assigning credits based on the course content and hours of teaching. Each course is assigned a certain credits. When the student passes that course, he/she earns the credits which are based on that course. If a student passes a single course in a semester, he/she does not have to repeat that course later. The students can earn credits according to their pace. One credit per semester is equal to one hour of teaching, which includes both lecture (L) or tutorial (T) or two hours of practical work/field work (P) per week. A study course can have only L component or only T or P component or combination of any two or all the three components. If for some reasons a student cannot cope with the study loads he/she has the freedom to study fewer courses and earn fewer credits and he/she can compensate this in the next semester. Thus, the continuous evaluation of the student not only by the teachers but also by the student's themselves, with 10-point grading system ranging from O (Outstanding) to P (Pass), derived from the marks achieved in examinations.

CBCS relevance to Indian Higher Education System



Though India has a well-developed higher-education system yet, 70% of Indians lack education beyond primary schools and there is a dearth of 100 million people in working group who would have actively participated in the economy, the reasons for this seems to be increased income inequality, lack of skilled workforce and 25% lower economically-active population than required. However, if India is able to address these issues, it could capitalize on opportunities in forces shaping labour markets globally as India's strength will be its capacity to add more college-educated workers to the market. However the roadblock is the low retention rates in country's secondary education system, in spite of nearly achieving the primary school enrolment. India would need to achieve universal secondary schooling by 2020 but to achieve this it would require doubling the current school construction rates, doubling teacher-hiring rates (to add 1.5 million teachers by 2020) and substantially improving quality of education. Thus, there is a serious gap that is created in demand and supply of skilled workforce and qualifications of the Indian youth to address the persistent long-term unemployment.

Choice based credit system increase the work load of teaching faculty significantly. Wider the choice more are the demands on the education systems. Choice Based Credit System or a cafeteria like system is the solution for this type of transformation from the traditional teacher oriented education to a student centred education. Taking responsibility for their own education in this way, students can benefit the most from all the available resources. Academics commissions and committees such as UGC, AND NAAC recommend

CBCS, for higher education. For implementing the CBCS institutions of higher education need to review the following steps:

- Review of curricular contents (study paper, term papers, 'assignment', workshop- assignment, experiment, etc.) of certificate, diploma, undergraduate, postgraduate, M.Phil and Ph.D. Programmes.

- For the sake of clarity of faculty, students and examiners, all the curricular contents are specified, sub – divided into units and, if need be, into sub-units, which are subsequently assigned numerical values and termed 'credit'.

- Faculty of the concerned 'department' deliberates and decides on (a) core –credits, and (b) elective or optional credits for different levels of academics programmes.

- Departmental faculty evaluates and decides on the relative weight age of the core and elective credits.

- Decision on the "total' credits to be earned (or completed) by students undergoing certificate, diploma, undergraduate, postgraduate, M.Phil or PhD programmes.

- Generally, core credits would be unique to the programme, the earning core –credits would be essential for the completion of the programs and eventual certification.

- On the other hand, elective – credits are likely to overlap with other programmes or disciplines of study, (for example, languages, statics, computer application etc.)

- Students enrolled for a particular programme or course would be free to opt and earn elective-credits prescribed under the programme, or under other programmes within the department, faculty, and university or even outside



recognized university/ institution of higher education.

CBCS will be operated on modular pattern based on module /units called "credits" wherein 'credit' defines the quantum of contents/syllabus prescribed for a course/ paper and determines the minimum number of teaching –learning hours required. The university adopting choice based credit system (CBCS) in all the programmes of the study permits student to:

- Learner learns at his own pace.
- Chose subjects from a wide range of elective courses offered by the institutions.
- Undergo additional/values added courses and acquire more than the required number of credits, depending upon the learner's aptitude.
- Adopt an interdisciplinary approach in learning.
- Inter college/university transfer of credits.
- Complete a part of programme in the parent institute and get enrolled in another institution for specialized courses.
- Enhance skill /employability by taking up project work, entrepreneurship and vocational training.
- Make best use of the expertise of faculty across the institution besides the particular department faculty.
- Acquire knowledge, skill and attitude of learning outcomes through participatory teaching and learning and continues evaluation process.
- A student enjoys an extra ordinary benefit that his/ her evaluation would be in terms of grades, computed through a more scientific and a logical process of normalization which imbibes the advantages of

relative weighting of the performance against evaluating in an absolute way.

- The great advantage is that the learning process is made continues and the evolution process is not only made continues but also made learner-centric and is designed to recognize the capability and talent of student.

- CBCS is a process of evolution of educational reforms that would yield the result in subsequent years and after a few cycles of its implementation.

In this system, three types of courses like hard-core, soft core and elective courses are included. Hard core papers are compulsory and fundamental in requirement for a subject of study. These papers cannot be substituted by any other papers. Soft –core papers are slightly advanced papers. Every department of the university will furnish a detailed list of need –based soft core papers and student can chose one/two or many of them depending upon the courses structure. The soft core paper provides enough scope for advanced learning in subject with in outside the department. Elective papers are the concept papers are offered by each department. These papers are general in nature and students have the freedom to choose any of them.

The CBSC imminently fits in to the emerging socioeconomic milieu, and could effectively respond to the educational and occupational aspirations of the upcoming generation. In view of this, institution of higher education in India would be well to invest thought and resources into introducing CBCS. Aided by modern communication and information technology, CBCS has a high probability to be operationalized efficiently and effectively –elevating students, institutions and higher system



in the country to newer heights, if implemented systematically.

Challenges CBCS in Indian Higher Education System

The following are the major challenges in implementing CBCS in Indian Higher Education System;

- Uniformity in the curriculum across the Higher Education Institutions but without losing the autonomy of higher educational Institutions.
- Uniformity in academic calendar of the universities.
- Systemic reforms in examination system in terms of pattern, mode, duration, conduct.
- Trained Human resources and attitudinal changes among the faculties.
- High amount of funding from Government of India.
- Difficult in working out the modalities of implementing CBCS as many of the universities by other state run universities are facing human resource crunch.

Conclusion:

The main objective of introducing CBCS by UGC is to reform the Indian higher education for enhanced learning opportunities that matches learner's scholastic needs and aspirations. This system will enable inter-university transferability of learners to bring greater flexibility to complete the course and make standardization and comparability of educational programmes across the country. CBCS seems to increase the need for faculty and workload of teachers, as institutions are supposed to widen their offerings to provide more optional courses but unfortunately, there was no attention paid on reflecting upon the curricular or pedagogic issues involved. Thus, instead of targeting the core problem areas in the Indian

education system, the CBCS is set to increase the already existing problems in the higher education. However, considering the diversity the implementation of the choice based credit system seems to be a good system in assessing the overall performance of a student in a universal way of a single grading system. What is needed is that the universities implement the CBCS following some rigorous elaborate steps such as review of curricular contents, subdividing into units and subunits as well as assigning numerical values and termed credits to bring more clarity to the faculty, students and examiners.

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Economic Conditions of Agricultural Women Labourers in Telangana - An Empirical Study in Warangal District

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Introduction: India is a pre-dominantly an agrarian economy and large percentage of the population derives their livelihood from agriculture. It is contributing plays a pivotal role in the development of the Indian economy, and its share is nearly 19 percent of national income, it also remains a major sector that provides employment to majority of the people. Indian agriculture sector supports the largest share of the working population of the economy. In India small, marginal and land less labourers consisting about 90 percent. Agricultural labourer usually get low wages, lower level of education no land and no control over any productive assets like land, money, technology, credit or even basic infrastructure. In the absence of alternative employment, people in rural areas who are generally unskilled continue to stick into agriculture and women are not exception to the phenomenon. In rural India most of the women perform various types of work for their livelihood and agriculture is considered as the biggest unorganized sector where large number of rural women takes part actively. Agricultural labours come from the lowest sectors of the social order. Majority of the agricultural labours even today live in very poor conditions with high level of poverty, high level of illiteracy indebtedness and enforced idleness with this back ground an attempt was made to

study the economic conditions of women agricultural labourers in Warangal district.

Review of Literature

An attempt has been made to present the literature pertaining to earlier research work related to the present study. Economic factors include wages, technology, irrigation, cropping pattern, farm size, economic development and urbanization etc., and non-economic factors or socio-cultural factors are caste, education, migration, marriage, family size and sex discrimination etc. Diwan, Mies, Parmar have made an attempt to evaluate the status of rural women and they concluded that rural women continue to get lower wages, and majority of the women are working as wages labourers in agriculture and working as domestic servants. Birai has examined the pattern of employment and participation of women in agricultural activities in Maharashtra. He has concluded that the proportion of family women labourers was highest in western Maharashtra. Vithob et al. (2008) in their study examined the wage differences between male and female agriculture labourers and their migration. The study has been done in Sholapur taluk of Gulbarga district in Karnataka. In the study area labour migration took place only from dry land areas during rabi and summer because of season's inadequate employment days. Almost 90 percent of female labourers



migrated to the urban areas for about 85 days and earned wages at the rate of Rs. 40 per day. The study suggests that provision of irrigation and adoption of labour intensive cropping patterns may help to improve the conditions of female labourers.

Methodology: The methodology of the study includes collection of information through field study and observation method. The study is based on both primary and secondary data.

Objectives of the Study

1. To study the economic conditions of women agricultural labourers.
2. To study the mode and method of wage payment of women agriculture labourers.
3. To estimate the saving, indebtedness and poverty among women agricultural labourers.

Hypotheses:

1. Impact of social factors like family size and literacy position of women agricultural labourers have an impact on living condition of women.
2. Seasonal unemployment of women agricultural labour have a negative impact on economic condition of women agricultural labourers.

Results & discussions:

Women contribute nearly half of the total population in our country. Nearly 78 percent of them are engaged in agriculture. Almost 50 per cent of rural female workers are classified as agricultural labourers and 37 per cent as cultivators. Thus, women play a significant and crucial crop production, live stock production, horticulture, post

harvesting operations, agro / social forestry, fishing etc. The present study attempts to highlight the role and problems faced by the women are presented below:

Women work extensively in production of major gravies and millets, in land preparation, seed selection and seeding production, sowing, applying manure, fertilizer and pesticide, weeding, transplanting, threshing, winnowing and harvesting, in livestock production and collection of non-timber forest produce etc.

Women involved in different activities in agriculture sector are shown below:

Activity	Women
Agriculture	Digging Harvesting crops Sowing Weeding Cutting grass from fields Fruit harvesting and selling Fodder collection Seed storage
Selling	Sells vegetables, ground nuts, cereals, Milk
Allied activity	Feeding cattle, milking and bathing the cattle, cleaning cattle sheds

Above table shows how women involved in most of the agricultural labour operations, besides augmenting family resources through collection of fuel, fodder, drinking water for family members and domestic animals.



Table - 1: Land Ownership of the Respondents

Name of the Village	No of respondents		Total
	Ownership	Non ownership	
Chityal	13 (4.3)	37 (12.3)	50 (16.7)
Jadalpet	26 (8.7)	24 (8.0)	50 (16.7)
Madharam	9 (3.0)	41 (13.7)	50 (16.7)
Mogullapally	39 (13.0)	11 (3.7)	50 (16.7)
Nagaram	18 (6.0)	32 (10.7)	50 (16.7)
Raghavareddy pet	37 (12.3)	13 (4.3)	50 (16.7)
Total	142 (47.3)	158 (52.7)	300 (100.0)

Source: Field data

Table 1 gives the details of ownership of land. Out of 300 female agricultural labourers 52.7 percent of the respondents do not have any agricultural land. 47.3 per cent of the respondents have some land. Majority of the respondents have less than two acres of land.

Diagram - 1

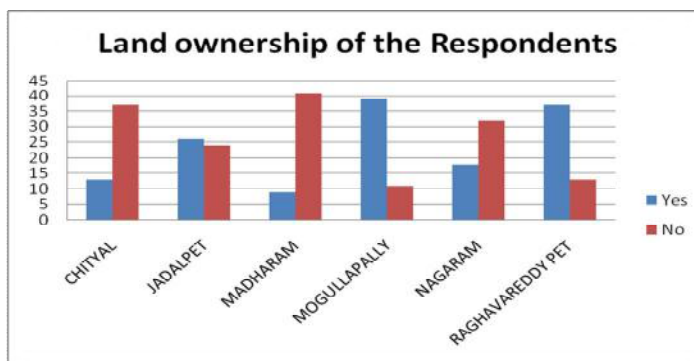


Diagram 1 reveals the land ownership of the sample respondents of the selected villages. In the sample villages more respondents in Mogullapally is having own land followed by Raghavareddypet. Whereas in Madharam village more number of respondents doesn't have own lands followed by Chityal village.



Table – 2: Village wise source of income of female respondents

Name of the Village	Source of Income				TOTAL
	Agriculture	Dairy	Petty business	Wage earning	
CHITYAL	45 (15.0)	2 (0.7)	3 (1.0)	0 (0.0)	50 (16.7)
JADALPET	49 (16.3)	1 (0.3)	0 (0.0)	0 (0.0)	50 (16.7)
MADHARAM	41 (13.7)	9 (3.0)	0 (0.0)	0 (0.0)	50 (16.7)
MOGULLAPALLY	24 (8.0)	20 (6.7)	5 (1.7)	1 (0.3)	50 (16.7)
NAGARAM	49 (16.3)	1 (0.3)	0 (0.0)	0 (0.0)	50 (16.7)
RAGHAVAREDDY PET	40 (13.3)	8 (2.7)	1 (0.3)	1 (0.3)	50 (16.7)
TOTAL	248 (82.7)	41 (13.7)	9 (3.0)	2 (0.7)	300 (100.0)

Source: Field data

Table 2 explains the source of income of female agricultural labour. 82.7 percentage of women are depending on agriculture. Majority of the respondents were found in Nagaram and Jadalpet followed by Chityal and Raghavareddypet. 13 percent of the respondents are getting income from dairy activities only 3 percent of the respondents getting some income by doing small business, 5 members doing business in Mogullapally followed by Chityal and Raghavareddypet.

Table – 3: Village wise working days of the respondents

Name of the Village	No. of respondents		TOTAL
	With work	Without work	
Chityal	2 (0.7)	48 (16.0)	50 (16.7)
Jadalpet	49 (16.3)	1 (0.3)	50 (16.7)
Madharam	20 (6.7)	30 (10.0)	50 (16.7)
Mogullapally	49 (16.3)	1 (0.3)	50 (16.7)
Nagaram	8 (2.7)	42 (14.0)	50 (16.7)
Raghavareddy pet	0 (0.0)	50 (16.7)	50 (16.7)
Total	128 (42.7)	172 (57.3)	300 (100.0)

Source: Field data



Because of lack of irrigation facilities in the study area no crops were raised during summer season. It was off season for agricultural activities and women labourers could not find any work. In our sample, only 43 percent of women labourers are getting complete week days work and the remaining 57 percent of the respondents are not getting any work. Village-wise working days of the respondents presented in diagram 5.2. The majority of respondents resides at Mogullapally and Jadalpet have more number of days work in a year, whereas in Raghavareddypet and Chityal there are very less number of days work during a year.

Conclusion:

India has the distinguishing features of the rural economy. The phenomenon of under employment, backwardness and surplus population are simultaneously manifested in the daily lives and living conditions of agricultural labourers. Agricultural labourers, mostly landless constitute the poorest segment of the Indian agricultural population. They belong to the economically backward and oppressed sections of the society. They are basically unskilled and unorganized and work in farms of big farmers as casual workers on wages for a larger part of the year.

One of the most disquiet features of the Indian rural economy during the past several decades has been its constantly increasing trend in the number of landless labourers. Factors like rapid growth of population, law of inheritance, rise in cost of agricultural inputs and disappearance of cottage

and village industries, decline of handicrafts and other subsidiary occupations have been responsible for the decline of the village economy, which intern, made a large number of people depend more upon agriculture which is the only alternative occupation available to them. In the absence of alternatives, people in rural areas, who are generally unskilled, continue to stick in to agriculture and women are no exception to the phenomenon.

Since India is one of the most distinguishing features of the rural economy, it has been the growth in the number of agricultural workers, cultivators and agricultural labourers engaged in crop production. The phenomenon of under employment, backwardness and surplus population are simultaneously manifested in the daily lives and living conditions of agricultural labourers. Agricultural labourers, mostly landless constitute the poorest segment of the Indian agricultural population. They belong to the economically backward and oppressed sections of the society. They are basically unskilled and unorganized and work in farms of big farmers as casual workers on wages for a larger part of the year.

One of the most disquiet features of the Indian rural economy during the past several decades has been its constantly increasing trend in the number of landless labourers, among female the low value and 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 in equities at ideological and practiced level as well. The nature and



extent of their involvement differs from the variations in agro-production systems. The mode of female participation in agricultural production varies from the land owning status of farm households. Their role range from managers to landless labours. Particularly the introduction of capital intensive technologies in the agricultural sector were had differential impact on different sections of people. The women are negatively affected due to women's lack of access to technology. Further, class polarization depended gender inequities. While it is more enhanced in the operations such as transplanting, weeding and harvesting where female labour is primary employed.

Women should be paid special attention to lesser their aggravating employment situation and provided with other social security measures. Any intervention for improving the conditions of women involved in agricultural activities should begin with an understanding of their profile in terms of various agriculture and related activities. One the programme of women's development in agriculture is launched by fulfilling all these necessary conditions, it facilitates better performance of the role of the women, and thereby enabling them to increase their income reduce drudgery and enhance their status in the society.

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Impact of Economic Reforms on the Living conditions of Tribals in Ichoda Mandal of Adilabad District in Telangana State

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Abstract: India has the world's second largest concentration of tribal population next to Africa. According to 2011 census, the scheduled tribes population in India is 104.3 million (8.7%), In Adilabad District alone 18 per cent of population is tribal population. Of them Gond -2,63,515, Kolams-44,805, Pardhan-26,029, Thoti-4,811, Naikpod-5,206. Economic reform process aimed at growth perspective had any impact on the living conditions of these tribal population. The establishment of transport facilities, building infrastructure does improve the employability and contribute to growth. The inclusive growth pattern of the Government of India and state government had to be looked in the perspective of the improvement in the living conditions of tribal population. The study also tries to study Socio-economic ecological aspects affecting the food habits of the Tribes in the select study areas.

Keywords: Tribal Well Being, Economic Status, Income Status

Introduction

India has the world's second largest concentration of tribal population next to Africa. According to 2011 census, the scheduled tribes population in India is 104.3 million (8.7%), accounting for about one-fourth of the total tribal population of the world. There are 461 tribal groups here distributed in all states except Punjab and Haryana. Some states like Nagaland, Mizoram, Meghalaya and Lakshadweep are predominantly tribal states. Out of the total 461 tribal communities of India, 74 have been classified as "Primitive Tribes. (K.S. Sing 1994). According to the 2011 census Adilabad is the biggest district in Telangana with scheduled tribes population of around 4,95,794 constituting of 18.09% of total population. Of them Gond -2,63,515, Kolams-44,805, Pardhan-26,029, Thoti-

4,811, Naikpod-5,206. Economic reform process aimed at growth perspective had any impact on the living conditions of these tribal population. The establishment of transport facilities, building infrastructure does improve the employability and contribute to growth. The inclusive growth pattern of the Government of India and state government had to be looked in the perspective of the improvement in the living conditions of tribal population.

The present study has been conducted in two villages Dubaripet and Patwariguda of Ichoda Mandal of Adilabad district. The study has been carried out for 50 sample respondents 25 from each village. A structured schedule was administered for collection of data from these respondents. For the usage in the appropriate places, secondary data



was also collected from relevant journals, annual reports of Ministry of Tribal affairs and various document and related publications. The objectives of the study is to explain the issues of gond tribes in the present reform period. The study also tries to study Socio-economic ecological aspects effecting the food habits of the Tribes in the select study areas.

The historical background of the Gond Population is that Gonds settled in Gondwana, now known as eastern Madhya Pradesh, between the 13th and 19th centuries AD. Muslim writers described a rise of Gond state after the 14th century. Gondas ruled in four kingdoms (Garha-Mandla, Deogarh, Chanda, and Kherla) in central India between the 16th and 18th centuries. During the British regime in India, Gonds challenged the Britishers in several battles. The Gond settled in cultivation in the rich natural resource state of Telangana over a period of time. The Koyas and Konda Reddis were others who were doing shifting cultivation then. They would not care to produce anything and prefer to live on the roots, tubers and other forest produce. The following 9 were declared as Scheduled Tribes in erstwhile Hyderabad state under the Constitution (Scheduled Tribes) Order, 1950 (Published in the Gazette of India, New Delhi, dated September 6, 1950) with the assent of the President of India. Andh, Bhil, Chenchu or Chenchwar, Gond (including Naikpod and Raj Gond), Hill Reddis or Konda Reddis, Kolam (including Mannarvarlu), Koya (including Bhine Koya and Rai Koya), Pardhan and Thoti.

Review of Literature

The review of literature of the study is thus carried out for the benefit of this study. **Nihar Rajan Patnaik's (1961)**, History and Culture of Khond Tribes is a stimulating volume of an inter-pretative, clearly organized and well balanced survey of history and culture of the Khond tribes of India. Elaborating the geography and topography of the region and the consequent nature of the Lambadi (A scheduled tribe of A.P), migration of lambadas to south India and also their socio-economic and cultural conditions and community life of the lambadas are discussed. **Dr. K. Mohan Rao's (1993)** The Kolams – a Primitive tribe in transition gives in sight in to analyse the genesis and affinity of the core aspects of the culture of Kolams and other neighbouring dominant tribe on one hand and total cultural heritage of local tribes on the other side are analysed. **Ramesh.M. (1994)** concentrated on socio-economic conditions of one of the eight tribal groups recognized as primitive Tribal Groups, which is known as Kolam tribal group were worked out. **Mohanthy P.K. (2002)** is a comprehensive survey of the development of primitive tribes groups in India with main thrust on Lodhas of West Bengal and Orissa. Chenchus of Andhra Pradesh and Totos of West-Bengal. Detailed and well-written with regard to several welfare programmes in these regions. **Deogaonakar (2006)** in his book The Kolam tribals, attempts to depict an ethnographic profile of the tribe and also discusses some of their socio-cultural as well as economic problems. Even their traditional methods of dispensation of justice have been studied. **Subba Rao .N (2007)** covered the tribes of Andhra Pradesh. The nature and Characteristics of Tribal



people, development efforts by Government and other agencies in Gondipakala village and Araku Valley agency region in Visakhapatnam District are studied with Special reference to Coffee Plantation Programme. **Srinivas.L (2007)** explained the work participation rate of tribes in Andhra Pradesh, category of workers in agriculture were also covered. He gives special attention on ITDA agricultural programmes and IFAD programmes in Andhra Pradesh.

Objectives of the Study:

The specific objectives of the study are:

- to examine the socio-economic conditions of the selected primitive tribes in Adilabad district.
- to identify the socio-economic developmental factors that are responsible for primitiveness in select study areas.
- to find out whether the primitive tribes are aware about the development programmes and offer suitable suggestions.

Hypotheses:

- The government policies and scheme are improving living standards of Tribes.
- The food habits, the earning pattern have changed by the influence of economic reform process
- There is an overall impact in their living standard due to the government economic schemes.
- **Sources of Data:**

Primary Data: The data was collected through primary and secondary sources, structure and primary data was collected through structure questionnaire interview,

personal observation and participatory method.

Secondary Data: Secondary data was collected from various reference books, Journals annual reports of ITDA, different reports and various government documents on tribals.

Sampling Design:

A sample size of 50 respondents have been selected 25 each from each village of Dubaripet and Patwariguda of Ichoda Mandal of Adilabad District has been selected for study using random sampling method.

Tools of Analysis: The tools used for analysis are percentage, frequencies, mean, median and Correlation.

Significance of the Study: The study is appropriate at this time when the state government is focusing on the developmental programmes for the welfare of the tribal population. There is no study capturing the villages of Ichoda Mandal of Adilabad District though there are studies relating to tribal population of Andhra Pradesh in general. Below is the table pertaining to the income distribution of sample respondents of the two villages of Ichoda mandal in Adilabad District. The above table and figure clearly signifies that the major 54 per cent of tribal population in selected area are in the lower income bracket of Rs. 3000 to Rs. 4000. Table 2 also shows that this the major percentage which has highest consumption pattern for food items with a lower expenditure of Rs. 1000 to Rs. 1500.



Table.1: **Income classification of sample respondents**
 Statement of Respondents earning per a monthly Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 3000/- to 4000/-	27	54.0	54.0	54.0
4000/- to 5000/-	15	30.0	30.0	84.0
5000/- to 6000/-	8	16.0	16.0	100.0
Total	50	100.0	100.0	

Table- 2: Consumption Pattern on Food Items per a month of sample respondents

Sl. No.	Per a month expenditure	No. of Respondents in Ichoda Mandal		
		Dubaripet	Patwariguda	
1	Rs1000/- 1500/-	12(24.0)	15(30.0)	27(54.0)
2	Rs1500/- Rs2000	8(16.0)	7(14.0)	15(30.0)
3	Rs2000- Rs3000	5(10.0)	3(6.0)	8(16.0)
4	Rs3000 and above	-	-	-
	Total	25(50)	25(50)	50(100)

Source: Field Study (Figures in Parentheses are Percentage)

Table- 3 Statement of Respondents Consumption Pattern on Non-Food Items per a month

S.No.	Per a month expenditure	No. of Respondents in Ichoda Mandal		
		Dubaripet	Patwariguda	
1	Rs1000/- 1500/-	14(28.0)	12(24.0)	26(52.0)
2	Rs1500/- Rs2000	8(16.0)	7(14.0)	15(30.0)
3	Rs2000- Rs3000	3(6.0)	6(12.0)	9(18)
	Total	25(50)	25(50)	50(100)

Source: Field Study (Figures in Parentheses are Percentage)

The table 2 also reveals that Dubaripet village is predominant number with 12 respondents consisting of 24.0 percent are consuming food items with Rs1000 to

Rs. 1500/- expenditure and the lowest number 5 respondents accounting for 10 percent belong to expenditure of Rs 2000/- to Rs3000/. In Patwariguda village



the highest number 15 respondents consisting of 30.0 percent are consuming food items with expenditure of Rs1000/- 1500/-. Lowest number 3 respondents accounting for 6 percent belong to Rs2000/- to Rs3000/- expenditure. The overall observation is that in primitive tribes 54 percentage of them are spending their earned month income on the primary needs.

The table- 3 reveals that the particulars of consumption pattern on Non-Food Items per a month of sample respondents in selected village of Dubaripet in Ichoda mandal is predominantly in 14 respondents consisting of 28 percent are consuming for non-food items with Rs1000/- 1500/- expenditure and the lowest number 3 respondents accounting for 6 percent belong to Rs2000 -Rs3000 expenditure. In Patwariguda village the highest number of 12 respondents

consisting of 24 percent are consuming non-food items between Rs1500/- to 2000/- expenditure and the lowest number 6 respondents accounting for 12 percent belong to Rs2000/- to Rs3000/- expenditure. The overall observation is that the majority 82 per cent of table are spending below Rs. 2000. of their income on non-food items.

The above table justifies that the correlation between the food and non-food items of the tribal population in the sample area are highly correlated with significance of 1 per cent level. This is quiet obvious with higher percent age of tribal population are belonging to income bracket of less than Rs. 2000 per month and their expenditure likewise is concentrated on food and non-food itmes.

Table.4 Karl Pearson Correlations

Correlations

		Food_Items	Non_food_Items
Food_Items	Pearson Correlation	1	.825**
	Sig. (2-tailed)		.000
	N	50	50
Non_food_Items	Pearson Correlation	.825**	1
	Sig. (2-tailed)	.000	
	N	50	50

** . Correlation is significant at the 0.01 level (2-tailed).Table. 5



Education status of the sample respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Illiterate	37	74.0	74.0	74.0
Primary	12	24.0	24.0	98.0
Secondary	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Pearson Correlations

		Education status	Statement of Respondents earning per a monthly Income
Education status	Pearson Correlation	1	.236
	Sig. (2-tailed)		.099
	N	50	50
Statement of Respondents earning per a monthly Income	Pearson Correlation	.236	1
	Sig. (2-tailed)	.099	
	N	50	50

The above table 5 shows that 74 per cent of sample respondents are illiterate and that only a single person has passed secondary education. This means that fruits of economic reforms or governmental policies are not reaching this section of the tribal population.

The correlation table -6 also justifies that the lower the education has no significant correlation with the income level. As the lower income bracket population has no access to education. Though the correlation is

0.23 with significant at 10 per cent level. It is very low.

Conclusion:

It can be summarized that the fruits of reforms or governmental policies did not benefit the poorer sections of the tribal population especially the Gonds. There is a need to educate them and need to highlight the necessity of primary and secondary education among these sections of the society. There is also need to improve their living standards by giving them alternate source of



employment. The study also highlights the need for in depth analysis of research into their occupational pattern and employability. The study also highlights the need to improve their food and non-food habits and increase their consumption expenditure while improving their income levels.

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A study on the effectiveness of Kisan credit cards in India

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Introduction

One of the common elements in the strategy for agricultural development in developing countries has been to increase the role of institutional sources of credit. Given the enormity of credit requirements on the one hand and the vagaries of nature on the other, financing for agricultural has been a Herculean task for banks in India. The access to institutional credit for a large number of farmers particularly small and marginal farmers continues to be a challenge to the Indian banking industry. The Government of India, RBI, NABARD have been focusing on the need to streamline the credit delivery mechanism and to simplify the existing systems, procedures, documentation relating to sanction and disbursement of credit to the farmers at large. In this context, Kisan Credit Card (KCC) has emerged as innovative credit delivery mechanism to meet the production credit requirements of the farmers in a timely and hassle free manner. Kisan credit card is a package of services. This is a system of credit that is positive, productive and thrift creating.

The benefits of KCC to the farmers include

- 1 Covers credit requirements of crops for the whole year.
- 2 Insurance cover is available at a very low premium rate.
- 3 Transaction costs are reduced.
- 4 Assured availability of credit.

5 Flexibility to the farmers in terms of drawing cash and buying inputs from any supplier of his choice.

6 Reduction in quantum of interest.

Banks can also be at advantageous position due to

- a) reduction in workload,
- b) minimum paper work,
- c) better recovery,
- d) better banker-client relationship.

A study about such important credit instrument like KCC definitely assumes significance and relevance. The present study is primarily aimed at understanding the reasons why farmers are not frequently using KCC although this flexibility of frequent withdrawals is embedded within the system. The specific objectives of the present study are:

1 To analyze the perceptions of farmers towards the claims due to KCC system.

2 To understand the reasons for not frequently using the KCC despite of its provisions for frequent withdrawals and repayment of credit.

3 To examine whether there are any variations in the validation of claims due to KCC based on the size of the farmers.

Hypotheses



1 The claim of adequacy of credit through KCC is far from the satisfaction of farmers of all the sizes.

2 Absence/ inadequate non-farm income is an important reason due to which frequent withdrawals and repayment do not take place.

For the purpose of this study, 60 farmers of different sizes were selected randomly from Adilabad district, Andhra Pradesh. The present study makes use of primary sources of data. Thus, a pre-designed questionnaire is administered among the sample farmers. By the means of direct interview method, the necessary data were collected in February 2006. The data were analyzed by employing simple percentages and frequency distribution.

Major Findings

1 The claims of KCC like timely credit, simplified loan procedures, elimination of repeated processing of loan proposals, assured availability of credit have been endorsed by majority of the sample units. The claim of high frequency of withdrawals and repayment has been endorsed only by the small percentage of sample (Refer Table-1).

2 A majority of the sample farmers have felt that absence/ inadequate non-farm income is an important reason for the low frequency of withdrawals and repayment through KCC followed by the reason that no perceptible benefit of frequent

withdrawals and repayment (Refer Table-2).

3 The analysis of adequacy of credit with reference to size of the farmers, it is found that 91.67 per cent of farmers in aggregate terms were not satisfied with the claim of KCC that it provides adequate credit to the farmers. Only 8.33 per cent of farmers were happy with the magnitude of the credit ensured by KCC. Of the sample units who are not satisfied with the quantum of credit by KCC, 92 per cent are small farmers category, 90 per cent are medium farmer category and 93.33 per cent are big farmer category. In other words, most of the farmers of all the sizes are not happy and do not subscribe to the claim by KCC that it ensures adequate credit to all the size of farmers. (Refer Table-3)

4 With reference to fixation of credit limits for KCC and its nexus with related benefits from crop insurance, it is found that a majority of sample farmers (90 per cent) have felt that not only the size of land but also cost of production should be taken into consideration while fixing the credit limits. Sample units (80 per cent) have also expected a thorough link between KCC and crop insurance through the system KCC (Refer Table-4). Thus,

The first hypothesis "the claim of adequacy of credit through KCC is far from the satisfaction of farmers" has not been rejected. The second hypothesis 'absence/inadequate non-farm income is an important reason due to which frequent withdrawals and repayment do not take place' has not been rejected.



Table-1: Validation of claims by the sample farmers due to KCC

S no	Claims due to KCC	percentage
1	Timely credit	86.66
2	Adequacy of credit	8.33
3	Simplified loan procedures	73.33
4	Estimation of repeated processing loan proposals	66.66
5	Choice of purchase of inputs from any choice	51.66
6	High frequency of withdrawals and repayment	10
7	Symbol of prestige	23.33
8	Assured availability of credit	63.33
9	Benefits of crop insurance	43.33

Source : Compile from primary data records.

Table-2: The reasons of low frequency of withdrawals and repayment

S no	Reasons	sample farmers
1	Non-realization of agricultural income	30
2	Absence/inadequate non-farm income	70
3	Inadequate agricultural income	50
4	Low crop intensity	60
5	No perceptible advantage of frequent withdrawal and repayment	55

Source : Compile from primary data records.

Table-3: Distribution of Opinions about adequacy of credit Due to KCC

S no	Size of the farmers	Adequacy of credit	
		No	Yes
1	Small farmers	23	2
2	Medium farmers	18	2
3	Big farmers	14	1
	Total	55	5



Table-4: Expectations of farmers about KCC

S no	Nature of expectations about KCC	Per cent of farmers
1	Credit limits be fixed not merely on the basis of land size but also on the cost of production	90
2	Not only production credit but also consumption credit	70
3	KCC for non-farm activities too	60
4	A thorough link between KCC and Crop insurance	80

Source : Compile from primary data records.

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A Conceptual HR Model to Promote Small Scale Industries through Make in India Program

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Abstract: This paper highlights on framing a conceptual model for promoting small scale industries under initiative of "Make in India" program. This pushed is an initiative taken by Government of India to encourage multinational and domestic companies to manufacture their products in India which will be indeed a boost to India's economy. It was launched by PM Narendra Modi on 25th of September 2014. It will push Indian small scale industries to economic forefront. Small scale industries (SSI) are the industrial undertakings having fixed investment in plant and machinery, whether held on ownership basis or lease basis or hire purchase basis not exceeding Rs. 1 Crore (DC-MSME). In the last few decades SSI were demanding support from the government as they were unable to sustain because of global competition but now through this program their demands will be fulfilled. Now a day's human resource is becoming a vital aspect for securing the ultimate goal of the organization. Through this conceptual model it has been shown how HR practices will promote SSI by Make in India program.

Keywords: Make In India, HR Practices, Small Scale Industries, Govt. of India,

Introduction

Economic theories and empirical studies have concluded that manufacturing sector is the main engine to drive any country's economy. "Make in India" program is such an initiative to boost India's economy and make India a manufacturing hub. The manufacturing sector is crucial for employment generation and development of an economy. According to a study, Small scale industries account for 95% of the total industrial activity in India through SMEs and MSMEs and can play a vital role in generating employment. Estimates suggest, SME-MSME sector offers maximum opportunities for self-employment as well as jobs, after the

agriculture sector. The importance of HR with respect to this sector cannot be ignored. 80% of workforce in manufacturing firms are working as contract labor, which poses permanent and secure working tenure issues affecting in Make in India concept which requires high level of motivation and sense of security within Indian manufacturing workforce.

Manufacturing firm faces labour disputes and Industrial relation issues, proper functioning of HR department is the effective source to handle such issues for efficient and smooth industrial relation. It is very important to manage human resources at the grass root level. We can



properly manage by providing them quality training, proper management of resources, proper work environment and other such factors in order to extract the best from them. Also PM of India has assured that in next 7 years India will become World's Human Resource Capital. The Manufacturing sector has performed poorly in the recent years with the growth rate hovering between 2 % to 3 %. The share of manufacturing sector to the GDP is also 15% which is also below par of the developing countries. In the last two financial years GDP growth had slowed down in the range of 5% and if the country needs to achieve the targeted growth rate in this financial year, then the revival of manufacturing sector and FDI is imperative. The increase in investment will be the driver of growth and will in turn increase the employment opportunities. —Make in India|| initiative aims to increase the share of manufacturing to 25% of GDP by 2022 from the current 12%. Labour reforms, cascading effect of job growth in other sectors of the economy and domestic firms transforming into global brands will also boost employment opportunities. This is expected to result in the creation of 100 million jobs. This will require more developed HR practices.

Review of Literature

Human Resource practices are very important in driving any sector and especially the manufacturing sector because in manufacturing sector we have to manage resources from ground level to top level. Carroll, M et al. (1999) had been found that the quality of employment in small scale enterprises is lower than the larger enterprises. K.Kalaivani (2015) has stated the impact

of Make in India program on HRM practices. The author has also discussed about the importance of HRM practices in organizations of India. Samridhi Goyal et al. (2015) have focused on the role of HR & Financial services in making Make in India program a success. S. Soundhariya (2015) has discussed about the Make in India programs, challenges, importance and opportunities. The author has also told that Make in India will transform India and will make India a manufacturing hub in coming years. Make in India program is also a boost to India's economy. Dr.T.V.Ramana (2015) has discussed about the sustainability of Make in India program. This paper covers the issues and challenges being faced by this program. Prof. J. K. Nathani et al. (2015) have discussed about the issues and challenges this program is facing. The author has also discussed about the economic issues and how India can become the manufacturing hub in the world through this program. Seema Sangwan (2015) has focused on the on the changes in FDI rate after introduction of Make in India by Prime Minister Modi and growth due to increase in the FDI rate. Author has also studied the implications for Make in India and realized that tougher task for India is to address competitiveness in non-cost factors. Make in India program is indeed a boost to India's manufacturing unit but to handle resources in an effective and efficient manner is very important.

Purpose of the Study

- 1) To understand and analyses the factors influencing HR in small scale industries.
- 2) To know the scope of Small Scale Industries in Make in India Program.



3) To frame a conceptual HR model for Small Scale industries.

Methodology of the Study

This analytical research study is purely based on secondary data. Data were collected through review of literature like previous journal, articles, various companies & Govt. Policy for Make in India program, magazine, newspaper etc.

Analysis & Discussion

The small-scale industries sector plays a vital role in the growth of the country. It contributes almost 40% of the gross industrial value added in the Indian economy. Small Scale Industries Sector in India creates largest employment opportunities for the Indian population, next only to Agriculture. Food products industry has ranked first in generating employment, providing employment to 0.48 million persons (13.1%). The next two industry groups were Non-metallic mineral products with employment of 0.45 million persons (12.2%) and Metal products with 0.37 million persons (10.2%). In Chemicals & chemical products, Machinery parts except Electrical parts, Wood products, Basic Metal Industries,

Paper products & printing, Hosiery & garments, Repair services and Rubber & plastic products, the contribution ranged from 9% to 5%, the total contribution by these eight industry groups being 49%. Today, a large number of mass produced consumer goods, be it textiles, readymade garments, toys, handbags, luggage items, mobile phones, television sets, air conditioners or shoes, are mainly imported. Through "Make in India" we can make all these goods and commodities in India and also we get good foreign investments. Start-ups in

the core manufacturing sectors are poised to play a crucial role in the success of 'Make in India' "Make in India" Mission will help to realize the dream of transforming developing India into a manufacturing hub. Under Make in India a new "National Industrial Corridor Development Authority" being created to coordinate, integrate, monitor and supervise development of all Industrial Corridors. India's current ranking in the world in factory output is 10. Its overall contribution to Indian GDP is 28% and it engages nearly 17% of the total work force. The basis of any manufacturing organization is governed by the quantity of money it is willing to invest and the kind of people who are going to work in it. For transforming the health of the manufacturing sector and in order to make it a most preferred destination for domestic as well as foreign investors and industrialists, it is very much important to promote both fund based and non-fund based financial services.

Indian work force is quite talented and can adapt to any working situation. In order to develop an organization and ensure its sustained growth, it is very much important to develop its human resource working in it. The organization which does not understand the importance and talent of its human resource cannot withstand the competition. A motivated, up to date human work force will help an organization achieve its mission and vision. HR is a driving and motivation force of an organization which helps to fulfil individual and organization's objectives in a required time-frame. Various innovative HR policies include talent management,



knowledgemanagement, performance, career management, development of various continuous improvement and learning programs.

Focus should be on the up gradation of employee's knowledge, skill and abilities. Programs such as employee development should be promoted. Employee development is a joint, ongoing effort on the part of both the employee and the organization for which he or she works. A highly skilled work force can accomplish higher goals than an under skilled human resource. Employees' performance needs to be enriched by developing training and development programs if 100% potential of the human resource needs to be tapped. The human potential is immense and if it is left untapped, it will go waste. Human resource is the most valuable asset of an organization and it needs to be continuously monitored and injected with performance development programs, programs that increase the job satisfaction of employees, employee welfare programs etc. The human performance can be appraised with the use of various performance appraisal models. Organizational excellence can only be achieved by investing continuously in the work force of the organization .PM Narendra Modi while launching the "Skill India Mission" said that

"If China has emerged as the manufacturing capital of the world, India can become the human resources capital of the world in next few years.

Scope of small scale industries in Make in India program

The "Make in India" strategy has to be a blend of policy mix that not only encourages large-scale manufacturing

but takes along the Small and Medium Enterprises (SMEs) to make the growth process more inclusive. What's the use of rapid industrialization if it does not benefit those at the grass root levels? Here, SMEs come into the picture as it is this sector that can help India cut its reliance on imports, spur jobs and raise income of millions.

1) If India has to develop as a strong manufacturing base, it needs to strengthen Small scale industries. Venture capital funds and even banks should come up with innovative schemes to help SMEs upgrade and acquire latest in technology. Unless SMEs are strengthened, India's supply chain will rely heavily on costly imports.

2) By its less capital intensive and high labour absorption nature, small scale industries sector has made significant contributions to employment generation and also to rural industrialization.

3) The contribution of small scale industries to the manufacturing sector is almost 45 per cent of the GDP and 40 per cent to the country's exports. So, there is a huge scope for small scale industries to build their brand, develop quality products and boost exports from India. Moreover, "Make in India" campaign can immensely attract investors and is a boost for small scale industries to flourish.

4) Moreover, emphasis should be laid on local small-scale industries such as Khadi, which are popular in India.

5) The Diwali items such as crackers and lights are usually made in China and are cheaper. If India will start manufacturing these products it will be a boost to country's economy and employment .Here small scale industries will come into play.



6) The launch of the Pradhan Mantri MUDRA (Micro Units Development and Refinance Agency) Yojana has been a boost to small scale industries under Make in India program.

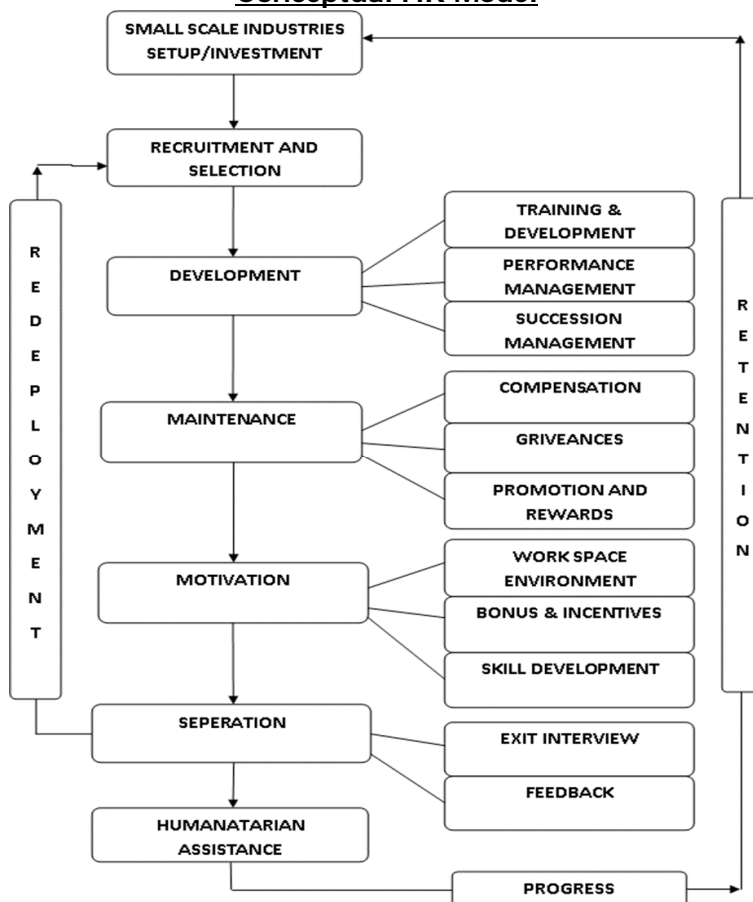
7) Opening of National Skill Development Centers in villages in coming years is a big boost to Small Scale Industries under Make in India program.

8) In January 2015, HyunChil Hong, the President&CEO of Samsung South Asia, met with Kalraj

Mishra, Union Minister for Micro, Small and Medium Enterprises (MSME), to discuss a joint initiative under which 10 "MSME-Samsung Technical Schools" will be established in India.

9) For any country manufacturing sector is a key to develop economy and moreover small scale industries play a major role in doing so. If "Make in India" has to succeed, the importance and development of Small Scale Industries sector can't be ignored.

Conceptual HR Model





Explanation of Conceptual Model

When company set up its plant or expand the business then it require man power to execute the objective of the organization. Recruitment and selection are two vital stages of staffing process in any organization, whether large or small scale. Recruitment takes place after the determination of manpower requirement for an organization and focuses on identification of sources of requisite manpower to attract adequate number of prospective employees. Recruitment policy is the key to a successful recruitment program as it includes guidelines to be followed while recruiting the staff. Centralization or decentralization of the recruitment policy, recruitment of staff internally or externally, identification and recruitment of high potential employees, selection of sources of recruitment and evaluation of recruitment program are essential for development of a sound recruitment policy.

Employee retention is a challenging task for the organization. Retention of an employee depends on how organization is maintaining their employees in terms of compensation, grievance redressal mechanism, promotion process, reward and recognition etc. Innovation, creativity, organizational citizenship behaviour etc. depends on level of motivation of an employee. Healthy working conditions such as proper ventilation, proper lighting and proper sanitation improve the work performance of employees. Bonus is an extra payment over and above salary, and it acts as an incentive to perform better. It is linked to the

profitability and productivity of the organization.

The organization should provide additional incentives to their employees such as medical allowance, travelling allowance, house rent allowance, hard duty allowance and children educational allowance. Employees should be in a position to balance the two important segments of their life—work and life. This balance makes them ensure the quality of work and life. A balanced employee is a motivated employee. Government of India launches various benefit schemes for employer of small scale industries under "Make in India" program, therefore it's become easy and less burden for employer to focus on pro employees issues.

Employee separation is a sensitive issue for any organization. Usually, an employee leaves the organization after several years of service. Thus, the permanent separation of employees from an organization requires discretion, empathy and a great deal of planning. An employee may be separated as consequence of resignation, removal, death, permanent incapacity, discharge or retirement. The employee may also be separated due to the expiration of an employment contract or as part of downsizing of the workforce. Organizations should never harass the employees, especially in the case of resignation, just because they are quitting the organization.

In fact, a quitting employee of the organization must be seen as a potential candidate of the future for the organization and also the brand



ambassador of its HR policies and practices. Each organization must have comprehensive separation policies and procedures to treat the departing employees equitably and ensure smooth transition for them. Further, each employee can provide a wealth of information to the organization at the time of separation. Exit interviews can be conducted by the HR department to ascertain the views of the leaving employees about different aspects of the organization, including the efficacy of its HR policies. Humanitarian ground assistance by the organization may in terms some financial benefit during separation, counselling, helps in employment if it's lay off etc. These kind of activity helps to build employer brand and good will in the market.

Conclusion: "Make in India" initiative will help country like India to become a manufacturing hub in next few years. Already many companies have started to invest in India. Some of the big automobile companies have already set up their plants in India which is a driving factor for India's economy to grow. This program is generating a lot of employment for the people of India. But at the same time it is very important to handle our resources. Through this paper it has been tried to frame a HR model which can help small scale industries to grow and sustain. Also HRM practices are very important for the development of skills of workers working in "Make in India" ventures.

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Khadi and Village Industries in the Era of Reforms Performance and Issues

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Introduction

In India, unemployment has grown substantially during the last four decades it may be due to increasing capital intensification in agriculture (Mehra 1976) which reduces labour absorption Capacity. Moreover the pressure of population on land is already high and increasing and has resulted in a large surplus of labour in rural areas (Papola 1982) Similarly the labour absorbing capacity of large industry is limited and has been declining over a period of time due to the fact that it become move capital intensive (Hirway (1991), Vidyathnam,(1986.)). In this context Khadi and Village industries are very effective in creating productive employment as they are labour intensive and they can be started in rural areas with less investment and technology. They produce goods and services needed by rural masses and hence they can survive in the competitive market. In line with this, Govt of India has been implementing various programmes for the promotion of village industries since Independence. As a part of its

promotional activities of village industries, the Govt has established Khadi and Village Industries Commission (KVIC) in 1957. The prime objective of KVIC is to provide employment in rural areas through production of saleable articles. In the process, it creates self-reliance among people and builds a strong rural community spirit. Such analysis help us in understanding whether the wide ranging reforms initiated with the aim of accelerating economic growth in the country helped the village industries to grow further or not in the post reforms period compared to that of the pre reforms period.

Keeping this as a back drop, the present paper has been carried out to study the performance of Khadi and Village Industries functioning with the financial and technical support of KVIC by using the data collected from the various Annual Reports of KVIC and Khadi Gram Udyog Journal for the pre-reforms (1980-90) and post- reforms period (1991-2014) in India.

Methodology:

- Growth performance of Khadi and Village Industries in terms of capital, employment, output, exports and earnings has been studied by estimating **annual average rate of growth** of each variable under consideration for the pre and post- reforms period.
- Productivity has been studied by estimating partial productivity indices viz Labour productivity (O/L) & Capital productivity (O/K) and Capital intensity (K/L) of Khadi and Village Industries.



- Export performance of KV Industries has been examined by estimating the share of Exports in output and the contribution of output to the growth of exports by estimating the equation of the form **Log E = α + β Log Q**
Where E = Exports
Q = Output
- The responsiveness between output and factor inputs i.e.; labour and capital in KV Industries has been studied by estimating a simple regression equation of the form **log Q= α + β log E and log Q= α + β log K** where Q refers to output, E refers to employment and K refers to Capital.

1. ANALYSIS

In order to examine the growth performance of Khadi and Village Industries, annual growth rates of employment, capital, output, earnings and exports of KVI have been estimated and presented in table.

Table -1: Growth of Employment, Capital, Output, Earnings and Exports of KVI

Average annual growth rate					
Period	Employment	Capital	Output	Exports	Earnings
1980-81 to 1990- 91 (Pre- reforms)	5.27	10.93	15.14	17.73	1.79
1991-92 to 2013-14 (Post- reforms)	4.46	0.93	11.26	12.50	- 0.47
1980-81 to 2013-14	4.75	4.17	12.43	14.08	0.13

Source: KVIC Reports 1980-81 - 2013-14

a) **Employment** : It is evident from the same table -1 that employment has grown in khadi and village industries at the rate of 4.75 percent per annum over the study period 1980-81 to 2013-14 in India. The sub- period analysis shows that employment has grown at a higher rate to an extent of 5.27 percent per annum during the pre- reforms period than that of the post- reforms period (4.46 %).

b) **Capital** : Capital of khadi and village industries in India has grown at the rate of 4.17 percent per annum for the study period 1980-81 -2013-14. The sub-period analysis shows that as is the case with employment, capital has also grown at a higher rate of 10.93 percent

during the pre- reforms period than that of the post- reforms period (0.93 %).

c) **Output** : Output of Khadi and Village Industries has grown at the rate of 12.43 percent per annum over the study period 1980-81-2013-14. While similar to growth of factor inputs, output has also grown at a higher rate (15.14%) during the pre-reforms period compared to that of the post-reforms period (11.26%) per annum.

d) **Exports** : Exports of khadi and village industries have grown at a negative rate of 0.47 percent per annum during the post- reforms period while its growth was positive to an extent of 1.79 percent per annum during the pre-



reforms period. On the whole, exports have grown at a substantially low growth rate of 0.03 percent per annum for the entire study period.

e) **Earnings** : It is clear from the same table that earnings of khadi and village industries also have grown at a higher rate of 17.73 percent per annum during the pre- reforms period compared to that of the that post- reforms period (12.50%). While they have exhibited an overall rate of growth of 14.08 percent per annum for the study period 1980-81 to 2013-14. These analysis indicate that

Table -2: Growth of KVI Labour Productivity, Capital Productivity, and Capital Intensity

Average annual growth rate			
Period	O/K	O/L	K/L
1980-81 to 1990- 91 (Pre- reforms)	9.81	5.25	6.76
1991-92 to 2013- 14 (Post –reforms)	6.58	10.45	-3.25
1980-81 to 2013-14 (The study Period)	8.21	7.85	1.76

Source: KVIC Reports 1980-81 - 2013-14

a) **Labour Productivity** : It is evident from the same table (Table -2) that labour productivity has grown at the rate of 8.21 percent per annum for the study period 1980-81 to 2013-14. The sub period analysis shows that labour productivity has grown at a higher rate of 9.81 percent per annum during the pre-reforms period compared to that of the post- reforms period (6.85%).

b) **Capital Productivity**: Capital productivity has grown at the rate of 7.85 percent per annum for the study period. The sub-period analysis show that capital productivity has grown at a higher rate of 10.45 percent per annum during the post- reforms

khadi and village industries have received serious setback as far as their growth performance is concerned during the post- reforms period compared to that of the pre- reforms period in India.

2. Productivity and capital intensity: Productivity of Khadi and Village Industries has been estimated in terms of labour and capital productivity indices along with capital intensity and results are presented in Table – 2

period than that of the pre- reforms period (5.25%).

Capital Intensity : It appears from the same table that capital intensity has grown at the rate of 1.76 percent per annum for the study period 1980-81 to 2013-14. The sub period analysis shows that capital intensity has grown at a higher rate of 6.76 percent per annum during the pre- reforms period while its growth was negative to the extent of 3.25 during the post- reforms period.

On the basis of these observations, one may tend to believe that capital input has been efficiently utilised in khadi and village industries during the post-reforms period compared to that of the



pre- reforms period in spite of its lower growth in the same period and may be because of this, its productivity has gone up.

3. Share of Exports in Output

Table- 3: The Growth Exports of Khadi and Village Industries in India:

Average Annual Growth Rate		
Period	Share of Exports	Growth of Export
1980-81 to 1990- 91 (Pre- reforms)	15.14	1.79
1991-92 to 2013- 14 (Post –reforms)	11.26	- 0.47
1980-81 to 2013-14 (The study Period)	12.43	0.13

Source: KVIC Reports 1980-81 - 2013-14

It is evident from the **Table-3** that the share of exports in output of KV Industries has increased from 0.46 percent to 0.55 percent during the pre-reforms period by indicating the rate of growth of 1.79 percent per annum for the same period. On the other hand the share of exports in output has declined from 0.49 percent to 0.44 percent by registering a negative rate of growth of 0.47 percent during the post- reforms period. On the whole the share of exports in output has grown at the rate of 1.13 percent over the period. These analysis indicate that KVI have received a setback in term of exports during the post-reforms period compared to that of the pre- reforms period.

5. Responsiveness between Exports and Output in KV Industries;

Table-4

Equation			
Sl no	Period	Log E = $\alpha + \beta \log Q^{**}$	R ²
1	1980-81 to 1990-91 (Pre- reforms)	Log KVI E = - 1.972 + 3.31 log Q** (0.535) (0.001)	0.73
2	1991-92 to 2013-14 (Post- reforms)	Log KVI E = - 4.082 + 1.988 log Q** (0.015) (0.013)	0.92

** Equation form $\log E = \alpha + \beta \log Q$ where E refers to Exports and Q refers Output.

** Significant at one per cent level of confidence

** Note; - Value in parameters are standard errors

It may be noted from the **table-4** that exports and output in khadi and village industries are positively and significantly related in both the sub periods but one percent change in output led to 3.31 percent change in exports during the pre-reforms period which is higher than that of the post- reforms period where one unit change in output led to only 0.013 percent change in exports indicating that KV industries have suffered during the post- reforms period as far as their exports performance is concerned in India.



4. The Contribution of Factor Inputs to Output In KV Industries.

In order to examine the contribution of factor inputs to output, simple regression equations of the form $\log Q = \alpha + \beta \log E$ and $\log Q = \alpha + \beta \log K$ where Q refers to Output, E refers to Employment and K refers to capital for the pre and post re-form period have been estimated and presented in table 5 and 6

Responsiveness between output and employment in KV industries;

Table -5

Equation			
SI No	Period	$\log Q = \alpha + \beta \log E^{**}$	R ²
1	1980-81 to 1990-91 (Pre-reforms)	$\log KVI Q = 0.285 + 0.0336 \log L^{**}$ (1.42) (0.036)	0.98
2	1991-92 to 2013-14 (Post-reforms)	$\log KVI Q = - 0.928 + 0.0073 \log L^{**}$ (1.99) (0.14)	0.79

**Equations of the form $\log Q = \alpha + \beta \log E$ where E refers to Employment and Q refers Output.

** Significant at one per cent level of confidence

** Note :- Value in parameters are standard errors

It is evident from the **Table-5** that output and employment are positively and significantly related to each other. The value of co-efficient explains that one unit change in employment leads to 0.33 percent change in output in KV Industries during the pre-reforms period while one unit change in employment leads to 0.007 percent change in output during the post-reforms period by implying that the contribution of employment to output is slightly higher during the pre-reforms period than that of the post-reforms. In both the cases the co-efficients are statistically significant at one percent level of confidence and supported by the high value of co-efficient of determination (R²).

6. Responsiveness between Output and Capital In KV Industries

Table - 6

Equation			
SI No	Period	$\log Q = \alpha + \beta \log C$	R ²
1	1980-81 to 1990-91 (Pre-reforms)	$\log KVI Q = - 1.115 + 0.43 \log K^{**}$ (1.471) (0.152)	0.79
2	1991-92 to 2013-14 (Post-reforms)	$\log KVI Q = - 15.650 + 5.03 \log K^{**}$ (6.184) (1.59)	0.61

** Equation form $\log Q = \alpha + \beta \log C$ where C refers to Capital and Q refers to Output

** Significant at one per cent level of confidence

** Note; Value in parameters are standard errors



It may be noted from the **table -6** that capital input is positively and significantly related to output in both the sub-periods but the contribution of capital to output is much higher during the post- reforms period than that of the pre- reforms period as one unit change in capital leads to 5.03 percent change in output during the post- reforms period while one unit change in capital leads to 0.43 percent change in output during the pre-reforms period. In both the cases the estimated co-efficient are supported by the high value of co-efficient of determination.

Concluding remarks:

The following conclusions have been emerged from the study. Employment has grown at a higher rate in khadi and village industries during the pre- reforms period than that of the post- reforms period. Similarity capital, output, earnings and exports of KV Industries have also grown at a higher rate during the pre- reforms period than that of the post reforms period. Exports have accounted for higher share in output in KV Industries during the pre- reforms period compared to the post- reforms period. Further the share of exports in output has grown at a higher rate during the pre- reforms period than that of the post- reforms period. These analysis indicate that khadi and village industries have received a serious setback as far as their growth performance is concerned during the post- reforms period compared to that of the pre- reforms period in India. With regard to productivity performance, the study observes that labour productivity has grown at a higher rate during the pre-reforms period. However, the contribution of labour input to output is higher during the pre-reforms period,

than that of the post- reforms period. One may conclude on the basis of these observations that Khadi and Village Industries have suffered in terms of growth and productivity during the post-reforms period compared to that of the pre-reforms period indicating that the reforms did not help the sector to grow further in the country. In view of this, the Government should redesign its policies to revive khadi and village industries as they play a pivotal role in the context of development of the country.

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Agri-e-culture from Yesterday to Today, For the Better Tomorrow, A Case Study

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Abstract: Agriculture is the modification of the earth surface through the cultivation of plants and to obtain an economic growth. A small, self-sufficient village in Telangana. It is located in Armoor mandal of 20 km away from the Nizamabad district headquarters. Farmers here are famous for having adopted modern farming methods in cultivating commercial crops like turmeric, maize and vegetables like chillies, brinjal, tomatoes on a large scale. They cultivate commercial crops as opposed to traditional ones like paddy, in a district now known to be the rice bowl of Telangana. Farmers are well aware how to adopt modern methods to increase their output therefore they are not dependant on the government schemes for their success even in the worst of sinerio , hence more than 75% farmers who took crop and other agricultural loans have already repaid the banks without seeking waiver . The village has earned recognition from national and international agriculture research such as ICAR, ICRISAT and IAAR. This probably is only the village in Telangana that has a separate web portal created by its NRI's and every farmer roughly produces RS 3-4 cores with seeds which accounts for RS 100 cores per annum. Ankapur occupies second after Hyderabad to have highest number of seed centres. The seed treatment plants in the village are besides giving a boost to the village economy, also providing employment to the agricultural labourers.

Anything can stop but not agriculture---Jawaharlal Nehru

Introduction:

Agriculture is the key development in the rise of sedentary human civilization. It is the backbone of our country that had feed the out growing population by production of food and raw materials. The provision of production for the expanding population. The term agriculture is derived from a Latin word "ages" which means plant and culture meaning cultivation. Agriculture is a very broad term encompassing all aspects of crop production, livestock, farming, fisheries, forestry and breeding of animals, plants, and fungi for food, fiber, medicinal plants and others products used for

sustaining and enhancing human life. It is exactly defined as the art, science and business of producing crops and livestock for man use and employed.

The history of agriculture in India dates back to the Indus valley civilization era and even before in some parts of southern India. Today, India ranks second worldwide in farm output. Agriculture and allied sectors like forestry and fisheries accounted for 13.7% of the GDP in 2013, about 50% of the work force. The economic contribution of agriculture to India's GDP is steadily declining with the country's broad-based economic



growth. Still, agriculture is demographically the broadest economic sector plays a significant role in overall socio-economic fabric of India.

Indian agriculture, is in a way a victim of its own past success- especially the green revolution, shows the dark reality of the agriculture sector at present and the havoc that has been wracked by the green revolution. The green revolution, which is often characterized by the introduction of high-yielding variety of seeds and fertilizers, undoubtedly increased the productivity of land considerably. The green revolution refers to a set of researched development of technology transfer initiatives occurring between 1930s and the late 1960s that increased agricultural production worldwide, particularly the developing world, beginning most markedly in the late 1960s, the initiatives resulted in the adoption of new technologies. The green revolution in India caused a big change in the nation taking it forwarded in the direction of development. It faces lots of problems but it continued and was successful. The green revolution in India was a period when agriculture in India increases its yield due to improved agronomic technology .Green revolution helped to overcome agricultural productivity. It started in India in 1960s and led to an increase in food grains production especially in Punjab, Haryana, and Uttar Pradesh during the early phase.

During the green revolution, farm extension services helped boost crop production because of the

accessibility of field specialists servicing the need of farmers. But the agricultural sector today faces numerous challenges such as urbanization, climate, change, and land degradation, loss of biodiversity, water crises, and population explosion. To help farmers cope up and boost production, knowledge can be disseminated to the farmers through the use of new technologies such as media, ICT-mediated means, etc., for spreading these knowledge and awareness of practicing various cultivation aspects as in well as marketing their goods such as e-commerce for their own betterment.

Today modern era the world has developed many new technologies to improve the standard of living for the people. Life has become easier for man with the new rise of technology and man has become independent on these machines in their daily life .with the emergence of technology, agriculture has taken its step towards modernization with new advance methods and techniques that will increase the rate of productivity with new methods of production. with the development of new machines and implements it has become easier for farmers to perform various cultivation aspects but due to lack of lack of knowledge by the farmers in the field of technology and marketing , the outputs which are produced is less than the inputs which states due to lack of awareness the farmers suffers more lost than a profit outcome because of various factors such as the involvement of middlemen for marketing , lack of timing operations, lack of proper



knowledge for production of goods, etc.

In the next few years the Indian population will be multiplied, which requires more food production to be increase which is not an easy task; with arable lands shrinking due to urbanization and climate change presenting numerous challenges to produce food from existing farms, there is a need to cascade proven technologies in farming communities, especially those with small holdings, to increase yield and incomes.

" There seem to be three ways for a nation to acquire wealth the first is by war, as the Romans did in plundering their conquered neighbors . This is robbery. The second by commerce this is generally cheating. The third is by agriculture which is the honest way , where in man receives a real increase of seed thrown into the ground in a kind of continual miracle , brought by the hand of God in His favor as a reward for his innocent life and his virtuous industry"-- -Benjamin Franklin

Objectives:

- "to do a case study on a model village and to learn the reasons for its upliftment in the agrarian sector and its pro's and con's in the socio - economic status of the farmer
- To identify the role of women as the hidden force in agriculture

Hypotheses: "Women empowerment, mutual understanding among the people of the village, unity and following the guidelines of agricultural officers and extensions

workers made this a model village - Ankapur"

Case Study of the Model Village – Ankapur:

Creative Farming for Sustainable Agriculture:

The production of food and fibre and other plant products using farming techniques that protect the environment , public health , human communities and animal welfare. For getting sustainable agriculture the farmers are using organic farming, bio fertilizers and bio pesticides.

There is a polyhouse unit in the village. They are not only growing commercial flowers but also grow hybrid vegetables it is a new imitative in Telangana villages. There is a hybrid seed production through TSSDC and national seed production. Convinced by the profit brewing seed. Seed production the farmer slowly switched over from the subsistence agriculture is commercial seed production .At present the entire farmhouse hold of this village are engaged in commercial seed production. They grow bajra and sorghum for seed production followed by maize and turmeric. The gross income per acre for maize, bajra and turmeric were about RS 5000, RS9000, RS 7000 and RS 10000 respectively.

The department of agriculture and co-operation, ministry of agriculture, govt. Of India has launched kisan call centres with a view to leverage the extensive tele communication infrastructure in the country to deliver extension services to the farming community . Women work hard and even though no household owns more than 10 acres of land , they produce a maximum output .



The woman knows well about the time and method of application of fertilizers and pesticides. Women hard work is appreciated in the village the credits goes to woman farmers who are on the forefront in vegetable production.

During one bumper harvest, farmers were said to have purchased so many new cars with the remuneration from crops. There are 22 seed processing unit in the village. The red jowar seed developed here is exported to the northern India. The village is very clean and neat with street lights and cemented roads, polyhouse flowers cultivation is one of the new initiative in Telangana villages. Japan intentional co-operation agency (JICA) visited ANKAPUR village to study about turmeric crop cultivation methods

A few decades ago like any other village in the region, had been in the grip of drought and faced lack irrigation facilities and seed shortage. However after Nizam sagar project came into existence and farmers collective decision to focus on seed collection has totally transformed village into a modern and model village, the farmer of the village had decided to prefer hybrid seeds and foundation seeds for cultivation of regular crops. The village exports sorghum, bajra, and paddy seeds to other states like Punjab, Haryana, Delhi, Madhya Pradesh..Etc., The village is also exporting sorghum and bajra to Pakistan and Bangladesh. The seed processing procedure starts in February and continues till the end of July. Today about 40 seeds treatment plants are functioning in Ankapur village and the beauty of it is that all the plants are by farmers

and agriculture societies. Other farmers have 5 acres of land. The wages for labourers to 150-250 rs .

The yield per the different crop is

TURNERIC=20-26Q @50RS /kg

JOWAR=10-15Q@18rs/kg

MAIZE =20-25Q

The type of soils is red and black;

There are two progressive farmers in the village their names are Salla narsareddy and Suresh. the village have the Mahila sangam which provides the consumers goods procurement loans and business purpose . These are two poultry farms, co-operative societies and self help groups .the village consist of Andhra bank, state bank, state bank of Hyderabad besides a rural bank and it has 3 ATM'S .the characteristics of village development plan are

- There are 10-15 members comparison of the VDP of other village
- Gives assignment for VDP
- Establishing working group
- Villagers participation
- Delivers the finished VDP

Benefits of a VDP are

- Framework for the village association
- Enhanced social cohesion
- Respond to government plans
- Enhanced local democracy
- Increased self awareness

Some of the important features of the agricultural model of ankapur village include

- Peasant association of the village coordination various agricultural intervention
- The decision making process is inclusive and based on consensus –



- building . women have dominant role in supervision of labours
- Focus on new sources of income , such as commercial cultivation of seeds , scientific crop rotation techniques
 - Sustainable agriculture with greater use of farmyard manure and lesser use of chemical fertilizers
 - Village market yards facilitate the scale of agricultural produce at minimal work age.

Data Analysis

Marketing :

Turmeric-100% direct to market

Jowar – 100% middle men

Vegetables – sells in their own village

Some of the major problems have been discussed as follows. by several problems; some of them are natural such as extremes of climatic conditions such as floods, floods, erratic rainfall and some others are manmade catastrophes

1. Small and fragmented land-holdings:

The problem of small and fragmented land holdings is more observed in densely populated and intensively cultivated states like Kerala, West Bengal, Bihar and eastern part of Uttar Pradesh where the average size of land holdings is less than one hectare and in certain parts it is less than even 0.5 hectare.

Rajasthan with vast sandy stretches and Nagaland with the prevailing 'Jhoom' (shifting agriculture) have larger average sized holdings of 4 and 7.15 hectares respectively. States having high percentage of net sown

area like Punjab, Haryana, Maharashtra, Gujarat, Karnataka and Madhya Pradesh have holding size above the national average.

Large holdings (above 10 hectare) accounted for only 1.6 per cent of total holdings but covered 17.4 per cent of the operated area. Hence, there is a wide gap between small farmers, medium farmers (peasant group) and big farmers (landlords).

The main reason for this plight condition is our inheritance laws. The land belonging to the father is equally distributed among his sons. This distribution of land does not entail a collection or consolidated one, but its nature is fragmented. And is land is further divided into smaller fragments thereby it leads to the initial start of any crises.

Different tracts have different levels of fertility and are to be distributed accordingly. If there are four tracts which are to be distributed between two sons, both the sons will get smaller plots of each land tract. In this way the holdings become smaller and more fragmented with each passing generation and for every successive generation the land is getting smaller and smaller and fragmented.

Sub-division and fragmentation of the holdings is one of the main causes of our low agricultural productivity and backward state of our agriculture. A lot of time and labor is wasted in moving seeds, manure, implements and cattle from one piece of land to another



Irrigation becomes difficult on such small and fragmented fields. Further, a lot of fertile agricultural land is wasted in providing boundaries. Under such circumstances, the farmer cannot concentrate on improvement.

2. Seeds: Seed is the prime requirement for crop production. Distribution of assured quality seed is as critical as the production of such seeds. Unfortunately, good quality seeds are out of reach of the majority of farming community mainly to small and marginal farmers mainly because of exorbitant prices of better seeds and poor knowledge of various better quality seed and seeding material

3. Manures, Fertilizers and Biocides: Indian soils are thirsty and hungry .they have been used for growing crops over thousands of years without caring much for replenishing. This has led to depletion and exhaustion of soils fertility resulting in their low productivity. The average yields of almost all the crops are belonging to the lowest group in the world, which can be corrected by using more manures and fertilizers..

The increase in the consumption of fertilizers is an indication of agricultural prosperity. However, there are practical constraints associated in providing sufficient manures and fertilizers in all parts of a country of India's dimensions inhabited by poor peasants. Cow dung provides the best manure to the soils..

The government has given high incentive especially in the form of heavy subsidy for using chemical fertilizers. There was practically no use of chemical fertilizers at the time of Independence As a result of initiative by the government and due to change in the attitude of some progressive farmers, the consumption of fertilizers increased tremendously.

4. Irrigation: crop per drop:

Although India is the second largest irrigated country of the world after China, only one-third of the cropped area is under irrigation. Irrigation is the most important agricultural input in a tropical monsoon country like India where rainfall is uncertain, unreliable and erratic India cannot achieve sustained progress in agriculture unless and until more than half of the cropped area is brought under assured irrigation.

5. Lack of mechanisation: In spite of the large scale mechanisation of agriculture in some parts of the country, most of the agricultural operations in larger parts are carried on by human hand using simple and conventional tools and implements like wooden plough, sickle, etc.

6. Soil erosion: Large tracts of fertile land suffer from soil erosion by wind and water. This area must be properly treated and restored to its original fertility.poor measures are taken in conserving soil especially in the hilly tracts of the country and deforestation is also contributing a major share in soil erosion.jhum



cultivation contributing to water erosion

7. Agricultural Marketing:

Agricultural marketing still continues to be in a bad shape in rural India. In the absence of sound marketing facilities, the farmers have to depend upon local traders and middlemen for the disposal of their farm produce which is sold at throw-away price. In order to meet his commitments and pay his debt, the poor farmer is compelled to trade the produce at unrelated price is offered to him. The Rural Credit Survey Report rightly remarked that the producers in general sell their produce at an unfavourable place and at an unfavourable time and usually they get unfavourable terms.

In the absence of an organised marketing structure, private traders and middlemen dominate the marketing and trading of agricultural produce. The remuneration of the services provided by the middlemen increases the load on the consumer, although the producer does not derive similar benefit.

8. Inadequate storage facilities:

Storage facilities in the rural India is still a question mark. Under such scorching situations the farmers are compelled to sell their produce immediately after the harvest at the prevailing market prices which are bound to be low. Such distress sale deprives the farmers of their legitimate income. This situation mainly happens in the vegetable crops and orchards

. Scientific storage is, therefore, very essential to avoid losses and to benefit the farmers and the consumers alike.

9. Inadequate transport: One of the main handicaps with Indian agriculture is the lack of cheap and efficient means of transportation. Even at present there are lakhs of villages which are not well connected with main roads or with market centres.

10. Scarcity of capital: Agriculture is an important industry and like all other industries it also requires capital. The role of capital input is becoming more and more important with the advancement of farm technology. Since the agriculturists' capital is locked up in his lands and stocks, he is obliged to borrow money for stimulating the tempo of agricultural production.

The capital which the farmer is getting in many places is from an unorganized source where the profit is the main objective and welfare is least bothered. This shows that the money lender is losing ground but is still the single largest contributor of agricultural credit. Rural credit scenario has undergone a significant change and institutional agencies such as Central Cooperative Banks, State Cooperative Banks, Commercial Banks, Cooperative Credit Agencies and some Government Agencies are extending loans to farmers on easy terms.

Challenges: Raising agricultural productivity per unit of land: Raising



productivity per unit of land will need to be the main engine of agricultural growth as virtually all cultivable land is farmed. Increasing the efficiency of water and fertilizer applied Water resources are also limited and water for irrigation must contend with increasing industrial and urban needs. All measures to increase productivity will need exploiting, amongst them: increasing yields, diversification to higher value crops, and developing value chains to reduce marketing costs. PURA-is a strategy of rural development in India . the genesis of PURA concept can be traced to the worked done by Nimbkar agricultural research institute . Still in major parts of rural India there is an open defecation which is a plight situation reflecting the socio economic condition of rural India. The efficiency of the programme should be taken care in implementation and it should be planned with a proper mission and vision. Better transfer of information from lab to land by strengthening of extension services. From the experience of the past in the experiment of the present for a good expectation in the future we need a society where the farmers who produces grains should have every right to fix its price. Agriculture should be transformed into agri-e-culture for a better tomorrow. Once in a lifetime we need a cobbler, a lawyer ,doctor teacher ..etc .., but atleast three times a day we need a farmer .

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The impact of lift irrigation on agriculture development in Telangana State (A Case Study of M G L S of Gaddipalli of Nalgonda District in Telangana State)

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Abstract: Lift irrigation schemes must accomplish two main tasks: first, to carry water by means of pumps from the water source to the main delivery chamber, which is situated at the top most point in the command area. Second. they must distribute this water to the field of the beneficiary farmers by means of a suitable and proper distribution. Water shortage is a huge predicament for a country like India which still relies on monsoon rains for much of its agricultural practices. These tribal villages are mainly self-sustained in their living habits and rely heavily on the paddy crops for endurance. It is becoming progressively more intricate to maintain tribal lifestyle due to uncertain weather patterns resulting in dwindling of agricultural production over time and all the more increasing the burden on state to raise their standard of living in terms of food security, education, and health care. It is also seen, when time gets tough, villagers generally tend to migrate on a seasonal basis to seek other means of livelihood. Such seasonal migration of entire village population also affects their settled life hampering their children's education as well as their access to other developmental support coming from state.

Keywords: Lift irrigation, water source, drought-prone areas, agricultural production

Introduction:

The main purpose of the irrigation reform programme is to improve the sustainability and productivity of irrigation through sharing irrigation management responsibility with the farmers organized as Water Users Associations. Towards this the State government enacted the Andhra Pradesh Farmers Management of Irrigation System Act in 1997. Presently, water users' organizations under the APFMIS Act is constituted at three different levels in major irrigation projects - Water Users Associations (WUAs) at the minor canal level, Distributor Committees (DCs) at the distributor canal level and Project

Committee (PCs) at the main canal level. In medium irrigation project they are constituted at two levels - WUA at the minor canal level and PC at the main canal level. In minor irrigation tanks only a WUA is constituted covering the whole tank command. A total of 10,748 WUAs have been constituted - 2261 in major irrigation projects, 410 in medium irrigation projects and 8077 in minor irrigation tanks. It is consequently important to help their agriculture instead in order to reduce the incidence of migration in such areas. This can only be achieved by ensuring there is sufficient crop to feed villagers and to sell at market to allow income generation.



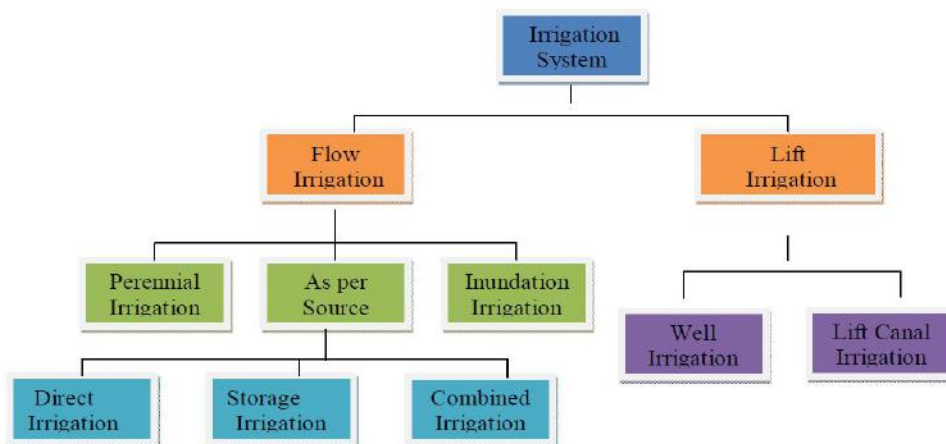
Irrigation is the essential input to the soil for any vegetation to grow. It is used to lend a hand in the growing of agricultural crops, maintenance of landscapes, and potentials of vegetation by restoring humidity / humus in depleted soils of dry areas and during periods of insufficient rainfall. Additionally, irrigation also has a few other uses in crop production, which include shielding plants against frost, suppressing weed and wild vegetation in grain fields and helping in preventing soil conservation. In contrast, agriculture that relies only on direct rainfall is referred to as rain-fed agriculture, or if it falls in semi-arid regions, it is called dry land farming. Irrigation is often studied together with drainage, which is the natural or artificial removal of surface and sub-surface water from a given area. Various types of irrigation techniques differ in how the water obtained from the

source, and is distributed within the field. In general, the aim is to supply water homogeneously to the entire field, so that each land patch has enough amount of water it needs, neither too much nor too little. Irrigation Schemes primarily comprises canal irrigation and lift irrigation schemes. In such schemes, the most important and yet the most neglected part is the local ownership and institutions of farmers taking operative and m responsibilities. All Civilizations formed on this world are Agriculture based Civilizations.

Types of Irrigation

Various types of irrigation techniques differ in how the water obtained from the source is distributed within the field. In general, the goal is to supply the entire field uniformly with water, so that each plant has the amount of water it needs, neither too much nor too little.

System of Irrigation



Sourcr: Ashish kholia (2013)



Minor and Medium Lift Irrigation Projects in Telangana

Sl. No.	Name of the Districts	Completed Projects		Ongoing Projects		Contemplated Projects	
		No. of Projects	Acres	No. of Projects	Acres	No. of Projects	Acres
1	Adilabad	72	68477	13	68477	8	13267
2	Karimnagar	53	12211	22	23606	3	1646
3	Khammam	1	276633	-	-	-	-
4	Mahabub Nagar	6	2503	13	77885	11	31240
5	Medak	-	-	1	4000	-	-
6	Nalgonda	124	121162	11	26439	15	12578
7	Nizamabad	42	56411	12	8726	8	3695
8	Ranga Reddy	-	-	-	-	-	-
9	Warangal	31	918	20	9390	13	7466
	Total	329	538315	92	218523	58	69892

Source: Irrigation and CAD Department, Telangana. (2014-15)

If we observe district wise minor and medium lift irrigation projects in the Telangana State, in Adilabad District 72 LIS have been completed under these LIS 68477 acres of land have been irrigating, total number of projects in the district are 17 and 8 projects have contemplated projects. 13267 acres of land is cultivating through the contemplated projects. The number of projects have already been completed in Karimnagar District are 53. Nearly 12211 acres of land is irrigating under these projects. There are 22 ongoing projects in the district, through these projects 23606 acres of land is going to irrigated in future.

One project has been completed in the Khammam District, through this project 276633 acres has been irrigating. Total completed projects in Mahaboobnagar are 6 and 2503 acres of land was cultivating under the completed projects. There are 13 projects are working in the district and 77885 acres have been utilized. Among working

projects 11 projects are contemplated projects nearly 31240 acres getting water sources for irrigating. One project was completed in the Medak District through this project 4000 acres of land came into utilization of irrigation.

124 Lift irrigation projects have completed in the Nalgonda District. Under these lifts 121162 acres have been irrigating. There are 11 ongoing projects in the district which caters the needs of 26439 acres. 15 projects are contemplated projects in the district and 12578 acres is cultivating under the contemplated projects.

The completed projects in the Nizamabad District are 42, through these projects 56411 acres are irrigating. 12 ongoing projects are here in the district, which caters the needs of the 8726 acres of land. 8 contemplated projects are in the district and 3695 acres are irrigating under the contemplated projects.



In Warangal District 31 projects have completed. 918 acres are irrigating through the completed projects. There are 20 ongoing projects in the district which irrigating the 9390 acres of land. There are 13 contemplated projects already been existed in the district which caters the needs of 7466 acres? No project was not found in Hyderabad and Ranga Reddy districts.

Majority of completed projects are only in the Nalgonda District of Telangana State. In Nalgonda District 124 projects completed and which provided excellent water facilities to the 121163 acres for cultivation. After Nalgonda, 72 projects in Adilabad, 53 in Karimnagar, 42 in Nizambad, 31 in Warangal and 1 project in Khammam district are in next place.

The highest ongoing projects in Telangana are in the Karimnagar District i.e., 22, through these projects 23606 acres is going to irrigated in future. Then after 20 ongoing projects in Warangal, 13 in Mahabubnagar, 12 in Nizamabad, 11 in Nalgonda and 1 ongoing project was in the Medak district. Minor and Medium irrigation projects were not found in Khammam and Ranga Reddy Districts. If we observed the contemplated projects as per the district wise, the details are as follows:

Highest contemplated projects were found in the Nalgonda District i.e., 15 projects have already completed in the district. Then after 13 projects in Warangal, 11 projects in Mahabubnagar, 8 in Adilabad, 8 in Nizambad and 3 in Karimnagar respectively. Contemplated projects were not found in Khammam, Ranga Reddy and Medak.

The total number of completed projects in the Telangana State are 329

which caters the needs of 538315 acres were irrigating under the projects. Number of present ongoing projects are 92 and 218523 acres of land is comes under cultivating through these projects. 58 contemplated projects are in the state through these projects 69892 acres of land was irrigating. The currently 570 Lift irrigation schemes having in telangana, but 452 schemes are not working condition 118 lift schemes are working because the reason is negligence of Andhra rulers and politicians

Review of literature

Review of literature an attempt has been made in this paper to review briefly the existing literature on the different dimensions of socio-economic and living conditions in India. Economy and descriptive, monographs are very important in order to know the life pattern of benefited farmers of lift irrigation in sample area. **Agarwal, N.L. (1970)**: Studied on Economics of water lifting devices for irrigation reveals that the cost of lifting water by different devices is important so as to provide the guidelines to the farmers in choosing the right method. **Patel, S.M. (1972)**: Studied on an easy and practical method for selection of lift irrigation equipment required by farmers. Their study revealed that irrigation facilities are given top priority as it helps in achieving the twin aims of production, enhancement and rural-employment in the desirable way. Farmers realise the importance of irrigation as a vital input in elevating their farm-income and enabling the economy attain appreciable results from limited land – resources. **Patel, S.M. (1973)**: Studied on Think Before you buy your lift irrigation equipment. This study revealed that a situation would be very harmful to the



small farmers whose economic status is to be elevated. Many nationalized and co-operative banks lend money to such farmers for their land development projects. If such banks are keen for proper utilization of their advances and timely recoveries of the installments they should start on advisory service covering all the techno – economic aspect of the same. **Malhotra, S.P. (1976):** Studied on Unique Lift Irrigation schemes. The study revealed in contrast to many evergreen areas on the sides of canals in Haryana, an area of over 15 lakh acres in Bhiwani, Rohtak and Mohindergarh district, bordering Rajasthan, has been vulnerable to chronic drought and the people of the area have been victims of hardship year after year.

The above all researchers, eminent scholars and policy makers are unanimously identified the importance of irrigation system

The main objectives of paper:

1) To find out the progress of lift irrigation schemes in Telangana

2) To analyze the economics of lift irrigation scheme in sample area

Methodology

For the purpose of the study, Nalgonda district is be selected purposively. Multi – stage random sampling method. At the first stage one district i.e., Nalgonda, at the second stage three mandals i.e., Garidepally, Penpahad and Nereducharla at the third stage two villages, from each mandal and at the fourth stage 35 household members from each village is be taken into consideration.

Impact of lift irrigation on agriculture development in sample area

- Increase in Crop Productivity
- Change in Cropping Pattern
- Increase in Cropping Intensity
- Increase in Gross and Net income
- Increase in Farm Employment
- Increase in Farm Wage rate
- Reduce the Rural Poverty
- Reduce the Migration
- Increase in Land value
- Increase the Underground Water Levels

Economic analysis of cultivation of paddy for one acre

S. N	Particulars	2009-10	2014-15	Average
1.	Cost of Seed	650	950	800
2.	Plowing	3300	4000	3650
3.	Sowing	1000	1600	1300
4.	Weed	600	600	700
5.	Fertilizers and Pesticides	3760	5000	4380
6.	Lift Irrigation Fee	600	1500	1050
7.	Harvesting	1000	1700	1350
8.	Total Cost	10910	15550	13230
9.	Yield q/Acer	28	26	27
10.	Market rate Rs/q	970	2100	1535
11.	Gross Returns	27160	54600	40880
12.	Net Returns	16250	39050	27650

Source: Primary Data

The economic analysis of cultivation of paddy for one acre is presented in the

tabular form as particulars the year 2009-10 and 2014-15 and average. All the



ranges and levels of expenditure are given item wise cost of seed, plowing, sowing, weed, fertilizers and pesticides, lift irrigation fee, harvesting total cost, yield per quintal, and market rates rupees per quintal, gross returns, and net returns. The table discusses about economic analysis of cultivation of paddy per one acre in the study area 2009-10 to 2014-15. Cost of cultivation of paddy increases. Cost of seed, plowing, fertilizers and pesticides cost little bit increase, sowing, lift irrigation fee and harvesting expenditure 65 to 70 per cent increase. Weed cost is not increase totally. Cost of cultivation is Rs 4640 increase. The production of paddy in one acre in 2009-10 and 2014-15, 28 and 26 yielding was decrease two quintals, per quintal paddy market price is increase Rs 970 to 2100. Gross returns increase 27160 to 54600, and net returns also increase Rs 16250 to 39050.

Major finding of the study

1) In lift irrigated area, the priority is only for agriculture sector. But instead of it, the priority should also be given to the non-agriculture sectors like poultry, horticulture, Sericulture, dairy etc. Government should also provide certain loans and subsidies to the non-agriculture sector farmers. If governments sanction the loans to them it also provides employment and also enhances their income, as well as their standard of living.

2) Middle scale and large scale farmers were having all kind of machinery equipment for doing of agriculture. But the marginal and small scale farmers were not having of all this equipment and it become a burden to these farmers in time of doing agriculture. These farmers are spending

much amount on the machinery equipment. So that Government should come forward for helping these farmers by providing loans to purchase the required agriculture equipment and provide a chance to pay the loans in an installment process.

3) Government should distribute the seeds, pesticides, fertilizers and chemicals directly to the farmers or else distribute it through cooperative societies without involving of mediators.

4) The sericulture is also doing by some large scale farmers in this area but instead of it, small scale and marginal farmers should be encouraged for doing of sericulture. It is important that government has to organize certain awareness programmes for farmers on sericulture in the form of lectures by inviting eminent professors and scientists in the respective field. These programmes will definitely help the farmers in doing of agriculture and they can cultivate lands by using new learning me

Conclusion:

Whatsoever, the government of Telangana has strongly decided to supply water to one crore acres through the lift irrigation schemes. Based on it, the government is providing continues power supply to the domestic, industrial and agriculture sectors. Now even waste land has come into utilization which extends the irrigated area.

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A Study on Health and Educational issues of Widows in Telangana State of India

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Abstract: Generally, a widow is a woman whose husband is dead or who has not remarried. The percentage of widow's varies from country to country and from time to time. In Telangana state and in India majority of women headed households are widow-headed households. As per 1981 population census data, there were 27 million widows in the India. The 1991 census showed an increase in the number of widows, it was more than 33 million and India ranks highest in the world. This increase is due to several inter-related reasons. One of the main reasons is that many women are married at a very young age. Even now, in some communities in Telangana, girls are married off before they reach the age of puberty. As result, there are remained as child widows. Health is considered as a gender issue. In many countries as well as in Telangana state, despite great progress in health facilities, women's health remains neglected. This is because in patriarchal society women health and nutrition is always given less importance than that of men. The role of education as an agent is well known and recognised social change. Education determines the level of aspirations, technology, productivity and efficiency which are the basic factors influencing the process of development. Although literacy rates are constantly improving in Telangana state, education has yet to receive due attention, especially in the case of women. This is probably because the importance of women's role in economic development has not been duly recognised.

Keywords: women, widow, men, patriarchal society, nutrition, literacy.

Introduction

The death of a women's husband marks her transform from a wife to a widow. In the Hindu society of Telangana and in India, a widow is physically alive but socially dead. This situation is similar in almost all the states in India. This is due to several inter-related reasons and one of the main reason is that so many women are married at a very young age and social ban on remarriage. Even now, in some communities in Telangana, girls are married off before they reach the age of puberty. As a result, there are remained as child widows. Despite the large number of the widows, only a little is known about their actual living conditions of widows and the deprivation they experience. The statue

of widows varies from state to state and from country to country. Hence, the proposed study is to focus on the health and educational conditions of the widows in Telangana state of india.

Objectives

1. To assess the health problems of widows in three District of Telangana.
2. To study the educational condition of widows in Telangana.

Hypothesis

1. Irrespective of socio-economic conditions widows are suffering from health problem.
2. The widow's problems are static irrespective of development of society in terms of modernization.



Methodology: The present study was carried out in Bhupallapalli, Warangal and Hanmakonda Districts in the urban, rural and tribal areas of Telangana in India. Problems faced by women as widows and assess their anguish. A sample of 385 widows were selected, using the probability sampling, in this multi stage random sampling was used. An interview schedule specifically developed based on variables Viz., age , education , occupation, age at marriage, widows 'age, house hold facilities, number of meals, monthly income, ill health and hospitalization, for the purpose was used for data collection.

Profile of the Respondents
AGE

Age gives the wisdom, knowledge, and maturity in understanding, ability to think and the confidence in overcoming the problems of the widows. To find out the respondents actual age, a question was asked. Based on answer the age variable was divided into three groups namely, Young age (Between 16 to 22years) middle age (between 23to 40years) and older age (between 40 to 50 years)
 The frequency distribution of the age variable is provided in table 3.1

Table 1.1: AGE

	frequency	percent	cumulative percent
Young age (between 16 -22)	101	26.2	26.2
Middle age (between 23- 40)	254	66.0	92.2
Older age (between 41- 50)	30	7.8	100.0
Total	385	100.0	

Table 1.1 shows that majority (66.0 per cent) of the respondents were middle aged (between the 23 to 40 years). A little more than one fourth of the respondents (26.6 per cent) were at young age (between 16 to 22 years). Very small percentages (7.8 per cent) of the respondents were older age (between 41 to 50 years).

Education: If women are educated, their personal life and family life will be changed. It influences socio-economic

and political aspect also. To find out the respondents actual education, a question was asked. Based on answer the education variable was divided into three groups namely, illiterate, up to intermediate and graduate.
 The frequency distribution of the education variable is provided in table 3.3

Table 1.2: Education

	frequency	percent	cumulative percent
illiterate	311	80.8	80.8
up to intermediate	66	17.1	97.9
graduation	8	2.1	100.0
total	385	100.0	



Table 1.2 shows a vast majority (80.8 per cent) of the respondents were illiterate. Few of the respondents (17.1 per cent) have completed intermediate class. Very few (2.1 per cent) studied up to graduation. Most of the widows found in this study were illiterates. Because lack of awareness about education, inadequate facilities and getting married at their young age, they have not studied.

Occupation: Occupation reveals the socio-economic status and standard of the living of widow in the society. At the time of interview the type of occupation they were doing and their living standards information about the respondents was gathered. To find out the respondents actual occupation, a

question was asked. Based on answer the occupation variable was divided into three groups namely, unskilled labour (agricultural labour, daily wise labour in hostel), skilled labour (sweeper, tailoring, petty business) and private job.

The frequency distribution of the occupation variable is provided in table 1.3

. Table 1.3 reveals the vast majority of the respondents (75.1 per cent) were doing unskilled labour (agriculture labour, labour in hostels). Nearly one fourth of the respondents (23.1 per cent) were doing skill laboured (tailoring and petty business). Very small percentage (1.8 per cent) of the respondents belongs to private jobs.

Table 1.3: Occupation

	frequency	percent	cumulative percent
unskilled labour	289	75.1	75.1
skilled labour	89	23.1	98.2
private jobs	7	1.8	100.0
total	385	100.0	

During the interview many respondents said that due to the lack of education, economic statues and social back- ground they depend on unskilled labour work, for which very low daily wages were paid and their living standard also was very low.

Monthly income Respondent's monthly income depends on nature of her profession. Total monthly income reveals the socio-economic status of the widow. the income related of other members (children's) of the family also include in respondent's monthly income. To find out the respondents actual monthly income, a question was asked. Based on answer the monthly income variable was divided into three groups

namely, (between 1000/- and 2000/-), (between 2001 and 3000/-), and (between 3001 and 4000/-). The frequency distribution of the monthly income variable is provided in table.1.4

Table 1.4 reveals majority (51.7 per cent) of the respondents were depending on skill less labour work and earn between 1000/- and 2000/- Rs monthly. One fourth (25.5 per cent) of the respondents were earning between 3001 to 4000/- Rs monthly. For small percentage (22.9 per cent) of the respondents earn between 2001 and 3000/- Rs monthly. Monthly they were getting very less income. Mostly they depend on labour work and agricultural seasonal work.



Table 1.4: Monthly income

	Frequency	Percent	Cumulative Percent
Between Rs.1000 to Rs.2000	199	51.7	51.7
RS.2001 TO 3000	88	22.9	74.5
rs.3001 to 4000	98	25.5	100.0
Total	385	100.0	

Age at widowhood: It was necessary to know at what age the respondent became a widow. It determines whether they became widows at their young age, in the middle age or in old age. To find out the respondents actual Age at widowhood, a question was asked. Based on answer the Age at widowhood variable was

divided into three groups namely, Young age (between 21 and 25 years), middle age (between 26 and 30 years) and older age (between 31 and 35 years).

The frequency distribution of the age at widowhood variable is provided in table 1.5

Table 1.5: Age at Widowhood

	frequency	Percent	cumulative percent
younger age (between 21- 25)	174	45.2	45.2
Middle age (between 26-30yrs.)	20	5.2	50.4
Older age (between 31-35)	191	49.6	100.0
total	385	100.0	

Table 1. 5 shows that little less than half (49.6 per cent) of respondents became widows in their older age between 31and 35 years. Few (45.2 per cent) of the respondents became widows in very young between 21 and 25 years. Very few (5.2 per cent) of the respondents were became widows in their middle age between 26 and 30 years.

House Hold Facilities: Minimum requirements in house are drinking water, sanitation, electricity, ventilation etc. These are very necessary. Standard of living is highly dependent on the minimum requirement facilities available in the house of a widow or not.To find

out the respondents actual house hold facilities, a question was asked. Based on answer the house hold facilities variable was divided into three groups- all facilities, no facilities at all and somewhat facilities.

The frequency distribution of the house hold facilities variable is provided in table 1.6. Table 1.6 shows that little less than half (49.1 per cent) of the respondents said that have no facilities at all. Few (46.5 per cent) of the respondents told that they have somewhat house hold facilities in their house. Very few (4.4 per cent) of the



respondents have all house hold facilities. The shocking fact is that a vast majority of the respondents (95.6 per cent) could not have minimum house hold facilities, because of poor economic condition

Table 1.6: house hold facilities

	frequency	percent	cumulative percent
All facilities	17	4.4	4.4
Not at all facilities	189	49.1	53.5
somewhat facilities	179	46.5	100.0
Total	385	100.0	

Number of Meals: Food is a minimum requirement for every individual. But in rural India most of the families depend on agriculture. The intake of widow food is we cannot not assure, that whether they eat sufficient food every day or not. To find out the respondents actual number of meals, a question was asked.

Based on answer the number of meals variable was divided into three groups namely, once a day, twice a day and thrice a day. The frequency distribution of the number of meals variable is provided in table .1.7

Table 1.7: Number of Meals

	frequency	percent	cumulative percent
once a day	1	.3	.3
twice a day	60	15.6	15.8
thrice a day	324	84.2	100.0
total	385	100.0	

Table 1.7 shows that vast majority of the respondents (84.4 per cent) eat three times a day. Few of the respondents (15.6 per cent) eat twice a day. Very few (.3 per cent) of the respondents eat only once a day. In this study most of the widows are having food daily three times but not healthy food. Only for the satisfaction of their hunger whatever is available to them they are eating daily.

III Health: Health problems occur according to age factor, social factor, lack of nutritious food and climate change.

After a husband's death, widow has to play two roles, that is husband and wife role, through these roles whether widow's health condition is good or facing any health problems is studied. To find out the respondents actual ill health, a question was asked. Based on answer the ill health variable was divided into three groups namely, B.P, diabetic, regular problems like fever, cold etc. and none.

The frequency distribution of the ill health variable is provided in table.1.8



Table 1.8: III Health

	frequency	percent	cumulative percent
B. p	31	8.1	8.1
diabetic	106	27.5	35.6
anemia, regular problems like fever, cold ,etc.	107	27.8	63.4
none	141	36.6	100.0
total	385	100.0	

Table 1.8 reveals that a little more than one fourth of the respondents (36.6 per cent) reported that they don't have any health problems. Few of the respondents (27.8 per cent) reported anaemia, regular health problem like fever cold etc. Very few (27.5 per cent) of the respondents have the diabetic problems. For small percentage (8.1 per cent) of the respondents said that they are suffering from B.P.

Hospitalization: Due to health problems one has to go to hospital or admit in hospital. Whether it is major or

minor, first one should consult the doctor. For knowing whether a widow is hospitalized or not. To find out the respondents actual hospitalization, a question was asked. Based on answer the hospitalization variable was divided into three groups namely, hospitalized, not hospitalized at all and sometimes hospitalized.

The frequency distribution of the hospitalization variable is provided in table 1.9

Table 1.9: hospitalization

	frequency	percent	cumulative percent
Hospitalized	24	6.2	6.2
Not at all hospitalized	225	58.4	64.7
sometimes hospitalized	136	35.3	100.0
total	385	100.0	

Table 1.9 Majority (58.4 per cent) of the respondents is not at all admitted in hospital. Few of the respondents (35.3 per cent) were sometimes admitted in the hospital. Very few (6.2 per cent) of them were hospitalized in last two years with different problems.

Suggestions

State Government awareness programs should be carried out to remove the superstition beliefs when they are ill health. Health camps should be conducted in slum areas in urban, rural and tribal with qualified Doctors. To improve the self confidence of the widow, counselling centres can be started in



every Mandal to reduce the helpless, hopeless, and loneliness feelings of the widow on permanent basis. The Govt. of Telangana announced that it would provide double bed room house to landless poor in the state, hence it is suggested that the same option should be made available to the widows. Through ICDS, pregnant women and children are getting nutrition food, this also can be provided to widows for better health. To provide the vocational training centres to widows in every district, through that the economic condition of the widow is improved. To eradicate child marriage, special organisation can be a start-up in every district. Education is not a sin for the progress and empowerment of women. So awareness should be created and to inculcate a positive attitude regarding education.

Conclusion

Women's health problems cannot be solved just by providing more medicines or by introducing new schemes. Real improvement in women's health requires that India address the social inequalities and discrimination underlying women's overall inferior status. Two factors that can make positive contribution to women's health are education and employment. While education gives more knowledge of health and hygiene and removes ignorance superstitions and false fears. Employment enables women to satisfy their personal needs in a better

way. The government should hence make efforts to improve health, education and employment facilities for women and thus contribute to their well being.

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Rural Credit to Poor: A Study in AP

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Abstract: Recently, microfinance has garnered significant worldwide attention as being a successful tool in poverty reduction. The focus of microfinance initiatives is largely on those rural poor who have no access to the formal banking system. Microfinance can be defined as any activity that includes the provision of financial services such as credit, savings, and insurance to low income individuals who are just above the nationally defined poverty line, and poor individuals who fall below poverty line, with the goal of creating social value. Present paper deals with how the SHG women take initiation in all development programmes implemented by the Government and how they avail the credit from different sources like banks, micro finance institutions etc. the study will cover the SHGs in Krishna District of Andhra Pradesh. The data collected from both primary and secondary sources.

Keywords: Micro-finance, Poverty, SHG,

Introduction

Credit is a crucial input in the process of development. Indian credit cooperatives have a century long history. During this period the institutional financing agencies failed, to a large extent, to meet the requirement (consumption and production) of the farmers. Some of the factors responsible for their failure are inadequate supply of credit, poor recovery, demand-supply gaps, interference by politicians, lack of monitoring, mis-utilization of credit, problems in identification of target groups, high transactions costs, and lags in time, natural calamities, and, above all, presence and competitions from informal credit agencies. A number of committees have been constituted by the Government of India to look into their working and made several recommendations to improve their health and functioning.

Objectives of the Study: The main objective of the study is to examine how women SHGs availing the

programs of the Government to provide self-employment and skill based trainings in income generating activities in Andhra Pradesh.

Sampling and Methodology: The data for the study were collected from both primary and secondary sources. The secondary data relating to the distribution of Scheduled caste populations and woman self help groups, Bank linkages and Micro-Finance institutions and their activities, programmes being implemented for the empowerment of women belonging to the Scheduled Castes were collected from the concerned official records. The primary data were collected through anthropological field work using interview schedule, observation, formal and informal interviews and case study method. An interview schedule was prepared and pre tested to administer among the woman members of the selected SHGs in Krishna District of Andhra Pradesh.



Microfinance can be defined as any activity that includes the provision of financial services such as credit, savings, and insurance to low income individuals who are just above the nationally defined poverty line, and poor individuals who fall below poverty line, with the goal of creating social value.

Loans are provided at the market driven rates of interest and peer pressure is used in repayment. This micro finance is carried out through self help groups where poor come together in the range of 10-20 through weekly, fortnightly, and monthly meetings through their savings and loaning.

SHG-Bank Linkage Programmes

The SHG bank linkage is primarily about loans from banks to SHGs. Bank linkage is primarily aimed at integrating informal savings and credit groups with mainstream banking system by providing credit facility to individual women through their SHGs. In the early stages of 1980s a large section of the rural population, namely, women, has not been able to use banks, either for savings, or for credit, even though they around work their income earners. Their incomes are small, and therefore, they regularly save small amounts. The banks find it easier to provide them with savings and credit services, as they are now routed through the SHG.

Sources of loan are more significant to the SCs than to any other group since SCs are mostly uneducated and economically weak and depressed. Any Financial institution has chances of exploiting them. Professional money

lenders and higher caste creditors are often found to be detrimental to the interest of these people. Institutional credit sources would provide advantage to them. First loan is easily available at a reasonable rate of interest. Secondly, they are saved from exploitation.

Sources of Loans: The District Rural Development Agency (DRDA) has been implementing 2 major Central schemes i.e. Rural Poverty Reduction Project (RPRP) and Swarnajayanti Swarozgar Yojana (SGSY). Both are being implemented under the State scheme viz., Indira Kranthi Patham (IKP). The data reveal that the banks have provided 94.13 percent of the credit needs of the SHGs. The VOs and MS have provided negligible percent of loans to the SHGs. Similarly, the frequency of loans by banks constitutes 76.94 percent followed by SC corporation (20.22%). VOs and MS have only negligible role in extending credit to the SHGs. However, they have organizational role in the development of SHGs.

Community investment fund

This scheme provides multiple assistances to SHGs to strengthen them as viable micro finance institutions with long term stability. Various agencies such as Government of Andhra Pradesh, Banks and NGOs contributed amounts (ranging from Rs.10,000 to 15,000) in the form of Revolving fund (RF) or Matching Grant (MG) to the SHGs to add to their own corpus of savings to enable the members use the amount for internal lending. Every SHG that is in existence, at least for a period of six months and which has demonstrated the potential of a viable group will



receive a loan of Rs. 25,000/- from banks as cash credit facility. Out of this, a sum of Rs.10,000/- is given as subsidy. Among the SHGs 90% of the groups have received a sum of Rs.10,000 each as RF/MG. The Loan volume varies from Rs.500 to 1,00,000 depending on cumulative savings of the member, repaying capacity, purpose of loan and availability of group funds. As improvements in the CIF loans, IKP sanctions the Total Financial inclusion (TFI) loans to the SHGs.

A large amount of loans ranging between Rs.3,00,000 to Rs.5,00,000 are also provided to some of the SHGs through Micro Credit Plan (MCP) by the IKP. The loan repayment period is 60 months with common interest. This TFI programme benefits the SHGs for income generating activities and changes their livelihoods for sustainable development. The relationship of SHGs with Bankers is better than the past. Because some of the SHG members explore their problems with banks, before 2003 banks were not interested to sanction loan amount to the SHGs. The data show that the loans taken from banks are higher than the loans provided by other financial institutions. The groups have a norm of repayment of both principal and interest every month.

The data reveal that the maximum amount of loan (Rs.31,54,800) was provided to the SHGs under IKP followed by Rs.18,35,000 from the local Bank linkages, Rs.6,01,000 from relatives/ friends and Rs.5,79,000 from MFIs and Money lenders only a meagre amount of Rs.43,000 was received from private chits run by the local people.

Preparation of Micro Credit Plan (MCP) : It is an investment plan made by the group members based on skills and available resources. It is an effort to fulfill food security needs and reduce dependency on money lenders/traders to take up enterprise of their own choice to enhance living conditions, increase income levels and strengthen their institutions.

SHGs AND OTHER CREDIT

AGENCIES: One of the reasons for joining SHGs is to avail credit. Micro finance institutions like nationalized banks, co-operative societies and other institutions follow many formalities to provide credit to the SHG members. The SHGs get loans from credit institutions and lend them to the members. The SHGs charge reasonable interest at the prevailing rate of 8 to 12 percent. The members are responsible to repay the loans to the banks as per the conditions of the loan. The banks instruct the members to increase their savings amount per month in order to repay the loans regularly. The loan amount is used by the group members for personal needs or invested in income generation activities. Most of the SHG members started small business, cottage industries, food processing units etc. Almost all the SHG members in the study area have availed the loan facilities for different purposes.

The purpose of the RF or MG is to augment the group corpus so as to enable the members to access loans from among the group to meet their individual needs. The revolving Fund imparts credit discipline and financial management skills to the members, so that they become creditworthy and bankable in the



eyes of the bank. Subsidized rate of interest (Pavala Vaddi) scheme was started during 2004-05 to provide interest subsidy on loans taken by SHGs. It is applicable to all loans extended by banks on or after 1-7-2004 under SHG-bank linkage programme. The incentive is in the form of reimbursement of interest waived about 3% irrespective of bank interest rates. Subsidy shall not include penal interest, liquidated damages etc. paid to bank. The purpose of Pavala Vaddi scheme is to reduce financial burden on SHG members. Govt. is giving subsidy on interest for loans taken by SHGs under bank linkage scheme.

Rate of Interest : The interest charged by the government is less than 9 percent and this loan is always given for purposes like education, agricultural improvement. But whenever the rural people borrow from non govt. sources for non productive purposes, they pay high rate of interests. The rate of lending within group will be decided by members ranging from 12-24%. However, where the interest rate is low, it is computed per month and where the rate is very high, exceeding 24 percent it is calculated per annum. However, this is not strictly followed. In the absence of any definite set rules governing the credit system, it all depends on the good will of the creditor. It may be 10 percent per month or annum. There is a case where some creditors like MFIs charge more than 30% per annum. But one thing is evident, whenever security is in the shape of property, the offered rate of interest is always lower. Recently government has reduced the rate of interest to the SHG in bank linkages to 3%. The Pavala Vaddi Scheme was

started Govt. of A.P on 1.7.2004 with an objective of providing interest subsidy on the loans taken by the SHGs. The incentive will be in the form of reimbursement of interest whatever is above 3% interest irrespective of bank interest rates.

Utilization of Loans

The consumption of large amount of loans reveals that the households are spending much on consumption expenditure on food, education, health, life cycle rituals and other functions. The same expenditure pattern is observed across the study area. The data show that the loan amount was utilized on productive items and income generation activities followed by consumption goods, social needs and asset creations. The average amount of loan for the purpose of consumption is small Rs.5,000/- compared to the average amount on social needs Rs.10,000/-, productive/IGA Rs.10,000/- and asset creation.

Of the consumption loans, the majority spent on food followed by household gadgets. Of the productive loans, the majority spent on agriculture inputs followed by seasonal business, petty trade and animal husbandry. Among the loans for social needs, they spent on health followed by education and to repay high cost loans, mainly to repay loans borrowed outside at high rate of interest. Of the asset creations the majority spent on housing (24%) followed by insurance and gold ornaments. On an average, the size of loans borrowed for land is large followed by housing. It emerges that the poor borrow small loans frequently for consumption purposes and large loans for production and asset creation.



Loan repayment: The groups have external lending from Banks, IKP, DRDA and SC Corporation etc. MFIs and PIAs had their own mode of recovery of loans. In internal lending of the SHGs repayment period may be 10 to 12 months. Banks and Indira Kranthi Padam (IKP) had 24 -60 months of duration to repay the loan amount In case of the CBOs and other MFIs it could be one to two years. But Private MFIs like SHARE, GUIDE, SPANDANA, ASHMITA and PALLAVI collect the amount in weekly instalments. The rate of interest varies from each agency to other. The MFIs collect interest at more than 24% per annum, Banks and IKP collect interest at less than 12% per annum. Interest subsidy (Pavala Vaddi) Scheme was started during 2004-05 to provide interest subsidy on loans taken by SHGs. It is applicable to all loans extended by banks on or after 1-7-2004 under SHG-bank linkage programme. The Subsidy shall not include the penal interest, liquidated damages etc. paid to banks.

Sources of Income for repayment of Loan

Agriculture in our country has been in a situation of crisis for more than a decade. Not only agricultural growth has decelerated in the post-reform period but there has been accentuation of unemployment in the economy. Micro finance is one of the ways to reduce poverty among scheduled castes. But when it comes to repayments of the loans or MF scheduled castes look for various sources. Because, they had no particular source of income even after getting the micro finance for income generating activities. Here agriculture plays the

main role in repayments. As already said in previous chapters, most of the people are engaged in agricultural labour. The ethnography of Krishna district shows that all varieties of crops are grown. So, all poor and particularly scheduled castes continue their work in agriculture. It is a fact that those women take the loans for income generating activities not to spend the amount for IGA. It leads that the loan amount must be repaid from their daily wages.

Among the SHG members 75.18 percent repay their loans out of their daily wages and 11.11 percent of the members repay their loans out of income generated from income generating activities for which they have taken loans. The SHG members constituting 11.11 percent repay their loan instalments from other sources of income and the remaining members are not repaying the loan instalments regularly. Some of the SHG members get loans from money lenders or friends/relatives to repay the loans borrowed from banks.

The members reported the following reasons for loan diversification: i) emergency needs like medical and death expenses are 65.92% ii) ignorance and the loan amount spent on other activities 23.70% iii) to repay private loans borrowed at high interest rate 5.18% iv) and the loan amount spent on house construction or repairs of the houses is 5.18%. In most of the cases loan diversification leads to delay of repayments.

Reasons for delayed repayment or default: It was informed that the repayment is being delayed and the loanee becoming defaulter due to several reasons. The data show that about 68.9 percent of the groups have reported delay in repayment of loans is due to less



availability of work, low wages, and repaying private loans, and 15.6 percent of the members said that delay in repayment is due to migration in search of labour. It is interesting to note that 11 percent of the members are wilfully delaying by expecting that the political leaders may waive their loans as earlier. The remaining members informed that ill health and death of the head of the household are the major reasons in becoming defaulters.

During individual interactions, members have reported various problems in repaying loan instalments such as: i) spent amount on non productive activities (75.18 percent); ii) sometimes no support from household members and members of the group are interested in repayments (19.29 percent); loan used for clearing old debts due to pressure (4.81percent); iii) selling or mortgage of productive assets (5.18 percent). And many small issues caused problems in repayment of loan instalments.

Default management : Default is of two types i) genuine and ii) wilful. The groups have reported about both the categories. The recovery strategies also vary from category to category. Wilful default is rare. In the case of wilful default of a genuine default, the group takes the members assets into possession. Whereas in the case of genuine default, there is a rescheduling of loan or a fresh loan is given. In case of death of a group member or main supporter of the household, if the loan amount is small, the loan is waived, if the deceased has a large loan outstanding, then a portion of loan is waived, if the group has reported the following experiences in dealing with default.

Action taken against defaulters : It is clear that some of the SHG members are defaulters. In the study area SHGs reported that the type of action against defaulters depends on the period of default, amount of loan overdue, reasons for defaulting and response of the defaulter on group's earlier action. If the loan outstanding is small, the borrower is poor and / migrated to other village the loan is waived. If a member has large over dues, loan instalment with a fine is levied by the group. Only 7.8% of the SHGs had no of defaulters or irregular repayments. Among the total SHGs 85.6% of the members said that action is taken against the defaulter by repeated visiting to the member's house. And 2.2% SHGs said that no action was taken against the defaulters. And 2.2% of SHGs told that they informed and complained to the MFI or IKP Staff against the defaulters. And 2.2% of SHGs expressed their anger against defaulters that they take away the household articles of the default members.

Pre-requisites for an external linkage: Groups also reported the strategies followed by banks before lending. They are: i) rating of groups by the banks/ promoters, ii) large funds in group's savings account 58.9 percent, iii) a portion of the loan or group savings as FD, and show more repayment period in bank document but agree with groups for shorter repayment period (2 to 3 years). The data show that more than half of the SHGs have adjusted their group fund to pay loan instalments; and some of the SHGs transferred group funds from group savings account to loan account, which is not a good practice; nearly one third of SHGs reported that savings were diverted to pay loan instalments. It is interesting to note that to avoid delay



and interest burden, groups have paid external loans as per schedule. This practice is found in the groups that have large amount of corpus.

Debt status : While evaluating the debt status of the Scheduled caste, we should always keep this important fact in mind that they are too backward economically. They work hard for their existence with the little income that they have earned from their daily labour.

In the present study Scheduled caste people feel better for clearing old debts with new loans. Out of 270 Scheduled Caste women 97.78 percent said that they paid all the debts which they taken long back with high rate of interest. Only 2.22 percent of women said that they had paid some loans but still they have to pay some loans. Still sometimes they go to money lenders in emergency even though they give at high rate of interest. In the given data 95.56 percent of women express that they are in debts but they are able to clear the debts.

Conclusion

There were only a limited number of families among the SCs which paid back the debt from sale of land. As the majority of them are landless. It is evident from the data that 34 percent of the SHG members are indebted to their respective employers. There may be innumerable circumstances compiling the poor members of the Scheduled Castes to borrow to fight the drought, social customs, medical treatment, marriage, agriculture, unemployment and others.

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Agricultural Growth and Economic Reforms

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Introduction: More than two thirds of the Indian population live in the rural areas and majority of them depend on agriculture. Around 80 percent of the cultivators are small and marginal with their share in cultivated land at 44 percent implying that 20 percent of the medium and big farmers own 56 percent of land under cultivation. Since the green revolution of 1960s food grain production has increased and India could produce 257.44 million tones in 2011-12 against 76.7 million tonnes in 1959-60. The pattern of agricultural development has received a setback in the post – reforms period. Growth rates have been higher in the 1980s when compared to 1990s. No doubt, GDP growth rates have increased during the reforms period but agricultural growth suffered a lot. Growth of productivity of major crops witnessed deceleration affecting food security. The annual average growth rate of agriculture and allied sectors in the 6th plan was 5.7 percent and from then onwards it went on decreasing except in 2007-08 where a marginal increase of 0.1 percent was recorded. GDP growth rates have always been higher than those of the agricultural sector. Food grain production has increased, but the per capita availability slipped to 462.9 grams per day in 2011 against 510.1 grams in 1991. Agriculture in India has been in distress and migration from rural to urban areas in search of livelihood has been increasing. Food security is also at

stake. This paper makes an attempt to present the growth performance of the agricultural sector in India in the post-reforms era.

Review of Literature: The earlier studies are useful of understand the theoretical approach for any research. In this connection the authors try to attempt the some of the reviews on the agricultural growth and economic reforms in India. The main studies which are related to the current research topic. Christopher John Baker's book on *An Indian Rural Economy 1880-1955*, this book emphasized that agriculture development and growth of markets for the paddy production in Cauvery basin during the British period in Tamil Nadu. K.Ramakrishna Reddy's *Irrigation and Agricultural Development in India* made an attempt on the results of Green Revolution by the adoption of major, medium and minor irrigation projects and these irrigational facilities led to the agricultural productivity at the national level. And at regional level he was highlighted the agricultural development in Rayalaseema in Andhra Pradesh before the Independent period. R.N.Chopra's *Green Revolution in India* this study concentrates the impact of Green Revolution, in different North Indian states. Girish Mishra's book on *An Economic History of Modern India* focuses on the occupational diversification, agricultural, irrigational, rural credit development system during



the pre and post British period. Elizabeth Adiseshiah's *Tamil Nadu Economy* highlights the agricultural policy, cropping pattern, irrigation and industrial development in Tamil Nadu during British period and post Independence period. Arunachalam's *Agricultural Growth and Economic Reforms* traces the irrigation and agricultural development in Tamil Nadu during post Independent period.

The above earlier studies focus on mainly the agriculture development during the British period and some are in during the planning period, but this study attempt the agriculture growth and economic reforms in Pre and post globalization era.

Objectives:-

- 1) To examine the compound annual growth rates of different crops after 1990-91.
- 2) To compare the growth rates of GDP and agriculture
- 3) To analyse the trends in the per capita availability of food grains per day.

Data is secondary published by the Ministry of Agriculture, Govt of India, Economic surveys and the like. Simple averages and percentages are used to analyse the data.

Analysis and Discussion:

Trends in the production of food grains at the National level are presented in Table-I for selective years. Data reveals that in the first two decades up to 1980-81 production of food grains increased by 57.4 percent and between 1980-81 and 1990-91 the increase is 36.1 percent due to the fruition of green revolution strategy. However, in the first decade of the reforms production of food grains increased by 11.6 percent only while in the second decade the increase stood at 19.9 percent India could produce more than 250 million tonnes of food grains by 2011-12. The trends are not uniform as Indian agriculture mostly depends on the benevolence of the monsoons.

Materials and Methods:

Table – 1 : Particulars of National Level Food grains Production

Year	Production (Million Tons)
1960-61	82.02
1970-71	108.42
1980-81	129.59
1990-91	176.39
2000-01	196.81
2005-06	208.60
2008-09	234.47
2009-10	218.1
2010-11	235.9
2011-12	257.4

Source: Ministry of Agricultural Govt. of India. *Hand book of statistics on India Economy, 2012-13.*



Over the years population has increased along with the production of food grains. Per capita availability of food grains has not increased as revealed by the data in Table-II.

Table – 2 : Availability Food grains Per head Per day

Year	Food grain availability
1961	468.7
1971	468.8
1981	454.8
1991	510.1
2001	416.2
2006	445.3
2009	444.0
2010	437.1
2011	462.9

Source: Ministry of Agricultural Govt. of India. Hand book

It can be observed from the data that the per capita availability of food grains was the maximum at 510.1 grams in 1991, the starting year of the reforms. From then onwards the availability decreased though it touched 462.9 grams in 2011. Even then the availability is relatively lower when compared 1961 and 1971 figures. It can be stated that during the reforms period per capital availability of food grains has decreased.

With a view to compare the growth rates of GDP and agriculture data is presented in Table-III, Plan wise in the post reforms period.

Table – 3: Plan-wise GDP and Agricultural Growth Rates

Plan and Period	GDP growth rate	Growth rate of Agricultural and allied sectors
Annual Plan (1990-92)	3.4	1.3
VIII Plan (1992-97)	6.7	4.7
IX Plan (1997-2002)	5.5	2.1
X Plan (2002-2007)	7.78	2.56
XI Plan (2007-2012) Upto 2011	8.1	3.7

Source: Economic Surveys and Reports of the ministry of Agriculture.

Data in the table reveals that the growth rate of agriculture since 1990 has always been less than the growth rate of GDP. Further it has not crossed 4 percent during the period under review except in the 8th plan period. Agricultural growth rate was even negative during 2008-09. The analysis made so far depicts the pervading distress in agriculture in

India even in states like Punjab leading to crop-holidays.

Findings:

- 1) Production of food grains has maintained a growing trend touching the record level of 250 plus million tones. However, variations are noted in the year to year trends of growth.
- 2) Per capita availability of decreased over the years in view of the growth of population.



3) The growth rates of agriculture have been low although in the post-reforms period when compared to the growth rates of GDP.

Conclusion:

India, as a country with two thirds of population living in rural areas where agriculture is the main occupation, cannot afford to neglect this sector. More over, its growing population makes food security imperative for which a viable and vibrating agriculture is essential. Suitable, Pragmatic and region specific strategies are needed to pull out the agriculture from the slush of distress. The ambition of India becoming a super-power can become a reality with the development of agriculture at a swift pace.

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Economic reforms in India - an overview of banking sector reforms and impact on human resources

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Abstract: The Indian government's new economic policy had great impact over the Indian sub continent in all its sectors. thru this new economic policy the sectors which were earlier reserved were made open to private and foreign companies, for direct investments, giving a go-by to the nationally accepted policy of self reliant economy where the public sector occupied the commanding heights of economy, established with an objective of achieving balanced regional development, creation of employment opportunities, redistribution of income and health among rich and poor etc. Liberalization privatization globalization theses three buzz words since 1991, which meant decreasing the government's role in regulating market, participation of private entities in business activities, expansion of domestic businesses through cross countries respectively. Free market economy based on unfettered entry of foreign capital and multinational corporations devalued rupee with respect to convertibility, large scale concessions to private sector, virtual dismantling of public sector, opening key sectors of economy to the foreign companies, which were earlier reserved to public sector were the measures observed.

Introduction

In view of the economic reforms implemented by the Indian govt., there is a necessity to study about the evaluation of the results achieved, at least after a long duration of 25years. Only with this we can ascertain whether the anticipated results are achieved or not. In the present situation of demonetization, where every person in the country has turned their eyes towards banks, to exchange the SBNs(specified bank notes) they possess with banks, The bankers are facing quite a lot of stress and unlimited amount of pressure, along with the confusion and tension as faced by that of public, media reported death of 15 bankers in various parts of country, only because of the stress on the job.

Review of literature:

For this study, books published about globalization and its impact on various sectors, labor management relations in view of the economic reforms have been

referred. Magazines, journals and various articles published about banking sector, the trade union reports are also referred. Recent newspapers and articles published in various weekly publications are also used for the study.

Methods: For this study, secondary data is utilized. As the banking personnel are not ready to reveal the information about their working conditions to outsiders, we mainly depended on the secondary sources of data only. The research adopted the empirical method for the collection of data. In addition to this, research also intends to collect relevant data from secondary sources to substantiate the theoretical foundation of the study.

Objectives:

- To throw a light on the banking sector reforms which directly affected the employees
- To discuss the problems faced by the women employees in particular



- In the event of demonetization the undue stress the employees are exposed to.

Results and Discussion:

The introductions of payment banks in India pose unexpected problems to the bank employees to the managerial & clerical Staff. These new players though they do not pose immediate threat to the banks, they will surely change the rules of game, to which all the existing players need to adapt to these dynamic changes. The rise in the expectations of customers, the fast and accurate services to be efficiently provided, without any scope for defects or lacunas, is the greatest point of worry to employees.

Demonetisation, shortly called as "Demon" by the print electronic media has been accurately named by them. The withdraw of Rs.500 and Rs.1000/- currency notes since 9th November, 2016 by the Government of India, has laid a heavy burden of bank employees. The delay in appropriate and timely issue of circulars to the branches who directly deal with the retail customers is the employees was communicated, on same lines as that of the population of India, the system of exchange of notes to non-customers in the event of non availability of sufficient currency, has lead to greater stress, direct financial loss to adjust the closing balances of cash at their concerned cash counters. All newspapers and electronic media have minute by minute reported about the general public which were a victims of demonetization, standing in queues leaving all other works, but none even focused on the lengthy working hours, bank employees were made to work, financial losses incurred by them, medical and health issues aroused out of the insensitive behavior of customers and indifferent

attitude of managements. Women employees in banks were considerably less, where as now the strength of women work force is gradually increasing. Along with this the problem faced by them are also growing day by day. The salaries of the bank employees are not so better, when it compared to their counterparts in the other sectors, in view of their responsible jobs, and are not as easier as it seem to others, hence trade unions are demanding for raise in salaries and betterment of other service conditions.

Conclusion and suggestions:

While implementing any policies, the government should discuss the issue with the employees who are affected by their discussion and at least they should be communicated beforehand about the decisions made, so that the employees at operational level can be trained accordingly so that the flawless service to the customers can be provided. Large gaps in recruitment will result in the unavailability of middle level management in the long run; this could be observed in public sector banks, where major proportion of the senior employees would be retired by the end of this decade. The posts would be filled by the eligible candidates from lower level, who have required educational qualifications but not the required experience. Without increasing the manpower in banking sector, raise in the pay packages will result in the temporary happiness of employees, who are actually been overloaded with the tasks they have to accomplish. Having younger human resources of the world in our country, employment generation should also be one of the objectives of government along with the economic growth. Hence care should be taken that labour intense industries should be supported in all the



sectors, especially in banking sector, which is the only medium to educate and enhance the digital payments to achieve cashless economy, the present focus of the government.

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Trends in Farmer Suicides in India

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Abstract: Despite the popular image of farming as a peaceful and healthy way of life, agriculture has the highest rates of mortality than in any industry. Suicide among farmers is now a universal phenomenon. Studies across the globe have identified farming as one of the most dangerous industries. Farming environments are characterized by a broad and changeable range of physical, biological and chemical hazards that are similar across all cultures. Thus, it is important to view the issue of farmers' suicide from a global perspective. The globalization influenced policies since 1991 have changed the entire scenario and aggravated the agrarian crisis. Between 1995 and 2015 more than 3,00,000 farmers committed suicide in India. Roughly one farmer suicide is taking place for every 30 minutes. This phenomena is highly worrisome for India because still more than 50 percent of work force is depending on agriculture for its livelihood. In India southern states are the worst effected states. Indebtedness is the major cause of suicides with number of inherent problems revolving around the agrarian families. This issue has been major area of focus for many researchers in the country. However, there are many untapped areas in this field of enquiry and thus need further research to examine core of the problem and to provide suitable solution.

Introduction

The word suicide was coined by Sir Thomas Browne in the year 1642 and it originated from the Latin word *suicidium* means "to kill oneself". Suicide is the act of intentionally causing one's own death. Suicide is often committed out of despair, or attributed to some underlying disorder which includes depression, bipolar disorder; schizophrenia, alcoholism and drug abuse pressures or misfortunes such as financial difficulties or troubles with interpersonal relationships may play a significant role. The word "suicide" has come to use in 1643 A.D. The WHO estimates that over one million people die by suicide every year. It also identified the suicide as thirteenth leading cause of death worldwide. It is particularly more leading cause of death among teenagers and adults under 35. The rate of suicide is far higher in men than women.

Between 1995 and 2015, more than 300,000 farmers' were committed suicide in India. That is roughly equivalent to a staggering figure of one farmer suicide for every 30 minutes. The phenomenon of suicide by farmers, on such a large scale, is especially worrisome for India because the majority of the workforce is still dependent on agriculture for its livelihood. According to data from the latest census in 2011, about 55% of Indian workers are employed in agriculture, either as cultivators or as agricultural labourers.

Objectives

1. To examine the farmers' suicide phenomenon in India.
2. To observe and analyse trends in farmers' suicides and causes in India.
3. To propose appropriate suggestions and solutions to overcome the farmers' suicide tendency.



Methodology: The present paper is based purely on secondary source of information. For presentation of data, basically NCRB reports and related analytical research articles have been followed. Data has been presented in tables and diagrammatic form.

Suicide Phenomena

A number of factors are associated with the risk of suicide including mental illness, drug addiction, family history, and socio-economic factors. While external circumstances, such as traumatic event may trigger suicide and it does not seem to be an independent cause. It is generally accepted that suicide is the outcome of a complex interplay of psychological, biological and sociological in origin. Depression, one of the most commonly diagnosed psychiatric disorders is increasing in numbers in various segments of the population world wide. Factors such as unemployment, poverty, homelessness and discrimination may trigger suicidal thoughts. One study found that lack of social support, a deficit in feelings of belongingness and living alone were crucial predictors of a suicide attempt. The leading method of suicide varies between countries. The leading methods in different regions include hanging, pesticide poisoning, drowning and firearms. As per WHO mortality data, world wide 30 per cent of suicides were committed by consuming pesticides.

In recent years bio-psychological factors are contributing much to the suicidal behaviours along with etiological factors. Predispositions to suicidality include genetic, biological and historical factors associated with suicidal risk. It also depends on previous suicidal behaviours and impulsivity of an individual. Precipitants and stresses are more

dynamic in nature and cause acute risk. The way an individual takes of things and how often an individual thinks about of suicide is also an important factor. The impacts of suicide by an individual on his/her family members, friends and relatives will be much more vibrant. Particularly the family has to suffer from mental, physical, social, economic and emotional agony for fairly longer period. If the suicider is a bread earning male head of the family the aftermath situation to be faced by the spouse will be more pathetic and penetrative. The foregoing manifestation is in totality applicable in case of farmers suicides. More or less there is a commonality in the arguments of large number of scholars who understood farmers suicide from the longer perspective of globalization, some of the scholars argued that too much market oriented use of hybrid and GM seeds, fertilizers and pesticides which ultimately created a situation of debt trap, leading to suicide.

Vandana Shiva(2005) tries to establish the linkage between various factors forged by globalization that led to the farmers' suicides in the country. She states that farmers' suicides are result of indebtedness, and debt is the result of rising costs of agricultural inputs and falling prices of agricultural produce. Farmers' suicides are therefore in an inevitable outcome if agrarian policy which favours corporate welfare and ignores welfare of the farmers. Gyanmudra (2005) focuses on complex factors such as biological, genetic, psychological, social, cultural, financial and environmental factors for the eruption and expansion of the agrarian crisis

Many of the research studies in suicide ridden states have amply established the



very strong correlation between indebtedness and the suicides by farmers. One more argument based on Durkhiem theory focuses on individualisation, socio-economic exclusion of agrarian communities from mainstream economic development process in the context of rapid economic growth and its resultant digital divide. Multiple issues, such as, incessant floods, manipulation of prices by traders, supply of spurious seeds and pesticides, decline in prices of agricultural produce, increase in the cost of agricultural inputs recurrent drought, crop loss, increasing debt burden, psychological stress and above all neglect of agriculture and farmers interests by the successive governments have been attributed to the widespread phenomenon of farmers' suicides (Yadagira Charyulu, 2013). Another dimension of suicides is that the suicides among female farmers' is on rise. The stress on farm women is more than the men. Because, they have to experience stress not only of farm related but also of physical, social and financial well being of family members. Suicide among female farmers is on the rise. Studies on women in farming have found high levels of stress, fatigue and depression among women in multiple ways. Explanations

most commonly given are role conflicts and high work load. Farm women, unlike men, experience stress not only due to the farm operations but also due to the impact of farming stressors on the physical, social and financial wellbeing of family members. As farming has become less profitable, women are taking more and more on- and off-farm work to supplement the family income. Farming women in this position often become stressed and fatigued due to multiple tasks and the conflict between their traditional role as a housemaker and the need for off-farm income. The female farmers have an additional burden of performing household chores apart from farming. This makes farm women a high risk category for suicide. England, Australia and now India had reported suicide among this gender. There is no specific data even from NCRB reports regarding number of female farmer suicides. Many experts of this field and especially P. Sainath pointed out that female farmers are not at all considered as farmers by the affected state governments on the pretext of entitlement of land ownership. Thus not only general farmer suicides, but more strikingly the female farmers' suicides were under reported.

Farmer Suicides In India

Table-1: All India Farmers Suicides

Year	All India Farmer Suicides
1995	10720
1996	13729
1997	13622
1998	16015
1999	16082
2000	16603
2001	16415
2002	17971
2003	17164



2004	18241
2005	17131
2006	17060
2007	16632
2008	16196
2009	17368
2010	15964
2011	14027
2012	13754
2013	11772
2014	12360
Total	3,08,826

Source: NCRB Report - 2014

Figure - 1

If we go through farmer suicides in India from 1995 to 2014 (Table – I) for which NCRB data has been taken up, the trend shows that from 1995 to 2004, there is a steady increase in farmers' suicides in India. In 1995, the NCRB reports have shown 10,720 farmer suicides in India. In 2004 it researched to a peak level of 18,241. For the entire period taken for analysis (1995-2014), it is the highest number. From 2005 onwards there is a slight decline in reported farmer suicides and it reached to 16,196 in 2008. Again in 2009 number of farmers' suicides increased notably to 17,368 and from 2010 onward number of farmer suicides reported in the country is on declining status, except in 2014 where again there is a sharp upward trend in farmer suicides and for 2014 it is reported as 12,360. The overall trend shows that though, there are ups and downs in number of farmer suicides across the study period, the farmers' suicides tendency in the country is in alarming way.

Pattern Across States

The phenomenon of farmer suicides in India has become the centre of considerable concern from 1990s. Though in 1980 stray incidents of suicides by cotton farmers and weavers hit the headlines from Warangal, Prakasham and Guntur districts of Andhra Pradesh, the real wave of suicides started from the early 1990s and it is continuing till to date. One of the major reporters of these suicides is the Rural Affairs Editor of the Hindu earlier, P. Sainath. The first state where suicides were reported was Maharashtra. The official record provided by NCRB shows that as many as 2,56,913 farmers were committed suicide in the country during 1995-2010. The year 2010 witnessed 15,964 farmer suicides across the country. From the year 1995, since the NCRB started tabulation of farm suicides, the big 5 states viz., Maharashtra, Karnataka, Andhra Pradesh, Madhya Pradesh, Chattisgarh are the worst affected states.



Farmers' Suicides in 5 Worst – Affected states

Tabel - 2

Farm Suicides: Five Worst – Affected States (Big 5) 1995-2010

Year	Maharashtra	Andhra Pradesh	Karnataka	Madhya Pradesh (Chattisgarh)	Yearly Total for Big 5	Big 5 FS % of All Farm as Suicides
1995	1038	1196	2490	1239	6008	56.04
1996	1981	1706	2011	1809	7507	54.68
1997	1917	1097	1832	2390	7236	53.12
1998	2409	1813	1883	2278	8383	52.34
1999	2423	1974	2379	2654	9430	58.64
2000	3022	1525	2630	2660	9837	59.25
2001	3536	1509	2505	2824	10374	63.20
2002	3695	1896	2340	2578	10509	58.48
2003	3836	1800	2678	2511	10825	63.07
2004	4147	2666	1963	3033	11809	64.74
2005	3926	2490	1883	2660	10959	63.97
2006	4453	2607	1720	2858	11638	68.22
2007	4238	1797	2135	2856	11026	66.29
2008	3802	2105	1737	3152	10797	66.66
2009	2872	2414	2282	3197	10765	61.98
2010	3141	2525	2585	2363	10614	66.49
1995-2010	50481	31120	35053	41062	157717	56.13

Source : Table derived from National Crime Records Bureau 'Farmer suicides in India' 1995-2010. Courtesy, The Hindu, October 29, 2011.

Except for 1995 and 1996, Maharashtra topped the list of farmers suicides. The suicide trend among the big 5 states is such that between 1995-2002 Karnataka is in second position and Andhra Pradesh in third position. But the situation turned against to the state of Andhra Pradesh since 2003 and it is in second position for five out of eight years of tabulation. However the total figure of suicides for the last 16 years substantiates that the positions of above three states haven't changed. Over these 16 years percentage of suicides in 'Big' states of all farm suicides in India ranged

from 52.34 to 68.22. For period of eight years from 2003 to 2010 the share of big5 rather increased and recorded as 65.14 per cent in comparison to 56.13 per cent for a period of 16 years from 1995 to 2010. This barely reflects the increase in gravity of the situation since 2003. From Punjab to Kerala almost every state has reported cases of suicides. Obviously, many state governments are denying their own official records prepared by crime branch and understating the number of suicides.



Of the 12,360 farmers suicides occurred in 2014 in the country, nearly half of suicides were taken place in Maharashtra(2,568) followed by Telangana(898), Madhyapradesh(826), Chhattisgarh (443) and Karnataka (321). In all these five states most of the victims (nearly 75 percent) are farmers with small and marginal holdings and also of owner with tiny lands cum tenants. Another commonality is that the majority of farm suicides have taken place in cotton belt and rain-fed areas.

Causes of Farmer Suicides

‘Bankruptcy or Indebtedness’ and ‘Family Problems’ are major causes of

suicides, in India accounting for 20.6% and 20.1% respectively of total farmers’ suicides during 2014. The other prominent causes of farmers’ suicides are ‘Failure of Crop’(16.8%), ‘Illness’ (13.2%) and ‘Drug Abuse/Alcoholic Addiction’ (4.9%). Table – 3 and Figure – 3 depicts the same. We cannot see these problems in isolation to findout the cause of farmers’ suicides. They are inter-connected and one major cause may have its impact on another cause. That is one cause may precipitate another cause or causes. Thus, agrarian crisis and its resultant farm suicides are the culmination of all these factors discussed above.

Table – 3 : Percentage Share of Major Causes of Farmers Suicides during 2014

Causes	Percentage
Bankruptcy or Indebtedness	20.6
Family Problems	20.1
Illness	13.2
Farming Related Issues	17.2
Other Causes	24.5

Source : Economic Survey 2014 – 2015

Suggestions of expert group:

- In view of high indebtedness being the major cause of farmers’ suicides, RBI constituted an expert group an agriculture indebtedness, headed by Radha Krishna. It has given number of valid suggestions to regulate credit structure and minimize the burden of indebtedness.
- The expert group explicated that indebtedness is not the sole root cause but it is a symptom. Many factors such as stagnation in agriculture, increasing production and market risks, institutional vacuum and lack of alternative livelihood opportunities all in cumulatively aggravated the crisis.

- However, it noted that all these factors drove the farmers into indebtedness.
- The report of the expert group arguably stated that there is a large scope for institutional agencies to expand the credit base of farm households further.
- Institutional credit availability to agriculture should be increased.
- It suggested steps to revive positive strengths of agriculture sector to improve the credit absorptive capacity of farmers along with adequate institutional credit support.
- Expressing serious concern over the distressed state of small and



marginal farmers, the expert group suggested the need to provide better institutional credit support.

- Further it felt that the small and marginal farmers should be organised through collective organisations like Self-Help Groups (SHGs) and co-operatives in a better way.
- It recommended better implementation of relief measures including Prime Minister Package to reach the needy farm families. Further, it cautioned that the distributional problems of the package in 32 most backward and highly suicide affected districts through meticulous monitoring and social auditing.
- It suggested that the loans of all affected families should be rescheduled. They should be given fresh loans without any technical restrictions and stagnated interest (up to two years) on both short and long term loans should be waived.
- The expert group focusing on rain-fed areas, where the crop failure and subsequent pile-up of outstanding is a common phenomena, it suggested that for every such failure rescheduling of loan and waiving the interest should be implemented on the report based on revenue authorities.

Some solutions that can help the farmers:

- Farmers have to be educated about on better and low cost farming techniques. For that number of farmers' schools (Polam Badi) have to be started.
- Farmers' need to be given better

access to credit and at better terms and conditions.

- Agricultural universities have to discover farmer friendly farm practices and technologies.
- Markets should be regulated and more approachable. Functioning of national agriculture market (NAM) should be streamlined.
- Mechanization is needed with a positive look towards small and marginal farmers.
- Development of watersheds. More awareness and encouragement on construction of contours in farm fields for better harvesting of rain water.
- More and more awareness and access to the low-cost, organic and sustainable agriculture.
- Seed development centers have to be started in every mandal headquarter.
- Co-operative credit and marketing societies has to be encouraged, and strengthened.

Conclusion:

The globalization influenced policies since 1991 have changed the entire scenario and aggravated the agrarian crisis. Whatever corrective measures taken up time to time by the successive governments have proved temporary and stop gap relief. The economy in toto and agriculture in particularly shocked with sudden erupt of farmers suicides at large scale. On periphery it may look as sudden erupt, but the under currents and boiling distress and disgust among farm households underneath of silent agrarian surface are neither recognized nor well addressed by the successive governments at the



central and state level. Obviously, both central and state governments on their own appointed many committees and commissions to address the agrarian crisis and its manifested suicides among farm households. But, the recommendations put forth by these committees / commissions were never implemented in letter and spirit. Thus, still farmers' suicides is the major concern of social activists, researchers. To overcome this phenomena, the central and state governments have to take up short term measures immediately as given by many scholars and as well as given in this paper to provide short term relief. Along with these measures, there is an urgent need to initiate and implement long term approaches to save the life of farmers who are still back bone of our economy. Their cheerful face, their cheerful fields is the only ultimate goal.

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Food security in India: is aquaculture a solution in the offing – with special reference in rural Warangal district of Telangana

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Introduction

Food security refers to access to quality food for everyone at every time. In India, where one third of its population is believed to be absolutely poor, the issue of food security needs to be closely studied and mitigated. The second largest populated country in the world (with more than 1.2 billion people) will not be able to feed her unless improvement is made in the availability and access to food. The effort of the government of India in this direction has resulted in the implementation of the National Food Security Bill in the year 2013. Over the last fifty years, the food grain production has increased considerably. The advantage of this increase in food grain production is, however, not visible in the per capita

availability of food grains. The annual per capita availability of food grains, which was 171.1 kg in 1961 has come down to a level of 169 kg in 2011. Rising population is nullifying the effect of growth in food grain production, not forgetting several other factors which determine the access to food grains. Percentage change and Compound Annual Growth Rate (CAGR) in human population, food grain production and per capita availability of food grains is given in Table 1. The human population and food grain production had grown up by 2.09% and 2.36% respectively from 1961 to 2011. However, the annual per capita availability of food grain had increased only by 0.04% during this period.

Table 1: Percentage change and CAGR in human population, food grain production and per capita availability of food grains

Decade	Population (billion no.)		Food grain production (million)		Per capita availability of food grain(kg per year)	
	% change	CAGR	% change	CAGR	% change	CAGR
1961-1970	21.21	2.16	31.08	3.03	-2.92	-0.51
1971-1980	23.54	2.19	23.22	3.76	-12.21	0.06
1981-1990	21.95	2.22	32.33	3.51	3.92	0.51
1991-2000	18.16	2.24	16.88	3.49	-10.90	0.12
2001-2011	15.88	2.27	21.82	3.59	11.26	0.30
Overall	171.69	2.09	213.49	2.36	-1.22	0.04

Source: Authors' calculation based on Gol 2013.



Human population projections by United Nations indicate an addition of 0.3 billion people to India's present population by 2045. Thus, the number of mouths that the country has to feed will be increased to 1.5 billion in the next three decades. The annual per capita availability of food grains as well as nutrients may suffer a further decrease unless corrective measures are taken immediately. The trends in nutritional intake, provided by National Sample Survey signify the importance of consumption diversification into high value nutrient rich food items. The average calorie and protein intake at all India level has declined, and the share of cereals in total calorie and protein intake has also fallen. In India, the daily per capita protein intake has declined from 60.2 g to 55.0 g in the rural households and from 57.2 g to 53.5 g in the urban counterparts between 1993-94 and 2009-10 (NSS 66th Round). Interestingly, the percentage share of protein intake from milk and milk products, egg, fish and meat has increased over the past and that of cereals and pulses has declined.

Fisheries sector, especially aquaculture, can be an important contributor in the supply of animal protein in the future albeit the proportion of fish in the diet of the Indians is significantly less. Presently, cultured fish is the fastest expanding agricultural commodity in comparison to other agricultural commodities like meat, food grains, pulses, milk and eggs (Fig. 2), and there is little scope to enhance its production of marine fisheries which is already stagnated. Aquaculture therefore, has an important role to play in ensuring food and nutritional security of country.

Objectives

The main objective of the present study is to evaluate develop acceptable fishery products which can be used as a complementary food (paste or powder form) for children and the need of aquaculture in providing protein food aquaculture is very much essential in the coming future. And to examine aquaculture subsidiary industry employment generating field some of foreign exchange.

Sampling of the study

The study was conducted in Parakal and Chityal mandals in Warangal District of Telangana state. A sample of 194 students has been selected for the study by using random sampling method.

Methodology

For the present study data collected from the both Primary and secondary sources. Secondary data collected from books, internet, journals, and from the cooperatives fisheries industries. And the primary data collected from the co operative members of the fisheries Industries and different government schools in Warangal District. Interview schedule and observation methods were used to collect the data.

Hypothesis

- The government changes in mid-day meals menu is providing secured quality/quantity food.
- The fish food items are included in menu to provide nutritious food mid-day meal programme has contributed to children's physical and mental growth positively.
- There is impact in school children changes their body physically and mentally.



Table: Particulars of SC, ST, BC and OC Students in School Level of Mandals

Sl No	I.Parkal Mandal Name of the schools and Villages	SC		ST		BC		OC		Total
		Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	
1	Upper Primary School Narlapur	05	15	-	-	06	10	-	-	36
2	ZPHS Narlapur	09	17	-	-	10	13	-	-	47
3	Primary School, Cherlapally	07	13	-	-	06	10	-	-	36
4	ZPHS, Cherlapally	10	17	-	-	08	15	-	-	50
	II. Chityal Mandal									
6	Primary School Thirumalapur	07	07	-	-	06	05	-	-	25
	Total	38	69	-	-	36	53	-	-	194

Source: Field Study

A study has been conducted in the parkal and chityal mandals and covered five schools were by the children belonging to SC,BC, categories students are covered. The students were studying in class I to X students and are availing the mid-day meals facilities and there were no ST and OC categories students.

Total 194 students were studied by way of observation and interview it included 36 girls and 53 boys belonging to BC and 38 girls and boys of SC categories. It was observed that in mid-day meals programme the students were given one time meal in the afternoon and served rice, somber, vegetables. Once in the week one egg was given to each student. The researcher felt that it would be appropriate if thorns less fish is added

decide egg then if would suffice they require nutritious values and vitamins. More over it is not costly food to provide fish items for students once in a week.

Role of aquaculture

Indian fisheries sector has been contributing significantly to the protein supply and food security of the country since 1950. The current average annual growth rate of this sector is 4.7%. The fisheries sector contributed Rs 80, 000 crores to the GDP (at current prices), which is 0.96% of the total GDP during 2012-13. During 2012-13, the export of marine products reached 9, 83,756 tonnes valued at Rs. 30, 213.26 crores and US \$ 5.007 billion. Fish production in India has followed an increasing trend



from 0.72 million metric tonnes (mmt) in 1950-51 to reach 10 mmt in 2013-14. This comprises 4 mmt from marine sources (capture) and 6 mmt from inland fisheries (including aquaculture). Thus it is evident that, aquaculture leads the blue revolution in the country as there is no considerable growth of fisheries from open water sources. About 6-7% annual growth rate of aquaculture in last two decades has made India the second largest producer of farmed fish in the world after China. Aquaculture, which was mainly an extensive activity in the 1970s and 1980s, has evolved continuously and at present, it is mainly considered as a commercial enterprise. Fresh water aquaculture contributes majorly to lead the total aquaculture production in India, since the mariculture sector is still in infancy.

Integrated Fish Culture

'Integrated fish farming system' is one of the important means of increasing food production and improving the economic condition of fish farmers in developing and underdeveloped countries. The integrated fish farming is the link of two or more farming systems where the byproduct, i.e., waste from one sub-system is utilized for sustenance of other, e.g., fish – pig/ fish- poultry/ fish- duck farming. It usually consists of three systems, viz., fish-livestock/poultry integrated farming system, fish-agriculture integrated farming system.

Fish as a Health Food

Health food refers to specific food items having beneficial effect on human health in addition to the normal nutritional role that they perform. Fish contains proteins and other nitrogenous compounds, lipids, minerals and vitamins and very low levels of carbohydrates. The biochemical composition of fish shows that it is a good source of protein and essential fatty

acids. Animal proteins are generally superior to plant proteins and fish is one of one of the cheapest sources of animal protein. Fish proteins are of superior quality owing to the higher proportion of myofibrillar proteins and essential amino acids. Apart from this fish lipids provide health promoting omega-3 poly unsaturated fatty acids (PUFAs) like highly unsaturated (with 5-6 double bonds) fatty acids which are beneficial to heart and aid in the prevention of atherosclerosis, cancer and Alzheimer's disease etc.

Health management

Following the intensification of aquaculture and introduction of exotic species, the disease outbreaks are frequent in the culture systems of our country. This possesses a serious hindrance to the development of aquaculture and disease outbreaks will result in considerable economic loss in aquaculture, reduction of income for farmers and finally reduced fish supplies. Basically, the awareness level of aquaculture farmers on the aquatic animal health management is poor. Further, the farmer's knowledge on infrastructure facilities for disease surveillance, early warnings, diagnostics and field-level treatments is also inadequate. Therefore, there is an urgent requirement of an effective programme to improve the health and hygiene in aquaculture through setting up of quarantine facilities, steady surveillance, epidemiological studies and early warning systems, disease diagnostic laboratories and hands on training of field-level staff to assist the farmers in early diagnosis of the problem. Further, networking amongst national-level institutions and laboratories on scientific investigations, establishment of standard



protocols for diagnosis, risk assessments and contingency planning in the event of disease outbreaks would also be essential.

Fish – Cum – Poultry Integration

The fish –cum-poultry farming utilizes poultry droppings of fully built-up poultry litter recycled into the fish ponds. The fish production levels of 3 to 4 tonnes/ha/yr are achieved with conventional carp poly-culture practice, involving poultry droppings as the sole manure manorial input. However, with the provision of supplementary feeding, higher production may be possible the dosage of application of poultry manure in fish ponds suggested is about one-third the rate of cow dung. It is estimated that 500 to 600 birds would provide the required quantity of manure for one ha fish farm. The integration will yield over 7000 eggs and about 1250 kg (live weight) chicken meat. Meanwhile, the broiler production can also provide the good and immediate returns to the farmers. The success of production depends mainly on the efficiency, experience, aptitude and ability of the farmers in the management of flocks. This involves procurement of better breeds, brooding equipment, husbandry and management practices, including prevention and control of diseases.

In an integrated fish-cum-poultry farming, the birds have to be housed in an intensive system termed as 'deep litter' and/or 'battery system' in which the open floor is covered with litter. The deep litter pens are started in sunny weather when it is likely to remain sunny for about 2 months. For starting the deep litter system, the floor of the pen is covered with chopped straw, dry leaves hay, broken up ground nut shells, maize stock and saw dust. Each bird should get about 0.3 m² space to live on

the deep litter floor. The bird droppings falling on the litter react chemically with the flooring organic materials. When the litter becomes damp, super phosphate or NH₄SO₄ is sprinkled thereon to keep it dry. The litter has to be periodically churned for aeration and maintenance of hygienic conditions. Treated in this manner, the deep litter turns into a complete fertilizer; 25 to 30 birds are adequate to produce 1 tonne of fertilizer per year. Approximately 60 kg/ha/day of deep litter manure is applied in an aquaculture pond. Its application should be deferred so that it can include excess algal bloom in the water. Approximately 500 to 600 poultry birds are enough to sub serve the needs of 1 ha of aquaculture ponds. The meat or egg type birds are to be chosen.

Fish – Cum – Duck integration

The fish pond being a semi-closed biological system with many aquatic animals and plants, provides an excellent disease free environment for ducks. In turn, the ducks consume juvenile frogs, tadpoles, dragon fly, etc., thus providing a safe environment for the fish. the duck droppings go directly into the pond, which provide essential like carbon, nitrogen and phosphours that stimulate the growth of natural fish food organisms. This has two advantages, viz., there is no loss in the availability of manures and the distribution of droppings is homogeneous. The ducks also help in aerating the pond water, along with pond bottom ranking effects. It has been estimated that 200 to 300 ducks can take care of the fertilization schedule of one ha water body. As the ducks can consume the carp seed if stocked as fry or early fingerlings, normally the introduction of ducks in the ponds needs to be done after about 2 months of stocking. It has been



estimated that one duck voids between 125 to 150 kg of droppings per day. Therefore, about 10,000 to 15,000 kg of droppings are recycled in the pond of one ha area in one year when 200 to 300 birds are reared. The fish yield from duck-cum-fish farming system ranges from 3 to 4 tonnes/ha/yr. in addition to the fish, 4,000 to 6,000 duck eggs and 500 to 750 kg duck meat (live weight) are produced from the unit. This integrated farming has considerable scope in the states of West Bengal, Assam, Tamil Nadu, Andhra Pradesh, Bihar, Orissa, Tripura and Karnataka.

Fish – Cum – Cattle Integration

The use of cow manure in fish farming is one of the prevailing practices all over the world. Among the different livestock excreta, the cow dung is most abundantly available. Cattle are preferably raised on pond banks and the washings are drained directly into the pond. The fertilization of carp nurseries, rearing or stocking ponds with cow dung is a widespread practice in India. The cow dung has a slow rate of inorganic transformation. Thus, it is desirable to apply cow dung in split doses at periodical interval to avoid the ecological balance. It has been estimated that the daily output of dung and urine from 20 to 4 cows is sufficient to maintain the fertility status of one hectare (ha) pond.

Fish-Cum-Pig Integration

The integration of pig with fish culture in India appears less than the other livestock integrations, because the piggery in India is associated with only the weaker sections of the society. Raising of pigs is rather easier than other farming animals, as they feed largely on kitchen wastes, aquatic plants and crop wastes. Presently, the fish-pig integration is practiced particularly in China, Taiwan, Vietnam, Thailand, Hong

Kong, Malaysia, Hungary and other European countries. In India, the north-eastern states have very high potential for fish-pig integrated farming due to availability of ready market for pig meat. Generally, the indigenous pig breed attains 30 to 45 kg in 1.5 years compared to the improved exotic varieties which attain 90 to 95 kg in 5 to 6 months. Furthermore, the fishes also feed on the raw and fresh excreta of pigs to a considerable extent, which contain about 70% of digestible food. With stocking of carps under polyculture system, the production levels of 3 to 4 tonnes/ha/yr are achieved with pig manure as sole input and without provision of supplementary feeding. Additionally, the productions of 4.0 to 4.5 tonnes of pig meat (live weight) are obtained from such one ha unit integration.

Rice-Cum-Fish Culture

The fish culture in paddy fields is very common in the areas where deep water rice is grown. The paddy field should have strong dykes so as to prevent the escape of cultivated fishes during floods. The 2nd essential feature is the system of channels, the location and size of which depend mainly on the size of the field and the duration of rearing of fish. The 3rd requirement is the presence of a small pond or sump near the outlet having connections with all the channels inside the field, which besides offering a shelter to the fish against heat and predations, help in catching the fish. The paddy cultivation is also advantages due to the introduction of fishes in the system. The excreta of the fish and leftover supplementary feeds, if provided, help in fertilizing the soil. Further, some of the fishes browse at the root zones of paddy and facilitate better aeration and nutrient uptake resulting in better tillage: also fish eat harmful organisms



like insects and their larvae. While there are many benefits integrating rice and fish culture, there are also disadvantages, as paddy cultivation is associated normally with extensive use of pesticides and insecticides, which can cause mass mortality of fish, also this toxic material may get bio-accumulated in fish tissue at sub-lethal concentration. So, the strains of paddy which are selected should be resistant to pests and insects. The other disadvantages include risk of damage of rice crops in case of introduction of species like grass carp, tilapia, etc., requirement of more water depth and involvement of high cost for construction of dykes and trenches.

The scientific rice-fish system ensures higher productivity, farm income and employment. However, it requires modification of rice-fish plots, construction of peripheral trenches and dykes, sowing of improved varieties of rice, fertilization with farmyard manure, stocking of fish at the rate of 5000 to 10,000 fingerlings/ha, feeding of stocked fish with supplementary food, etc. the paddy that can tolerate and grow in deeper water and develop stronger roots is preferred for this system. Furthermore, the species of fish which are stocked in case of culture-based system should possess certain characters, viz., growing to marketable size in a short period, thrive and grow well in shallow water, species that can tolerate relatively high temperature and other adverse environmental conditions. In India, species like calta, rohu, mrigal, common carp, murrel, magur and barbs are cultured in the paddy fields. The production of 5 tonnes of paddy and 1 tonne of fish/ha is gained in a well managed paddy-cum-fish farming system.

Conclusion

There are many combination of food with fish fauna. Most of the societies around the world have occupation of fishing in Marine or inland. The above analysis explains about the different kinds of fish culture and using fish in their routine food. The integrated fish farming is the link of two or more farming systems where the byproduct, i.e., waste from one sub-system is utilized for sustenance of other, e.g., fish – pig/ fish- poultry/ fish-duck farming. It is usually consists of three systems, viz., fish-livestock/poultry integrated farming system, fish-agriculture integrated farming system. In this way co-operative industries can be developed. And fish can be including in the menu of government programmes like Mid-day meals to the School Children.

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