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Founder S. S. Shashi

Chief Editor **Dharam Vir**

Volume 28, Number 1 (January-March), 2019



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RESEARCH FOUNDATION INTERNATIONAL (INDIA) Affiliated to United Nations Organization (UNO) (An Autonomous, Registered (1972), Recognized Charitable Organization of Social Scientists, Authors, Journalists and Social Activists)

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A Study of the Perception of Prospective Teacher Educators about the Feasibility and Efficacy of the Use of Webquest as a Teaching Learning Tool

Vibha Prajapati* and Amar Singh**

The webquest is a newly discovered teaching learning tool weaved around an activity. It requires students to visit and thoroughly go through the internet resources and complete an activity based task using the web based resources. They are useful from pedagogical point of view as they allow for interdisciplinary learning and also develops critical thinking skills among the learners. Learners apply, analyse and synthesize the information and the resources in accordance with the task. Though it has been a decade since webquests were introduced but they are yet to make considerable impact on Indian educational system. The present paper examines the perception of prospective teacher educators towards efficacy and feasibility of webquest after familiarizing them about the concept and constructs of webquest through e-content which was prepared for the study. The e-content on webquest includes exposure to concept, components,

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theoretical constructs and examples. The views and perception of the prospective teacher educators towards the constructs and theoretical bases of webquest, their feasibility in Indian context and strength of training required for using them, has been elicited in detail. The study revealed the favourable perception of prospective teacher educators towards webquest as a teaching learning tool on most of the aspects under study. This favourable perception could be translated in to actual integration of webquest in the teaching-learning by teacher educators, since perceptions are known to influence exit behaviour.

[Keywords: Webquest, Constructivism, Scaffolded, Learning, Educational technology, Pedagogy integration]

1. Introduction

There is a huge influence of computers and internet on the current generation of students in the educational system. As a result technology is being used widely in the teaching learning process. Oblinger (2003) has asserted that students born after 1982 are referred to as Millennial generations. This generation of students are quite different in terms of using technology in comparison to the previous generation students. Since technology is inseparable part of their day to day life therefore they are quite comfortable in using technology. They spend a considerable amount of time in chatting, playing video games, etc. They need technology based teaching methods to be able to sustain their interest in classroom activities. But the traditional lecture method practiced by older generation of teachers is certainly not suited to their interest and needs. Thus, with each younger generation of students, the gap is widening between the learning styles of the students and teaching styles of the teachers. This gap needs to be addressed.

The World Wide Web (WWW) is important to instructional design based on technology (Lunenberg, 1998). Teachers need to consider the importance of World Wide Web while planning teaching-learning activities based on constructivism. One of the possible ways of achieving this is through the use of webquest, as they not only utilizes technology in the form of internet based resources but also supports constructivist learning through its underlying constructs like knowledge application, scaffolded learning, critical thinking and social skills. Thus, pedagogy of constructivist learning can be empowered through the use of webquest as a tool in teaching and learning.

Bernie dodge used and came up with the term webquest in 1995 during the conception stage of world wide web. As the usage of internet increased at the university, he experimented ways in which technology can be effectively utilized in teaching learning process. As a result of all his efforts he designed an activity to integrate web in teaching learning process and named it "webquest". Dodge (1997) defined WebQuests as "an inquiry-oriented activity in which some or all of the information that the learners interact with comes from resources on the Internet, optionally supplemented with videoconferencing" (as cited in Brito & Baía, 2007).

The definition of webquest given by Bernie Dodge failed to completely explain the real meaning and theoretical constructs of the concept of webquest. Therefore, co-creater of the webquest, Tom March (2008) has expanded the original version of the definition as follows::

"A WebQuest is a scaffolded learning structure that uses links to essential resources on the World Wide Web and an authentic task to motivate students' investigation of a central, open ended question, development of individual expertise and participation in a final group process that attempts to transform newly acquired information into a more sophisticated understanding. The best WebQuests do this in a way that inspires students to see richer thematic relationships, facilitate a contribution to the real world of learning and reflect on their own metacognitive processes."

In essence it means that teachers search the reliable, valid and useful web resources and give the annotated links to them. They also design a unique task linked with the resources (Dron, 2007). The idea is based on the fact that the World Wide Web contains such a vast amount of materials and information that renders it to a special educational tool. However, learners can easily be lost and distracted and thus need guidance if they are to benefit from the experience of surfing the Web. Therefore, teachers who use internet in their classrooms need to teach their learners how to effectively search for, access and evaluate information and they also have to limit their students' adventures in order to avoid undesirable information popping up in the middle of their lessons. A WebQuest project offers a suitable framework for this as it employs "inquiry-based learning, meaningful use of web information, and critical thinking skills" (Chao, 2006).

The design of a webquest lesson plan consist of six parts namely introduction, task process, resources, evaluation and conclusion. These parts are constructed in such a way that there are least chances for the learner to navigate to websites which are not related to the content under consideration.

2. Webquest Parts

The webquest parts have been described as follows: –

2.1 Introduction

The first part of a webquest lesson plan introduces the learner with content covered in the webquest. The learner is introduced and drawn into the webquest task. Therefore, the introduction should be such that creates curiosity and interest in the learner to go further.

2·2 Task

The next and an important part of a webquest lesson plan. It provides the learner with the detailed description of what they are required to complete at the

end of the webquest activity. The teacher needs pedagogical skills to design a task which encourages the learners to apply, synthesize and evaluate the information.

2·3 Process

The next step of the webquest lesson plan gives the step by step details of process to be followed while completing the webquest task. In case of a group activity learners divides the role among themselves. Through this step they can make sure where they are and what they are required to do next.

2.4 Resources

This step can be designed separately or within the "process" part. It displays the complete list of web based resources to be consulted for completing the task. The resources are mostly provided in the form of web links.

2.5 Evaluation

The next part of a webquest lesson plan gives the details of dimensions on which learners' work will be examined. This is an advantage for the learners as they know in advance on what dimensions they will be evaluated.

2.6 Conclusion

The last step of the webquest lesson plan concludes the webquest activity in a way that triggers the interest of the learners to extend the knowledge gained to various other domains.

3. Feasibility of Webquest in Technologically deprived Educational Context

Not every educational context can boast with facilities and technology, which in other settings are considered to be the norm. However, this does not mean that Webquest tasks should be completely discarded. As Alan Pritchards points out, although they can "only exist within the infrastructure of the Internet but it is possible that they could, most likely in a modified form, have been undertaken in other non-internet forms" (Pritchards, 2007). Even in technologically deprived contexts there may be a possibility at school for teachers to photocopy and/or print materials or worksheets. In such a case teacher can transfer the source materials from an electronic to a printed medium and turn the Webquest project into an internet-based, but not internet dependent activity.

The training given to the teachers in the teacher preparation programmes for the effective use of technology in the classroom and the perception of the teachers towards technology is directly related to the teacher's success. If we want to achieve a change in teaching methods and learning styles of the children, then we need to train the teachers with technology oriented pedagogical methods. There is a need to understand the perception of teachers towards technology integration. Perception will have a strong influence on the actual usage in the real classroom situation. Therefore the teachers who are going to use webquest should have favourable perception towards technology integration. According to Zheng et al. (2005) there is a dearth of studies on the perception of teachers towards webquest as a teaching and learning tool. Researches in the area of webquest have only focused on the design and development part of it. This study, therefore focuses on familiarizing the prospective teacher educators about the concept of webquest through e-content and knowing their perception about the use of webquest as a teaching learning tool.

4. Research Design

In accordance with the purpose of study, the prospective teacher educators were familiarized with the webquest, the advantages of the use of webquest in terms of ICT- pedagogy integration and congruency with pedagogical principles namely knowledge application, critical thinking, social skills and scaffolded learning were studied. The feasibility of the use of webquest in Indian scenario was studied, the amount of training required and stage-wise appropriateness of webquest were also seen.

The study is exploratory in nature where the perception of prospective teacher educators towards webquest has been explored after familiarizing them with the concept of webquest. Familiarization was given in the form of e-content package developed by the researchers. The package comprised of five modules based on webquest, its building blocks, underlying theoretical constructs and webquest hierarchy. Gagne's nine step instructional design model has been followed to develop the e-content package and various components of e-content as supported by relevant literature produced by the researchers and recommended by CEC-UGC have been adopted. The sample for the present study comprised of all the prospective teacher educators enrolled in M.Ed (30) and M.Ed (Elementary Education) (25) programme in academic year of 2013-14, faculty of education in Jamia Millia Islamia, Delhi, India. Tools used for data collection were E-content on webquest which was developed by researcher to familiarize the pre-service teachers with the concept of webguest. The E-content included the broad and in-depth description of the webquest and constructs underlying the webquest emphasizing its pedagogical foundation and congruency with learning theories, elements/building blocks of the webquest, types of webquest, typology of the webquest tasks etc. Steps involved in the development of e-content were as follows:

- 1. Selection of the content
- 2. Development script for e-content

- Layout of module
- Selecting instructional design model
- Components of e-content
- Writing the script
- 3. Inclusion of multimedia in the script
- 4. Content validity of the scripts by the experts
- 5. Digital convergence of content script
- 6. Integration of video into e-content format
- 7. Try out of the e-content
- 8. Operation of e-content package.

Perception Scale was also developed to evaluate the perception of prospective teacher educators towards webquest. Item of the scale were adapted from the work of Zheng, (2006) and Zheng et al. (2008). The perception scale was divided into 4 sections. All four sections were following - First section was about benefits of using webquest based on underlying constructs (20 items), second section was about feasibility of the webquest in Indian scenario (8 items), third section consisted amount of training required to develop and use webquest (7 items) and fourth was stage-wise appropriateness of using webquest. (7 items).

As regards the conduct of familiarization session and procedure adopted for data collection, the study was conducted in two phases :

Phase 1 — Development of e-content for Familiarization with Webquest

E-content was developed on the webquest. Using the e-content, the prospective teacher educators were familiarized with the webquest. To accomplish this, they were given e-content in the form of CD.



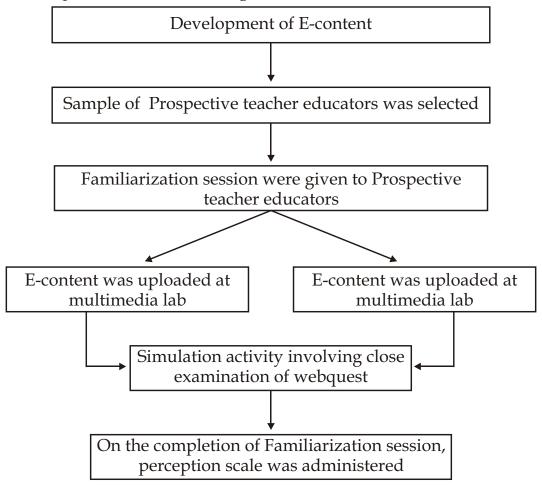
The prospective teacher educators were also instructed to go through the following link:http://webquest.sdsu.edu/index.htmland. This enhanced their understanding of the concept. They also read "some thoughts about webquest" by Bernie Dodge, who gave the concept of webquest. At the end, a simulation activity

was organised for the prospective teacher educators in which they participated and took up some webquest tasks to gain an experience in to it.

Phase 2 – Administration of Perception Scale

After familiarizing the prospective teacher educators with the webquest using e-content, the researchers attempted to study the perception of prospective teacher educators about the use of webquest as a teaching learning tool on the various dimensions.

The procedure adopted for conducting the experiment and data collection has been represented in the flow diagram as follows:



5. Major Findings of the Study

Mean and Standard Deviation score of the perception of prospective teacher educators towards webquest as a teaching learning tool :

N	Mean	S.D
40	137.23	9.76

Mean score value of 137.23 and Standard deviation of 9.76 about the perception of prospective teacher educators towards the use of webquest as a teaching-learning tool shows favourable attitude of prospective teacher educators towards the use of webquest as a teaching learning tool.

The major findings of the study have been reported in this section under following heads:

5-1 Perception in Terms of the Advantages of the Use of Webquest

• Findings Related to the Knowledge Application Construct (5 items)

According to Pohan and Mathison (1998) webquest enables learners to build skills to apply what they have learned to the entirely new learning situation. Thereby, promoting application based learning. Learners here are not simply retelling the information gathered, rather the information is being worked upon in accordance to the task. Thus, information is utilized effectively and knowledge is transferred to the new learning.

Table-1: Perceptions of prospective teacher educators towards promotion of knowledge application skills in webquest learning environment

Item No.	Items	SA	U	D
1.	Webquest provides an opportunity to have real world experience.	35 (87.5%)	4 (10%)	1 (2.5%)
5.	While learning through webquest learners are able to pull knowledge from different sources.	32 (80%)	5 (12.5%)	3 (7.5%)
6.	Webquest allow students to explore the knowledge.	31 (77.5%)	4 (10%)	5 (12.5%)
7.	Webquest helps students to understand the content being delivered.	32 (80%)	2 (5%)	6 (15%)
9.	Webquest can increase skills in applying learned concepts.	30 (75%)	7 (17.5%)	3 (7.5%)

Webquest have potential in providing real world experience, was identified as being most important advantage (87.5%) of the use of webquest. Webquest provides an opportunity to the learner to have real world experience of the adult's job (for eg, a psychologist, a historian, a geographer etc), thereby facilitating practical application of the theoretical knowledge. Ability to pull knowledge from different sources and helping students to understand the content were also identified as important aspects followed by their potential in exploration of knowledge. Application of the learned concepts was identified as least important

advantage (75%) of the use of webquest for knowledge application. The reason that was revealed was that the application of the learned concepts completely depends on the task, as it should allow application of the learned concepts. Also, the subsequent webquest activities should provide an ample scope for the application of whatever has been learned, otherwise enhancement of application skills is uncertain.

• Findings Related to the Critical Thinking Construct (4 items)

For the application of knowledge in accordance with the webquest task, critical thinking skills are required. A good webquest must engage learners in critical thinking. Webquest task should be such that compels the learners to analyse and synthesize the information by examining things from multiple perspectives.

Table-2: Perceptions of prospective teacher educators towards promotion of critical	
thinking skills in a webquest learning learning environment	

Item No.	Items	SA/A	U	SD/D
2.	Webquest provides an appropriate challenge that can motivate the students.	29 (72.5%)	6 (15%)	5 (12.5%)
3.	Webquest involves students in problem solving task.	27 (67.5%)	7 (17.5%)	6 (15%)
10.	Webquest encourage higher order thinking.	26 (65%)	9 (22.5%)	5 (12.5%)
11.	Webquest can compel teachers to use their imagination and generate creative ideas.	25 (62.5%)	6 (15%)	9 (22.5%)

Webquest having potential in providing an appropriate challenge to motivate the students was identified as most important advantage (72.5%) of the use of webquest in enhancing critical thinking skills among learners. As per the respondents, a motivational introduction both prepares and hooks the learner to draw him/her in to the webquest activity. Similarly, an authentic and engaging task in the form of some sort of creative work also motivates the learner and presents him challenge to complete the webquest activity. Their role in encouraging higher order thinking was also revealed as an important advantage followed by their ability of involving students in problem solving task. Compelling teachers to use their imagination and generating creative ideas in designing the task was showcased as least important (62.5%). Respondents believed that if the teacher is not technologically and moreover, pedagogically sound in ability to create a creative task then the very purpose of the webquest is defeated.

• Findings related to the social skills construct (5 items)

Webquests allow for the development of social skills among the learners. When the learners work in a group to complete a given task, they cooperate and collaborate with each other, discuss the views, give constructive feedback and also develop the ability to accept differing opinions.

Table-3: Perception of prospective teacher educators towards promotion of social skills in webquest learning environment

Item No.	Items	SA/A	U	SD/D
12.	Webquest are suitable for group work.	32 (80%)	5 (12.5%)	3 (7.5%)
13.	Project based learning is more efficient than individual task	34 (85%)	3 (7.5%)	3 (7.5%)
14.	Collaboration among learners in a webquest learning environment promotes interdependence.	31 (77.5%)	5 (12.5%)	4 (10%)
15.	Due to the cooperative nature of webquests, individual inactivity can hamper the progress of entire group.	25 (62.5%)	6 (15%)	9 (22.5%)
16.	Webquest learning promotes accountability among learners.	29 (82.5%)	6 (15%)	5 (12.5%)

Respondents revealed that project based learning is more efficient than individual task (85%). They supported their claim by adding that when they worked in a group for a longer period of time to investigate an issue in the webquest task. They gained deeper knowledge in to the content. Thus, they solved real world problems to gain deeper knowledge. Suitability of webquests for group work was identified as another important advantage followed by promotion of inter-dependence as a result of collaboration among learners. Many respondents also believed (62.5%) that inactivity of an individual in a group could be a hurdle in the progress of entire group as he/she is not fulfilling the assigned role. As per them in a group based activity learners of different ability work together for a common goal, some members of the group may attempt to slide by doing as little as possible to fulfil their assigned roles. This may eventually affect the quality of the work to be accomplished.

• Findings Related to the Scaffolded Learning Construct (4 items)

Scaffolded learning is an important underlying construct of the webquest. It involves arranging new learning through a structural approach, as webquest

thought its parts provides a kind of structural scaffold to the learner. This way it connects the learning and goals.

Table-4: Analysis of the perception of prospective teacher educators towards the
promotion of scaffolded learning in webquest learning environment

Item No.	Items	SA/A	U	SD/D
4.	The task oriented nature of webquest makes it clear what is to be learnt.	30 (75%)	7 (17.5%)	3 (7.5%)
8.	The structured nature of webquest, facilitates linking of prior knowledge to the new learning.	34 (85%)	5 (12.5%)	1 (2.5%)
18.	Time limitation in completing the webquest task helps to keep focus on activity.	16 (80%)	7 (17.5%)	1 (2.5%)
19.	In a webquest learning environment, scaffolding enable learners to connect between their learning and goals.	35 (87.5%)	3 (7.5%)	2 (5%)

In a Webquest activity scaffolding which allows for the connection between learning activities and goals, was identified as most important aspect (87.5%). They added that that webquest through its design provides a conceptual and procedural scaffold to the learner which connects their learning with the goals to be achieved. They further revealed that the building blocks namely Introduction, Task, Process, Resources, Evaluation and Conclusion are structured tightly in the form of web pages which guides the learner towards the completion of the task within the allotted time. Linking of prior knowledge to the new learning was also found as an important aspect followed by their task oriented nature making it clear what is to be learned. Time limitation helping to keep focus on activity was identified as least important by the respondents (75%) due to time limit the quality of the work suffers because the focus is on completing the task and not on the quality of the task.

• Findings Related to the ICT-pedagogy Integration (2 items)

Webquest allow to achieve constructivist integration of technology, which is need of the hour. Webquests allow teacher to search the reliable and valid web resources on the internet so that the same can be utilized for integration in classroom teaching.

As evident from Figure-1, respondents strongly favoured (87.5%) that webquest promotes meaningful use of web (item no. 17) towards educational ends. Web is at the heart of any webquest activity, and world wide web is an ocean of resources. Out of which the resources, which are relevant to the task under consideration are to be filtered out. This ensures the meaningful use of web as

irrelevant information is excluded. Webquests are not only based on sound theoretical constructs but also provides opportunity to use technology (item no. 20) in to their teaching. Thus, in a webquest learning scenario technology is not just used for the sake of using it, but it also plays an important role in supporting learning.

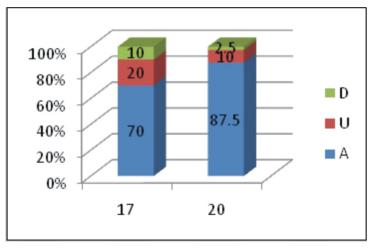


Figure-1 : Perception of prospective teacher educators towards ICT-Pedagogy integration

5.2 Perception in Terms of Feasibility of the Use of Webquest

Findings regarding the perception towards feasibility of the webquest have been reported in terms of designing, implementation and required facilities.

• Findings Related to the Feasibility in Designing (3 items)

A teacher needs to be both technically and pedagogically sound for designing the webquest. A teacher needs to be capable to employ a word processor to incorporate text, pictures and weblinks into a completed document.

Table-5: Perception of prospective teacher educators towards feasibility in designing the webquest

Item No.	Items	SA/A	U	SD/D
23.	Webquest activities are easy for teachers to design.	26 (65%)	7 (17.5%)	7 (17.5%)
24.	Designing webquest consumes a lot of time.	9 (22.5%)	3 (7.5%)	28 (70%)
25.	The benefit of the webquest activity is worth the time and effort needed to prepare it.	50 (72.5%)	4 (10%)	7 (17.5%)

Respondents (72.5%) revealed that benefit of the webquest activity is worth the time and effort involved in designing it. They added that webquest activities not only promote technology-pedagogy integration by making meaningful use of the web towards educational ends, but they are also based on sound pedagogical and theoretical constructs. They have the potential to enhance knowledge application, critical thinking and social skills. As per them, webquest are easy to create (adapt), as there are many webquest available on various webquest portals. The teachers can simply use them or they can adapt these webquest to suit their classroom situation. Therefore, much technical knowledge is not required. Though it can also be time consuming to create them as it also depends on the teachers' proficiency with the use of computers and sound pedagogical knowledge.

• Findings Related to the Feasibility in Implementation (2 items)

The perception of the teachers towards integration of webquest in to their day to day classroom teaching needs to be understood. Only with the positive perception towards this strategy, they will implement it in the real classroom situation.

	in terms of implementing the webquest i			
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Item No.	Items	SA/A	U	SD/D
21.	If all the facilities are provided I will use the webquest as a part of my teaching.	32 (78%)	4 (10%)	4 (10%)
26.	Students will enjoy the webquest activities.	44 (72.5%)	5 (12.5%)	6 (15%)

Respondents (78%) showed enthusiasm in respect of using webquest as a part of their teaching. They were found to have favourable attitude towards technology integration in to the pedagogy as they consider it need of the hour. As per their opinion, this generation of students are quite different in terms of using technology in comparison the previous generation students. Since technology is inseperable part of their day to day life therefore they are quite comfortable in using technology. They spend a considerable amount of time in chatting, playing video games. They need technology based teaching methods to be able to sustain their interest. A WebQuest project offers a suitable framework for this. Therefore, students will enjoy these activities.

• Findings Related to the Feasibility in Required Facilities (3 items)

Webquest are internet based activities. Although webquest can only exist within the infrastructure of internet but there is a possibility, that this could exist in non-internet form using modified version. Findings related to the feasibility in required facilities are shown in table-7 on next page.

Respondents (72.5%) revealed that internet based nature of webquest makes them little complicated to be used in classroom. Unfortunately absence of computers and internet holds true for most of the educational institutions in Indian scenario. Out of the institutions where computers are avalaible, only few are in working condition with internet facility. Those respondents who are willing to use

it, inspite of the absence of computers and internet suggested, a possibility to photocopy and/or print materials or worksheets. In such a case teachers can transfer the source materials from an electronic to a printed medium. Also, in the institutions where computers are present but internet facility is not there, completing the webquest activity with saved webpages or CD-ROMs can be a good and feasible idea. Thus, making webquest activity internet based, not internet dependent.

Table-7 : Perception of prospective teacher educators towards the feasibility in terms of required facilities

Item No.	Items	SA/A	U	SD/D
22.	The internet based nature of webquest makes them little complicated to be implemented in classroom.	29 (72.5%)	6 (15%)	5 (12.5%)
27.	In absence of computers , webquest can be completed with other paper or print based resources.	22 (60%)	11 (27.5%)	5 (12.5%)
28.	In absence of internet facility webquests can be completed with CD-ROM or saved webpages.	26 (65%)	9 (22.5%)	5 (12.5%)

5.3 Perception in Terms of Appropriateness of Webquest

Findings related to the appropriateness of the webquest to be used at different levels (stages) of schooling ie elementary, secondary, senior secondary and higher education and in terms of level of computer proficiency have been reported as follows:

• Stagewise Appropriateness at School Level (4 items)

With the help of webquest model, teachers can design task for their students and can adapt the one available online thereby making the educational use of web. Stagewise appropriateness at school level is shown in table-8 on next page.

Webquest is found to be most suitable for secondary level students (85%). There are many topics in science and social science which lend themselves to webquest activities, utilizing the constructivist construct of knowledge application and critical thinking. Using webquest at senior secondary level was identified as next appropriate level (77.5%) which was followed by using them at upper-primary level. Webquest was not found appropriate to be used at primary level. The reason for this was that most of the webquest employ group based task. Collaboration among learners in webquest learning environment demands mutual

cooperation and accountability among learners. For this, the learners need to be little mature enough to be accountable to each other. Also, Most of the topics are factual in nature, therefore the advantages of underlying constructs cannot be used to its optimum at this level.

Table-8: Perception of prospective teacher educators towards appropriateness
of the use of webquest at different levels of school education

Item No.	Items	SA/A	U	SD/D
34.	Webquest are appropriate for primary level students.	7 (17.5%)	9 (22.5%)	24 (60%)
35.	Webquest are appropriate for upper-primary level students.	28 (70%)	6 (15%)	6 (15%)
36.	Webquest are appropriate for secondary level students.	34 (85%)	4 (10%)	2 (5%)
37.	Webquest are appropriate for senior secondary level students.	31 (77.5%)	5 (12.5%)	4 (10%)

• Stagewise Appropriateness at Higher Education Level (1 item)

Respondents found webquest appropriate for university level as well (72.5%). They added that main purpose of higher education is to fetch good job opportunities. The curriculum at this stage is employment oriented in nature. Webquest providing real world experience of the adult's job (for eg, a psychologist, a historian, a geographer etc) are best suited as they provide an authentic learning experience, thereby facilitating practical application of the theoretical knowledge.

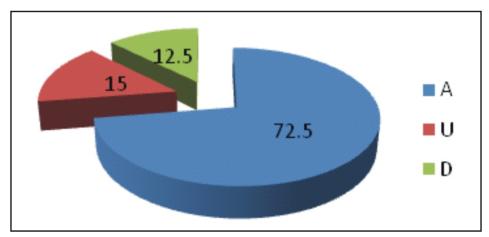
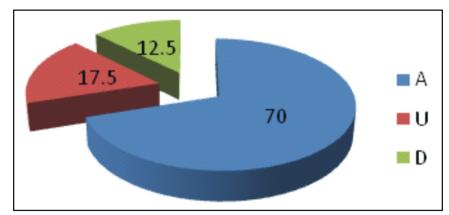


Figure-2: Perception of prospective teacher educators towards appropriateness of the use of webquest at higher education



Appropriate Level of Computer Proficiency (1 item)

Figure-3: Perception of prospective teacher educators towards appropriate computer proficiency of learner for the webquest activity

Respondents (70%) were found to believe that students having basic skills in computers can easily complete a webquest activity. Internet is easily accessible to the students now days. Almost all the children,now days, have experience of surfing web either at home or at school. They can easily create reports and assignments on MS word and MS powerpoint. Since completing a webquest activity demands such computer skills only, therefore basic level of proficiency is sufficient to complete a webquest task, though they agreed that advanced level of proficiency with computers is desirable and can fetch good marks.

5.4 Perception in Terms of Amount of Training Required to Develop and Use the Webquest

Findings related to the required training for the development of webquest has been further divided in to training for general skills and training for specific skills.

• Amount of Training Required for the Acquisition of General Skills for the Development of Webquest (2 items)

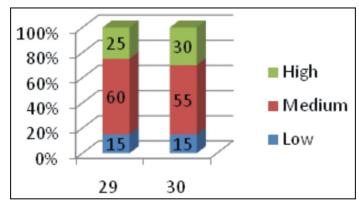


Figure-4: Perception of prospective teacher educators towards amount of training required for the acquisition of general skills for the development of webquest

60% of the sample respondents rated that medium amount of training is required to learn web-search skills (item no. 29) for the development of webquest. As per them, internet searching skills and ability to find the reliable and valid resources is quite essential. Regarding word processing skills (item no. 30),55% of the sample recommended medium while 30% of the sample recommended high amount of training for the development of webquest. They further added that a teacher should have hands on experience in combining text, images, pictures and internet links using word processor to create a finished document. A small course on MS-OFFICE package can help in acquiring these skills.

• Amount of Training Required for Acquisition of Specific Skills for the Development of Webquest (5 items)

Table-9: Perception of prospective teacher educators towards amount of training required for the acquisition of specific skills for the development of webquest

Item No.	Items	Low	Medium	High
31.	Preparing the introduction section	18 (45%)	22 (55%)	0
33.	Preparing the task section	2 (5%)	16 (40%)	22 (55%)
33.	Preparing the process section	12 (30%)	16 (40%)	12 (30%)
34.	Preparing the evaluation section	10 (25%)	24 (60%)	6 (15%)
35.	Preparing the conclusion section	20 (50%)	18 (45%)	2 (5%)

Out of all the parts of the webquest, relatively high amount of training, required for the preparation of "task" section was reported by most of the respondents (60%). The respondents revealed that the webquest task should be such that it is engaging, challenging and allow to learners to think at the level of analysis and synthesis (HOTS- Higher Order Thinking Skills), therefore it demands high creativity and imagination on the part of the teacher to be able to design such an activity. Medium amount of training for the preparation of evaluation section of a webquest lesson plan was reported by 65% of the respondents. The respondents added that teacher must clearly describe the bases of the evaluation to the students, so that they can perform the task keeping in mind those criteria. And relatively low amount of training was reported by most of the respondents for the other parts of the webquest lesson plan.

6. Conclusion

The findings of this study suggest that webquest could prove to be an effective and efficient teaching learning tool. Prospective teacher educators have highly favourable attitude towards it. Webquest is not only a mechanism to promote technology integration in teaching and learning, but it is also based on the sound pedagogical constructs of constructivism. Thus, Webquest has relevance to teacher preparation programmes. On one side, webquest allows teacher to search the reliable and valid web resources on the internet so that the same can be utilized for technology integration. Thus teachers with less technological skills can make use of plenty of webquest activities available online. On the other side, webquest develops skills in the teacher as well as in the learner to deal appropriately with the information. Thus they have pedagogical value. It is important to model the use webquests in the teacher preparation programmes so that prospective teachers and teacher educators can use it effectively in their classrooms.

The study also revealed that webquest can be used in classrooms where the availability of technology is limited or basically non-existent, thereby ensuring their feasibility in Indian context. Thus, Thus, webquests can prove to be an effective and efficient educational tool for teachers interested in integrating technology in their lessons in a constructive manner. There is array of webquests available online, but teachers have to make choice considering the practicalities(eg length and time spent on the webquest task must meet the academic objectives and goals) of implementing them in the classroom. On the basis of the present study, additional studies and research can be done in the areas focussing on the impact of webquest on the students' achievement and the role of webquest in development of skills like application of knowledge, ability to think critically, cooperative and collaborative skills and scaffolded learning.

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Women's Empowerment through Higher Education : A Case of IGNOU Regional Centres, NCR Delhi

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At the time of independence the literacy rate of women's education was not only very low but in rural areas it was near to zero. Many efforts of government of India for the women's education has been made, it is seen that women, particularly in rural and backward areas, are still deprived from education. Now, the Govt. of India gives opportunity to all to get good and qualitative education, as it is the fundamental right provided under Article 21 'A' of Indian Constitution. After many efforts, schemes, commissions and national policies, the women particularly in rural and backward areas are still deprived even from Primary education. Peoples of rural areas live in educational darkness without the basic knowledge, Low literacy leads them to the ignorance of the importance of health and nutrition and Due to the ignorance about their health and nutrition, they could not pay much attention to their children who are the real future of country. Now a day, IGNOU has emerged as the largest Open University in the World and recognized as Centre of Excellence in Distance Education by the Commonwealth of Learning

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(1993) and Award of Excellence for Distance Education Materials by Commonwealth of Learning (1999). Jugnu (ज्यन्) is considered as the ambassador of Light in the dark, Similarly IGNOU can be considered as the ambassador of Higher Education in India through its open and Distance Education in all segment of society. The Slogan "जहाँ न पहुँचे जुगन्, नहाँ पर पहुँचे इग्न्" is very significant for the development of the women education in the country. Recent initiative of Government of India "Beti Bachoo, Beti Padhao" is very significant step for the development of the women education in the country. It has been seen, if one women gets educated in the society, she facilitate to educate the generation to generation.

[Keywords: Women higher education, IGNOU, ODL and empowerment]

1. Introduction

The success of any country depends on the education opportunities given to the peoples specially woman. As per the reports of different commissions on education in India, At the time of independence the literacy rate of women's education was not only very low but in rural areas it was near to zero. At present, even after many efforts of government of India for the women's education, it is seen that women, particularly in rural and backward areas, are still deprived from education. In rural areas still no proper facilities for women education and schools are available. It is proved through various reports and research that Education is an effective and successful tool for development of any country. Therefore, the Govt. of India gives opportunity to all to get good and qualitative education, as it is the fundamental right provided under Article 21 'A' of Indian Constitution.

At the time of independence of India, the literacy rate of women's education was low but government of India has done many efforts for the upliftment of women's education. After so many efforts, schemes, commissions and national policies, the women particularly in rural and backward areas are still deprived even from Primary education.

After 71 years of independence of the country, in the rural areas there is no proper facility of schooling even at Primary and Secondary level of Education. Peoples of rural areas live in educational darkness without the basic knowledge, Low literacy leads them to the ignorance of the importance of health and nutrition and Due to the ignorance about their health and nutrition, they could not pay much attention to their children who are the real future of country.

The Kothari Commission (1964-66) on education marked a historic moment in policy discourse on women's education by emphasizing the education of women is of even greater importance that of men. The Commission was in opinion that the development of our human resources, the improving of homes and shaping the character of children during the year of infancy is based on women education.

Shanthi, K. (1998) discussed about the General, Political, Legal, Social, Economic and Cultural empowerment of women. Shanthi is in opinion that the reservation for women starting from Panchayats to Parliament, role of education in

social empowerment of women, employment as an important tool for empowerment, role of governmental and non-governmental organizations in women development, need for conscientization of men and women on the importance of women development and women empowerment have been highlighted.³

Verma,Y. S. (2009) critically examined the Women's higher education in India, its reality and look for solutions. Verma find out that the Girls have less access to quality education. Even in the professional courses, the number of girls is less as compared to boys. The girls from backward communities face severe discrimination. Despite reservation quota, they never get opportunity to enter a college, whatever is the course of study. Latest data show that about one in 17 Muslim girls, one in 10 Hindu girls, one in eight Sikh girls and one in six Christian girls, avail higher education. Scheduled Caste/Scheduled Tribe and Other Backward Class girls have poorer access to higher education than higher-caste girls. Less than one in every 20 Scheduled Caste girls accesses higher education, compared with one in every five for girls from the higher castes. The imbalances in the access to higher education among Muslim, SC, ST and OBCs girls also warrant serious concern.⁴

Rani, G. S. (2010) highlighted the international and national initiatives to promote women's education in India. Rani observed that the education is often neglected in societies struggling to meet the many needs of their people. Recently education has received greater priority as Planners and Policy makers finally recognized it as a key factor in determining the pace of development. Creating educational opportunities for girls and women is strongly emphasized in the work of the UN. CEDEW suggests 'Encouraging Co-education' as one way of eliminating the stereotyping of women. Education, being the most powerful instrument for empowering women assumes special priority in the recent plans and programmes of National and International action. Concerted efforts are also made to bring more women into the purview of education. In spite of these many provisions, still there is a wide gap between male and female literacy levels in India. Keeping this in view Rani has suggested the programme of action for future has to be formulated so as to reduce the gender gap as well as illiteracy rate among girls and women.²

In India, it is popularly said that a woman is either someone's daughter, sister, wife, or mother, indicating the various stages of her life..Titled 'Beti Bachao, Beti Padao' (Save Daughters, Educate Daughters), the programme offers incentives to parents who facilitate the education of their daughters. A federal government programme, 'Sukanya Samriddhi Yojna', too, incentivizes parents to ensure that their daughters give a fillip to the female literacy rates and contribute to the emerging labour force of India. IGNOU is the only university where in all may get educated at a time through ODL system at their door step.

According to the statistics released by the latest census of 2011, India's female literacy rate is 65.46 percent, significantly lower than the world average of 79.7

percent. The Right to Education (RTE) Act, introduced in 2009 making elementary education free and compulsory in the country, has been a shot in the arm for many. Nevertheless, IGNOU is also making efforts in this line and also providing free education to the females of SC/ST category in different Certificate, Diploma and Graduation level.

The women's higher education is big challenge to the govt as well as to the society. However, Since inception of IGNOU, it is reaching to unreach by giving opportunities to educate the people of all segment of Society. IGNOU is attracting good numbers of people (male/female) through its Study Centres and fulfilling their educational; needs including of those hailing from backward society, irrespective of their caste, and creed. In the light of the above this paper will try to assess the scenario of the women's Higher Education and role of IGNOU to fulfil the need of women's education. The following slogan for the Open Learning system is going true and which is very pertinent to put here: Har Ghar IGNOU, Ghar Ghar IGNOU: Education at your doorsteps

2. Role of Indira Gandhi National Open University (IGNOU)

Education is an effective and successful tool for the development of any country. In view of this fact, the Government of India gives an opportunity to all to provide high quality and equity education to all segment of the society, as it is the fundamental right to get education provided under Article 21 'A' of Indian Constitution. The former Prime Minister, Smt. Indira Gandhi rightly, stated (that): "Education is a liberating force, and in our age it is also a democratizing force, cutting across the barriers of caste and class, smoothing out inequalities imposed by birth and other circumstances."

It is known to the society that IGNOU was established by an Act of Parliament in 1985 to achieve the following objectives:

- » Democratizing higher education by taking it to the doorsteps of the learners.
- ▶ Providing access to high quality education to all those who seek it irrespective of age, region, religion and gender.
- **▶** Offering need-based academic programmes by giving professional and vocational orientation to the courses.
- » Promoting and developing distance education in India.
- ➤ Setting and maintaining standards in distance education in the country as an apex body.

Keeping the objectives on top, since inception the university is progressing in term of admission, support services mechanisms with wide network of 67 Regional Centres and 3,000 it's Learner Support Centres (Study Centres) in all over India. IGNOU has certain unique features such as: International jurisdiction, Flexible admission rules, Individualized study: flexibility in terms of place, pace and

duration of study, Use of latest information and communication technologies, Nationwide student support services network, Cost-effective programmes, Modular approach to programmes, Resource sharing, collaboration and networking with conventional Universities, Open Universities and other, Institutions/Organizations socially and academically relevant programmes based on students need analysis, Convergence of open & conventional education systems. IGNOU has emerged as the largest Open University in the World and recognised as Centre of Excellence in Distance Education by the Commonwealth of Learning (1993) and Award of Excellence for Distance Education Materials by Commonwealth of Learning (1999).IGNOU has achieved one more milestone i.e Declaration of Term-end result within 45 days.

3. IGNOU Regional Centre, Delhi-2 and Noida

IGNOU Regional Centre, Delhi and Noida was established to cater the largest population of NCR Open and Distance Learning. As the women's higher education is big challenge in NCR. Since inception of these IGNOU Regional Centres, they are reaching to unreach by giving ample opportunities to educate the people of all segment of Society. IGNOU Regional Centre, Delhi-2 and Noida have established numbers of Learner Support Centres, which belongs to three categories:

- **1. Regular Study Centre**—These Centres are mainly established in the reputed colleges/Universities with availability of all types of IGNOU's Programme starts from Certificates to Masters with academic, professional and skill based programme. IGNOU Regional Centres are reaching to unreach to educate the deprived people of all segment of Society because of various reasons specially women.
- **2. Programme Study Centres**—These Centres are mainly established in the reputed industry, and colleges/Universities established to provide specific education to the society. In these types centres IGNOU's professional and skill based programme are activated. For example:
 - ▶ PSC for Educational Programme Bachelor in Education(B.Ed), Master in Education (M.Ed) and Post Graduate Diploma in Higher Education (PGDHE), Post Graduate Diploma in Educational Technology (PGDET), Post Graduate Diploma in School Leadership and Management (PGDSLM), Post Graduate Diploma in Educational Management and Administration (PGDEMA) and Post Graduate Diploma in Pre- Primary Education (PGDPPED) etc
 - PSC for Agricultural Programme Diploma in Dairy Technology (DDT), Diploma in Meat Technology (DMT), Post Graduate Diploma in Food Safety and Quality Management (PGDFSQM), Diploma in Value Added Products from Fruits and Vegetables (DVAPFV), Diploma in Production of Value Added Products from Cereals, Pulses and Oilseeds (DPVCPO), Diploma in

Fish Products Technology (DFPT) and Diploma in Watershed Management (DWM) etc.

- ▶ PSC for Law Programme Post Graduate Certificate in Cyber Law (PGCCL), Post Graduate Certificate in Patent Practice (PGCPP), Certificate in Social Work and Criminal Justice System (CSWCJS), Certificate in Human Rights (CHR), Certificate in Consumer Protection (CCP), Certificate in Co-operation, Co-operative Law & Business Laws (CCLBL), Certificate in Anti Human Trafficking (CAHT) and Certificate in International Humanitarian in Law (CIHL) etc.
- PSC for Medical Programme Post Graduate Diploma in Geriatric Medicine (PGDGM), Post Graduate Diploma in Maternal and Child Health (PGDMCH) and Post Graduate Diploma in HIV Medicine (PGDHIVM), BPCHHN etc.
- ▶ PSC for Others Programme Programme study Centre like Tourism based programme (MTTM, BTS, DTS and CTS), Engineering, psychology, women and gender studies etc.
- **3. Special Study Centre**—These Centres are mainly established in the colleges based in rural, remote, Economically and Educationally Backward Blocks (EEBB), Madarsa,s and SC/ST dominated areas. The need based and area specific IGNOU's Certificates, Diploma, Bachelor preparatory Programme (BPP) and other professional and skill based programme are activated.

4. Objectives of the Study

The main objectives of the study are:

- 1. To study the trend of total admission at IGNOU Regional Centre, Delhi-2 and Noida
- 2. To study the share of women students admission in total admission at IGNOU Regional Centre, Delhi-2 and Noida.
- 3. To study the Correlation between total admission and women students admissions at IGNOU Regional Centre, Delhi-2 and Noida..

5. Research Design

- **Type of the Study** This study is a descriptive study based on the primary data available at the admission section of IGNOU Regional Centres Delhi-2 and Noida..
- Stastical Technique Uses Data has been collected from the primary source, which is available at the admission section of IGNOU Regional Centres Delhi-2 and Noida, and analyzed with help of Percentage, Sum and Pie Diagram and statistically by using correlation.

▶ Delimitation of the Study − The Study will be delimited to the students admissions under Delhi-2 and Noida Regional Centres from last five year i.e 2014 to 2018 only.

6. Analysis and Interpretation of Data

Analysis of the data means studying and interpretation the tabulated material in order to determine the research outcomes. The process of interpretation is essentially one of stating what the result show? What is the answer of original problem? That is all limitation the data must enter into and become a part of interpretation of the results. As per research objectives the data collected from admission sections of IGNOU Regional Centre Delhi-2 and Noida and analyzed the data in 03 following tables.

Objectives 1—To study the trend of total admission at IGNOU Regional Centres, Delhi-2 and Noida.

In the following table, the figures of total admission with corresponding percentage share of IGNOU Regional Centres, Delhi-2 and Noida. is shown from last five year i.e 2014 to 2018.

Year	No. of Total Admission under RC Delhi-2	Percentage of year wise admission in total admission	No. of Total Admission under RC Noida	Percentage of year wise admission in total admission
2014	34818	14.60	7564	11.39
2015	42180	17.69	10181	15.33
2016	47488	19.91	13211	19.89
2017	50144	21.03	16738	25.20
2018	63856	26.78	18738	28.21
Total	238486		66432	

Table-1: Total Admission of IGNOU Regional Centres, Delhi-2 and Noida

Source : Admission data of IGNOU Regional Centres, Delhi-2 and Noida.

As per admission data of IGNOU Regional Centre, Delhi-2 and Noida and data based histogram Regional Centre wise and jointly, the year wise increasing trend in year wise total admission of IGNOU Regional Centres, from year 2014 to 2018. Following observations have been made based on data:

- 1. The admission data of IGNOU Regional Centre, Delhi-2 in year 2014 was 34818 and after five years it is 63856. The enrollment data has been increased by 83.40%.
- 2. The admission data of IGNOU Regional Centre, Noida in year 2014 was 7564 only and after five years it is 18738. The enrollment data has been increased by 147.73%.
- 3. Both of the Regional Centres are showing increasing trends in fresh admissions

The investigator is in opinions that it is a phenomenal and significant growth of total students through ODL system of IGNOU in NCR due to high awareness and densely populated areas.

Objectives 2—To study the share of women student admissions in total admission at IGNOU Regional Centres, Delhi-2 and Noida.

In the following table, the figures of the women admission and total admission with corresponding percentage share of IGNOU Regional Centres, Delhi-2 and Noida. is shown from last five year i.e 2014 to 2018.

Table-2: Share of Women Admission in Total admission of IGNOU Regional Centre, Delhi-2 and Noida

Year	No. of Total Admission of RC Delhi-2	Total women admission of RC Delhi-2	Percentage of women admission in total women admission at RC Delhi-2	No. of Total Admission of RC Noida	Total women admission of RC Noida	Percentage of women admission in total women admission at RC Noida
2014	34818	18654	53.58	7564	3380	12.18
2015	42180	22938	54.38	10181	4432	15.97
2016	47488	24493	51.58	13211	5096	18.37
2017	50144	26166	52.18	16738	7225	26.04
2018	63856	32601	51.05	18738	7613	27.44
Total	238486	124852	52.35	66432	27746	41.77

Source: Admission data of IGNOU Regional Centre, Delhi-2 and Noida

As per admission data of IGNOU Regional Centre, Delhi-2 and Noida and data based histogram shown comparatively for total admission and women RC wise and jointly, the year wise increasing trend in year wise total admission as well as women admissions of IGNOU Regional Centres Delhi-2 and Regional Centre Noida, from year 2014 to 2018. Following observations have been made based on data:

1. The Women data of Regional Centre Delhi-2 shows that more or less 52% representation of total admission data of IGNOU Regional Centre, Delhi-2 w.e.f year 2014 to year 2018 is women only. It shows that in Delhi women's are more aware and benefited from IGNOU to get Higher Education. As far as RC Noida data shows the representation of women in year 2014 was 12.18% only and after five years it has been increased by 41.77% of total admissions.

- 2. The women admission of IGNOU Regional Centres Delhi-2 and Noida is showing increasing trends in numbers and percentage of total admission data of IGNOU Regional Centre, Delhi-2 and Noida from year 2014 to year 2018.
- 3. Both of the RCs are showing increasing trends in women data as well as total admissions data.

The investigator is in opinions that it is a phenomenal and significant growth of women admission and total students through ODL system of IGNOU in NCR due to high awareness, working class population in the areas and IGNOU is becoming second choice of students.

Objectives 3 — To study the Correlation between total admission and women student admissions at IGNOU Regional Centre, Delhi-2 and Noida.

Table-3: Correlation between Total Admission and Women Student Admissions at IGNOU Regional Centre, Delhi-2 and Noida

Year	Total Admission of RC Delhi-2	Women Admission of RC Delhi-2	Correlation	Total Admission of RC Noida	Women Admission of RC Noida	Correlation	Women Admission of RC Delhi-2	Women Admission of RC Noida	Correlation
2014	34818	18654		7564	3380		18654	3380	
2015	42180	22938		10181	4432		22938	4432	
2016	47488	24493	.99	13211	5096	.98	24493	5096	.92
2017	50144	26166		16738	7225		26166	7225	
2018	63856	32601		18738	7613		32601	7613	
Total	238486	124852		66432	27746		27746	124852	

Source: Admission data of IGNOU Regional Centre, Delhi-2 and Noida

As per above data analysis of admission data of IGNOU Regional Centre, Delhi-2 and Noida from year 2014 to 2018 in respect of Total admission and Women admission, the correlation is observed as follows.

- 1. The correlation 0.99 between Total admission and Women admission of Regional Centre Delhi-2 is very positive and very strong, which shows that the women admission at Delhi is gaining equal growth of total admission.
- 2. The correlation 0.98 between Total admission and Women admission of Regional Centre Noida is also very positive and very strong, which shows that the women admission at Noida itself is gaining equal growth of total admission.
- 3. The correlation 0.92 between Women admission of Regional Centre Delhi-2 and Women admission of Regional Centre Noida is also very positive and

very strong, which shows that the women admission at NCR is gaining because of equal opportunities and support services.

The correlation between the Total admission of RC Delhi-2,RC Noida and Women admission at both Regional Centres is having very positive and very strong correlation, which shows the phenomenal growth in women admission as well as total admission of Regional Centre, Aligarh.

7. Conclusion and Recommendations

Through this painstaking Research Survey the Investigators have came to the conclusion that IGNOU is fulfilling the purpose of their establishment by providing high quality education to all segment of society. In the above tables and graphs of the admission figure of total admission, share of women admission and correlation between the both is clear the picture of awareness of women for higher education.

Jugnu is considered as the ambassador of Light in the dark, Similorly IGNOU can be considered as the ambassador of Higher Education in India through its open and Distance Education in all segment of society. The Slogan ''जहाँ न पहुँचे जुगनू, वहाँ पर पहुँचे इग्नू'' is very significant for the development of the women education in the country. The conclusions based on research are as follows—

- ➤ The admission data of IGNOU Regional Centre, Delhi-2 from year 2014 to year 2018 has been increased by 83.40%. The admission data of IGNOU Regional Centre, Noida from year 2014 to year has been increased by 147.73%. Thus, Both of the Regional Centres are showing increasing trends in fresh admissions.
- ➤ The Women data of Regional Centre Delhi-2 shows that more or less 52% representation of total admission data of IGNOU Regional Centre, Delhi-2 w.e.f 2014 to 2018 is women only. It shows that in Delhi women's are more aware and benefited from IGNOU to get Higher Education. As far as RC Noida data shows the representation of women in 2014 was 12.18 % only and after five years it has been increased by 41.77% of total admissions. Thus, both of the RCs are showing increasing trends in women data as well as total admissions data.
- ➤ The correlation 0.99 between Total admission and Women admission of Regional Centre Delhi-2, the correlation 0.98 between Total admission and Women admission of Regional Centre Noida and the correlation 0.92 between Women admission of Regional Centre Delhi-2 and Women admission of Regional Centre Noida is also very positive and very strong, which shows that the women admission at NCR is gaining because of equal opportunities and support services.

Therefore, as per data and research we may conclude that IGNOU Study Centres are attracting good numbers of people (male/female) and fulfilling their educational needs including of those hailing from Backward society, irrespective of their caste, and creed. The IGNOU is playing a vital role in fulfilling the dreams of Society to provide quality education at the doorsteps of the learners by developing its distance education system.

Recent initiative of Government of India "Beti Bachoo,Beti Padhao" is very significant step for the development of the women education in the country. It has been seen, if one women gets educated in the society, she facilitate to educate the generation to generation.

Further, the government has to take a lead role for strengthening basic infrastructure, providing adequate financial support and improvising regulatory framework for women's education. The public expenditure on education has increased during preceding years, but the percentage share of GDP spent on higher education has come down. Further, expenditure on higher education as percentage of total expenditure on education has remained static during preceding years. There is no reason why government should act miserly when it is the issue of investing in higher education. Moreover, in the recent years the government has already collected huge amount on account of educational cess.

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Woman's Sexuality: Evolving Socio-Legal Perceptions

Bhumika Sharma*

The sexual desires and needs are scientifically considered analogous to nourishment, and hunger. Assumptions and misconceptions often exist concerning the nature and qualities of the sexual impulse. Since time immemorial, women have been considered subject to restrictions in the context of their sexual desires. Gender difference often prevails as a ground of endowing rights, especially sexual rights. It is indeed true that woman's sexuality is an enigma for the mankind. The societies as well as policies have recognized various dimensions of the rights of women. The legal provisions must also be expanded to confer women with the rights in this realm. Fortunately, the legalization of live-in relationship, criminalization of domestic violence, decriminalization of adultery etc. in the legal system of India are the steps in this direction. Women are also equally entitled to express and enjoy their sexual desires, without shame. The sexual instinct must be accepted as normal, natural and necessary for the perpetuation of the human race. There is need for open discussions as to why sexual desire is often considered to be essentially masculine in nature. It is hoped that the generations to come would understand the simple fact that both men and women possess sexual desires and thus are entitled to its expression as per their own choice.

[Keywords: Humans, Man, Natural, Sexuality, Transformation, Woman]

"Sexual love is its highest expression on the earth - plane, and sexual union is symbolical of this love." 1

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1. Introduction

Sex is a powerful and all pervasive instinct.² Sexuality is fluent and fluid.³ One of the great joys of the erotic experience should be the emotional freedom it confers for working toward separation, individuality, and independence.⁴ Sexuality, its laws, facts, conditions, right action and improvements become the master problem.⁵ The human system is the highest type of organism, yet its nerves and delicate fibres have been subjected to the most demoralizing influences, caused by ignorance of nature's foremost law. Just as a body can function in sleep or under the inefuence of a narcotic, for a time seemingly independent of the mind, so a man or a woman can live for a time in seeming independence of the opposite sex; but from any biological point of view, such a separate existence of male and female is only a transient effort.⁶ Copulation in human species can occur 365 days of the year; it is not controlled by the female estrous cycle.⁷ Females of the human species do not "go pink".⁸ Humans call to sex occurs in the head, and the act is not necessarily linked, as it is with animals, to other Nature's pattern of procreation.⁹

The question of human sexuality has always been regarded or less as something to be handled only with literary tongs. ¹⁰ Sexual energy is the biological energy which determines the character of human feeling and thinking.¹¹ The sexual instinct is the most dominant impulse of humanity, insusceptible of subjection wholly, to any power either of will or conscience. For the majority of mankind and womankind, for all normally healthy men and women, there is this continuous desire to be happily mated.¹² In the human species, the sex instinct and function rise to an entirely different and infinitely higher plane. His sex life is to be governed by his own reason, conscience and will. Ideally, the sexual instinct should find its highest expression in the realm of the psychic and spiritual. There is no evidence that nature is interested in the sexual instinct of animals as an end in itself or in its erotic manifestation in human life. 13 The sex functions, when properly controlled and led into the proper channels, are the most essential and legitimate form of physical self expression. 14 Sexual love as a blind, unbridled passion is like a cyclone that destroys everything in its path. 15 When ruled and held in leash by the gentle restraints of religion, society and civilization, it is capable of leading to the grandest and most beneficent ends. 16 The age long conflict between the lower and the higher impulses, between the primitive animal nature and the specifically human developments of an altruistic and ethical order are fought afresh in each soul.¹⁷

Life must be regarded as essentially female.¹⁸ The female led and the male followed her in the evolution of life.¹⁹ In the woman is the 'creative centre'. Puberty, end of virginity, pregnancy, childbirth, menopause are very sharply defined physical experiences. The sexual life, based upon the purpose, so important to every creature, of the propagation of the species, possesses in the female sex a vital significance enormously greater than sexual activity possesses in the male.²⁰ The various epochs in woman's life are the onset of Menstruation- the menarche, the

menacme and the cessation of menstruation - the menopause. Inspite of the significance of women as creator, they have been accustomed to the world of tyranny. Women are conferred cosmetic rights as far as their sexual freedom is concerned. There is still a long way to go until female masturbation is viewed as a routine, auspicious element of coming-of-age narratives, and women's fantasies are a source of power and camaraderie rather than secrecy and guilt.²¹

The moral norms have advanced around the globe, still social outlook in India has not changed considerably. It was patriarchal society that needed, for its establishment and survival, to believe in male sexual supremacy, or more exactly, women's asexuality.²² The sexual morality and ethics must evolve in advanced society, in different climates; and also in different stages of medical science facilities. It is still a matter of concern that though progress has been made in Indian legal and judicial framework with regard to sexual rights of women, still marital rape is permitted.²³ There are still other directions of research, left untouched by the present paper. In the light of above arguments, the present paper is an attempt to highlight the change taking place in the Indian society regarding recognition of the right of women to express their sexual freedom. It is an endeavour to discuss briefly the woman as a sexual being. It calls for addressing the issue at the social level. It is a mere earnest attempt to give an overview of the legal rights intertwined with the sexual nature of woman, in accordance with limitation of space.

It is based on a hope for a gradual understanding of the nature's instinct present in each human being, in different degrees and ways. This paper is a beginning. Sexual instinct is not something to be killed, to be ignored, to be stamped out of existence.²⁴ To comprehend the woman question fully, one must also consider woman in her relationship to society, with its multifarious, complex demands.

2. Woman vis-a-vis Sexual Desires

A number of hindrances and disturbances surround women in their struggle for existence. The feminine half of humanity is usually overlooked like a superfluous appendage. The women are weak, they are silent, they patiently suffer, they do not rebel.²⁶ The subordinate place which woman occupies, arises partly from the fact that the part she plays in reproduction prevents her from devoting her whole time and energies to the acquisition of power, and partly from the fact that those faculties in which she is superior to man have been obscured and oppressed by the animal vigor and selfishness of the male.²⁷

The problem of Woman's position, or sphere, of her duties, responsibilities, rights and immunities attracts a large and still-increasing measure of attention from the thinkers. Woman is interpreted as the lost sex, the second sex, the inferior sex, the superior sex and sometimes only sex.²⁸ Woman had chained herself to her place in society and the family through the maternal functions of her nature, and

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only chains thus strong could have bound her to her lot as a brood animal for the masculine civilizations of the world.²⁹ Sexual mores and practices have shown an age-old resistance to change. The duplex sexual morality had existed as a protective wall round woman wherever her maintenance depends exclusively on the male.³⁰ Though, now woman's personality - her body, its structure and function is no longer a mystery.³¹ The most far-reaching social development of modern times is the revolt of woman against sex servitude. Today, for the first, time in history, women are encouraging each other to be more sexually free and accepting.³² Women are claiming and deserve greater freedom in the sphere of sexual activity.

2.1 Woman as an Organism

Several sexual epochs are differentiated by characteristic anatomical states of the reproductive organs, by the external configuration of the feminine body, by functional effects throughout the entire organism and finally by pathological disturbances of the normal vital processes.³³ She has also nine troublesome months before her, months of discomfort if not of actual suffering.³⁴ She has an extremely trying and painful ordeal, that of childbirth, and then there is another trying period the period of lactation or of nursing and of bringing up the baby.³⁵

Woman's organization is more complete and complex than man's and with her intensified nervous system in addition, she is capable of a greater variety of both physical and mental pleasure and pain, than the other sex.³⁶ Woman is only sexual, man is partly sexual, and this difference reveals itself in various ways. 37 The parts of the male body by stimulation of which sexuality is excited are limited in area, and are strongly localised, whilst in the case of the woman, they are diffused over her whole body, so that stimulation may take place almost from any part.³⁸ The sexual impulse of the male is eruptive in character and so appears stronger.³⁹ The feminine organs of generation are more numerous and more complicated. They remind a woman over and over again of her sex make her sex a deep and influential part of her life. 40 Several sexual epochs remind a woman over and over again of her sex make her sex a deep and influential part of her life.⁴¹ It endures from the moment when individuality first begins to develop out of the indifferent stage of childhood until the decline into the dead-level of senility. 42 She is so much more cognizant of her sex and much more hampered by the manifestation of her sex. 43 Sexual desire and the sexual impulse in women outlast the proper sexual life. They manifest even after the cessation of menstruation, when the possibility of conception has passed away. 44 Feminine fantasies tend to follow the same curve as female physiology - a slow buildup, a high plateau and a slow decline. 45

2.2 Differential Attitude towards Woman's Sexuality

Both social taboos on sexual behavior and emphasis on sex attractiveness and abilities have made this drive take on a great deal of importance in the lives of

today's women.⁴⁶ Certain natural rights of woman are denied with regard to their sexuality - freedom to masturbate and talk about it; freedom to enjoy sexual life; sex before marriage⁴⁷ and sexual enjoyment within marriage. However, after her long slumber, she is waking up.⁴⁸

2.2.1 Suppression of Women's Sexuality

The rules against women's sexual freedom have roots that go back to the most primitive society, when men feared the mysteries of female sexuality and reproductive power.⁴⁹ To ensure sexual supremacy in the Middle Ages, man invented the chastity belt. In order to control women's prodigious sexual appetite, it became custom in some cultures to remove a woman's clitoris.⁵⁰ It ensured killing the source of sexual pleasure. A girl's breasts are beaten and burned to stop them developing even in present day in some UK communities.⁵¹

2.2.2 Choice for Kind of Woman

Dividing women into the kind "you lay" versus the kind "you marry" is indeed one of the manifestations of male ambivalence.⁵²

2.2.3 Education of Girls

Various inter-connected issues exist with regard to human's sexual nature- its control and boundaries. Society considers the sex experiences of a man as attributes of his general development, while similar experiences in the life of a woman are looked upon as a terrible calamity, a loss of honor and of all that is good and noble in a human being.⁵³

The sexual appetence is less in women than it is in men.⁵⁴ Much of this difference in sexual appetence is doubtless due to the chastity of their lives, coupled with and resulting from the difference of education.⁵⁵ The girl is taught repression, and the boy expression; that girls must be chaste; that chastity for boys is impossible.⁵⁶ There is a deep sense of shame morbidly associated with the sensual desire that most people, and especially women, frequently disavow their propensity and attempt to hide their ardor from the world.⁵⁷

2.3 March towards Sexual Liberation

Women had totally absorbed man's evaluation of our sexuality that they judged themselves by his needs - the less sexual the woman, the Nicer.⁵⁸ They took on his police work, becoming one another's jailers.⁵⁹ The woman's movement certainly includes freedom of sexual expression. Woman is too a living being having the natural right to have sexual urges, needs and desires. Same sexuality is wanted for - the world depends for procreation, primarily on the physical union of two sexes.⁶⁰ Her equality consists in reproductive rights, consent in sexual relations, and recognition of her sexual needs. A woman's body is her own, and she will never be really free until she knows how to look after it properly.⁶¹ Women should be able to explore their bodies and sexuality in any way they choose.⁶²

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Society adapted more readily to women's entry into the workplace than to their growing into full sexuality.⁶³

2·3·1 Emphasis on Self-pleasure

In 1972, the American Medical Association declared masturbation to be "normal."⁶⁴ Masters and Johnson extolled it as a treatment for sexual dysfunction.⁶⁵

Women are learning that "nobody gives you an orgasm, nobody makes you sexual, except yourself." This reevaluation of the feminine position has led to a consequent reassessment of the masculine. 67

2.3.2 Expression of Fantasies

In real life, ambivalence abounds. Women want men, men want women.⁶⁸ Fantasies express their most direct desires and portray the obstacles that must be symbolically overcome to win sexual pleasure.⁶⁹ Sexual fantasy is a natural, healthy part of human beings, an evolved dimension used to aid pleasure and excitement.⁷⁰

3. Sexual Rights of Women and the Legal Perspective

While our ancestors considered the sex functions *sacred*, by a strange mental process it is now considered shameful.⁷¹ Sexual misery is hidden in the deepest recesses of the heart. The satisfaction of the sex instinct often, except under certain prescribed conditions conflicts with made code of morality. Most people, and especially women, frequently disavow their propensity of the sensual desire and attempt to 'hide their ardor' from the world.⁷² Sex, with its phenomena of the characteristics of both sexes blended but, nevertheless, distinctive in the totally dissimilar constitution of members of both, presents an enigma which all the thinkers of all the ages have left unsolved.⁷³

The sexual instinct has increased with the growth of civilization.⁷⁴ Thus, the problems relating to intensified sexual impulse and its control, concerning the modern man and woman of present times are peculiar to the advanced civilization. The excessive development of outer needs and pleasures is the real cause of what has been called the "sexual hypertrophy" of this age.⁷⁵

Sexual rights embrace certain human rights recognized in national laws, international human rights documents, and other consensus documents. The 'Declaration of Sexual Rights' 1999 was adopted in Hong Kong at the 14th World Congress of Sexology. It was adopted on August 26, 1999. It affirmed the right to sexual freedom sexual freedom encompasses - the possibility for individuals to express their full sexual potential.⁷⁶ It shall exclude all forms of sexual coercion, exploration and abuse at any time and situations in life.⁷⁷

"Our Constitution is a unique document. It is not a mere pedantic legal text but it embodies certain human values cherished principles and spiritual norms and recognises and upholds the dignity of man. It accepts the individual as the focal point of all development and regards his material, moral and spiritual development as the chief concern of its various provisions. It does not treat the individual as a cog in the mighty all-powerful machine of the State but places him at the center of the constitutional scheme and focuses on the fullest development of his personality."⁷⁸

3.1 Rights under the Constitution

Women too enjoy under the Constitution of India - the right to equality and right to life with dignity.⁷⁹ Their right to life with dignity extends to activities in the sexual sphere. Article 15(3) permits special provisions for protection of the rights of women.

It shall be the duty of every citizen of India - to renounce practices derogatory to the dignity of women⁸⁰; and to develop the scientific temper, humanism and the spirit of inquiry and reform.⁸¹ Thus it is a duty of people of India to view the rights of women in entirety.

3.2 Position under the Statutes

All societies have attempted to channel the sex drive in such a way that sexual relations take place between persons who have legitimate access to each other (who are married or otherwise legally united in a paired bond). Marriage has been considered as a permit to indulge in sexual activity between husband and wife.

It is a matter of debate that whether the institution of marriage is solely based upon trust and loyalty. Recently, last year, the Apex Court by decriminalizing adultery has brought this issue in the forefront. 'Infidelity' continues to be a ground for dissolution of marriage in India.⁸² Zina is considered one of the highest sins in Islam.

3.3 Recognition of Women's Sexual Rights by Indian Judiciary

The diversity of moral codes among different nations and at different stages of civilization affords a clear proof that no moral precepts can be accepted as permanently inalterable. The Indian judiciary has recognized the rights of a woman around sexual needs.

3.3.1 Sexual Rights in a Married Life

The parties to a marriage are entitled to a normal sexual life. Impotency is a ground available as Voidable marriage under various personal laws.⁸³ The failure to cohabit or inability to maintain sexual relationships is a recognized ground for dissolution of marriage. The highest Court of the country has shown positive approach by recognizing 'sex' as fundamental to a happy married life. The Supreme Court has observed that - Sex plays an important role in married life and cannot be separated from other factors which lend to matrimony a sense of fruition and fulfillment.⁸⁴

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The Hon'ble Court has observed as —"It cannot be denied that among the few points that distinguish human existence from that of animals, sexual autonomy an individual enjoys to choose his or her partner to a sexual Act, is of primary importance. Sexual expression is so integral to one's personality that it is impossible to conceive of sexuality on any basis except on the basis of consensual participation of the opposite sexes. No relationship between man and woman is more rested on mutual consent and freewill and is more intimately and personally forged than sexual relationship".85

3·3·2 Pre-marital Sex

The highest Court of the land has enunciated that pre-marital sex is not any crime. The Court observed that there is no statutory offence that takes place when adults willingly engage in sexual relations outside the marital setting, with the exception of 'adultery'.⁸⁶ Morality and criminality are far from being coextensive.⁸⁷

3.3.3 Decriminalization of Adultery

In Joseph Shine v. Union of India⁸⁸, the Hon'ble Apex Court struck down Section 497 as unconstitutional being violative of Articles 14, 15 and 21 of the Constitution. The Court further observed - "A woman cannot be asked to think as a man or as how the society desires. Such a thought is abominable, for it slaughters her core identity. And, it is time to say that a husband is not the master. Equality is the governing parameter. All historical perceptions should evaporate and their obituaries be written."

4. Conclusions and Suggestions

Man's economic, political, intellectual, and social activities are inextricably enmeshed with his sexual activities. There is still an inhibition among the various groups of society to accept sexual liberation. Sex still gets acceptance and talked by the back door. The society is still in its throes to understand the enigma surrounding woman's sexuality. She is too a living being having the natural right to have sexual urges, needs and desires. Woman must be given liberty to be open about them, just like man. The old problem of Adam and Eve has to be reviewed in the light of modern knowledge and changed social conditions.

In the nick of time, the Indian society is gradually witnessing a sexual revolution. The premise of the revolution is to increase self-consciousness and accelerate the forward movement of the civilization. Sex before marriage, outside marriage etc. are gaining acceptance through judicial decisions. The Courts have adopted a scientific outlook by endowing women with their rights to sexual autonomy. With the regeneration of new social ideas the whole conception of sex to be ashamed of, marketable and unclean needs to be regenerated. Knowledge of self - exploration of the sexual body amongst the growing girls should no longer be a

taboo. It is necessary that each woman understands her own sexual nature. She herself must acknowledge existence of sexual urges. An awareness about "being a woman" that is given during the time ensuing puberty regarding menstruation may be accompanied with shedding of taboos as to her own sexuality as well. Young girls must be taught to grow up as confident individuals without being affected by body-shaming. It is the family primarily that can allow the teen girls to know about the significance of safe and protected sexual relations. Imparting of correct and scientific knowledge, about the bodies, especially for girls must be emphasized. The young girls should be taught not to be silent regarding attacks upon their bodily integrity and sexual abuses. The guilt uprooted among girls and women as to their sexuality must end. Consent in sexual relations should be available to all women including the wife, sexual workers and live-in partner, any other woman. Sexual Freedom Day (September 23) should not be merely confined to freedom for the homosexuals; men rather include women as equal right holders.

Both men and women alike need to recognize sex differences and use them to achieve greatest freedom and happiness. The need is to accept that they are perfectly supplementary. It is hoped that the generations to come are liberal in thoughts and sexual rights to 'all' would exist, irrespective of gender, location, age or any other difference. Let sexual rights of women no longer remain a taboo amongst men and women. Lets the society embrace their rights as sexual beings and let them enjoy these rights without fear or shame. Lets woman's sexual nature be longer an enigma, rather be understood as basic need to be respected.

The researcher envisions a world where each individual enjoys empowerment in the sexual sphere - the freedom to discuss openly; liberty among the partners to discuss their sexual fantasies; abundance of confidence not to be shameful about one's sexuality; and respect for all genders, including the third gender. Jitters about sexual needs and its channelization must give a way to comprehensive, holistic sexual education for all. Further, there is a vehement hope that sexual empowerment would be a reality with limited moral policing for the sexual activities between the consenting adults. The woman is not to be man's prisoner, his slave, and his tool, and he not her guard and, her master, and her exploiter. The acceptance of such personality integration would allow to proceed to a view of life within the sexual frame of reference. New conclusions will be reached through new processes of living. It is hoped that people will respond to the new challenge of recognizing women's rights with a liberal mindsetC

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Economics of Organic Farming in Different Crops : A Comparative Analysis between two Northern States of Uttrakhand and Uttar Pradesh

Amber Goel* and Anil Raipuria**

Agriculture is considered as a fundamental activity and essential for human survival on earth. However, with the continuous change in time and updated technology the trends in traditional farming have changed a lot. Using pesticides, artificial fertilizers, updated machinery, has empowered countries to improve their agriculture sector and enhance it too. A comparative analysis has been conducted in the study to analyze the cause and effect relationship in a better format. This study conducts a comparison between two major states of Organic farming in India by collecting responses from 228 farmers of Uttrakhand and 290 farmers of Uttar Pradesh including both men and women. The analysis stated that Uttrakhand is performing better than Uttar Pradesh due to its government support and strategies for converting Uttrakhand a full organic state.

[**Keywords**: Economics, Agriculture, Organic farming, Organic state, Government support and strategies]

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1. Introduction

Agriculture has been considered as a link of socio-ecological system where, people manage natural resource to suffice their own purpose. People need to understand the dynamics of linked agro-ecosystems for securing food production not only for their present but also for the upcoming future generations. However, with the continuous change in time and updated technology the trends in traditional farming have changed a lot. Using pesticides, artificial fertilizers, updated machinery, has empowered countries to improve their agriculture sector and enhance it too. In recent years, conventional farming has replaced traditional farming in not only European or developed countries but also it is finding its ways in developing countries like India, China, Bangladesh, and many more. One of its well known name is organic farming which is low in cost and better at producing results. It is a kind of frugal innovation which is different and novel in its own sense (Bhattacharyya, & Chakraborty, 2005). It is less time consuming and gives more benefits to the owners and producers. Considering the status of research in the field of organic farming it can be easily identified that, most of the research focuses on value addition through organic product, future prospects of organic farming, strategies and benefits out of it, feasibility and relevance of organic farming, and cost and return factors of organic farming (Ali & Kapoor, 2008; Manaloor, Srivastava, & Islam, 2016). However, there is a major deficiency of research in Indian context and that too in comparative form. Comparative analysis helps in analyzing the cause and effect relationship in a better format. Therefore, to overcome these loopholes and to carve a niche in the literature of organic farming, this study has been conducted to identify the comparison between two major states of Organic farming in India. It helps in cost-benefit analysis, identifying better growth strategies, and expanding the horizon of organic farming.

The further sections have been arranged as literature review, research methodology, results and analysis, discussion, and conclusion.

2. Literature Review

Organic farming is an alternative agricultural system which was originated early in the 20thcentury in reaction to rapidly changing farming practices. Organic farming continues to be developed by various organic agriculture organizations today (Gopinath et al., 2018). It relies on fertilizers of organic origin such as compost manure, green manure, and bone meal and places emphasis on techniques such as crop rotation and companion planting (Rai, 2009; Ram & Pathak, 2008). In general, organic standards are designed to allow the use of naturally occurring substances while prohibiting or strictly limiting synthetic substances. One more reason for practicing organic farming includes advantages in sustainability, openness, self-sufficiency, autonomy, health safety, food

security, and food safety. India also adapted organic farming and now slowly trying to change its patter from traditional farming to organic one. However, its acceptance in Indian scenario is still less in comparison to European countries or Australia.

Organic agriculture can be defined as, "an integrated farming system that strives for sustainability, the enhancement of soil fertility and biological diversity whilst, with rare exceptions, prohibiting synthetic pesticides, antibiotics, synthetic fertilizers, genetically modified organisms, and growth hormones". Organic agricultural methods are internationally regulated and legally enforced by many nations, based in large part on the standards set by the International Federation of Organic Agriculture Movements (IFOAM), an international umbrella organization for organic farming organizations established in 1972 (Barton, 2001). Organic farming in India received attention after launching of National Project on Organic Farming (NPOF) in 2004-05. Considering its growing field in India, various debate sessions were done for identifying the feasibility of organic farming under Indian conditions. Most of them were related with its production capacity, economic feasibility, suitable climatic conditions, and environmental benefits including the quality of soil and health of population. As per the climatic conditions and its impact on eco-system and diversity, farmers in India should adopt organic farming as a sustainable agriculture strategy (Adger, 2003). Farmers need to be aware and educated about organic farming and its benefits like improving soil fertility and producing better quality products at low cost. As the use of inorganic farming and hazardous chemical fertilizers will have a dangerous impact on consumers and eco-system (Pretty, 2005). Such issues create pressure on farmers and policy makers to shift towards organic farming.

India holds 9th rank amongst other 10 countries. In India, there are more than 370 hectares under organic farming and major organic products produced in India are paddy, sugarcane, Turmeric, Banana. Soyabean, Sugarcane, Cumbu, Ragi corn, Blackgram, green gram, and other pulses horticultural crops and vegetables. After Sikkim and Kerala, now Himachal Pradesh, Arunachal Pradesh, Jammu & Kashmir, Bihar, Uttar Pradesh (UP), and Uttaranchal are expanding in organic farming at a very rapid speed. The major crops cultivated under organic farming in UP are paddy, sugarcane, Turmeric, Banana, Vegetables Millets viz., Cumbu, Ragi, Corn, black gram, Red Gram. Similarly, Uttaranchal is also attaining its pace in the area of organic farming by cultivating different crops viz., Paddy, Banana, Turmeric, Pepper, Pulses, Mushrooms, and Rice.

3. Methodology

For developing the basis of the study an in-depth review of literature is done. The databases searched were Inder-science, Taylor & Francis, Emerald, Agricola, Agris, Biological Abstracts, CAB Abstracts and ISI databases. Most of the research

work belong to Indian background and highlight the need for organic farming, challenges in this field and government support. The following search words were used and matched with all categories of organic agriculture, organic farming (organic or ecological) and (agriculture or farming) and (welfare or disease or health). Only articles published in the peer-reviewed scientific press were included. To continue this study data has been collected from both the sources including primary as well as secondary ones.

To collect the primary data, responses have been collected from both organic and in-organic farmers using questionnaire method. The primary data is majorly related to the following questions:

- **Q.1.** What are the factors influencing farmers to shift from inorganic farming to organic farming in both Uttar Pradesh and Uttrakhand regions?
- **Q.2.** Is there any variation in the patterns of input used in organic and in-organic farming? How these input patterns are different for crops cultivated in both the regions?
- **Q.3.** Is there any variation among the factors used for determining the per acre value of output in different crops and between the study region?

The secondary data has been collected from district statistical office of both states. From UP the district areas selected were: Saharanpur, Moradabad, Lucknow, Amroha, and Meerut. Similarly from Uttrakhand district areas selected were: Dehradun, Nainital, Haridwar, Pauri, Almorha, and Udham Singh Nagar for the present work. To attain the data the respondents were farmers or laborers engaged in both organic and inorganic farming. A total of 228 responses were collected from Uttrakhand and 290 responses from Uttar Pradesh. The respondents were categorized on the basis of pure cultivators, agricultural laborers, household industry workers, and other workers. It includes both male and female respondents and farmers engaged in farming.

4. Results and Analysis

From the data the following basis for analysis has been identified:

- 1. Variety of organic products produced.
- 2. Climatic conditions suitable for organic farming.
- 3. Tenure of pursuing organic farming.
- 4. Benefits of organic farming to its producers.
- 5. Government support or initiatives received by organic farmers.
- 6. Challenges and problems faced by farmers.
- 7. Networking between farmers, brokers, and consumers.
- 8. Fertilizers/ method used for farming.

Table-1: Difference between Uttrakhand and Uttar Pradesh

S. No.	Factors for comparison	Uttrakhand	Uttar Pradesh
1.	Variety of organic products produced	Paddy, sugarcane, Tur- meric, Banana, Vegetables Millets viz., Cumbu, Ragi, Corn, black gram, Red Gram and Mushroom.	Paddy, sugarcane, rice, wheat, pulses, Turmeric, Banana, Vegetables Millets viz., Cumbu, Ragi, Corn, black gram, Red Gram.
2.	Climatic conditions suitable for organic farming	Frequent climatic change, high rainfall, lack of canals and tube wells, landslides, floods, poor quality of soil, and infertile land.	Dependency on accurate weather, sudden climatic changes, insufficient rain- fall, landslides, floods, deterioration of water quality.
3.	Tenure of pursuing organic farming	15 years (2003-2018)	38 years (1980-2018)
4.	Benefits of organic farming to its producers	Uttrakhand's organic products are being purchased by 30 different organic firms in India from as far as Karnataka, Maharashtra and Gujarat, according to department's data including high quality mushroom which are in high demand.	Soil is getting richer, waste is composted, and the villages look much cleaner. The ups and downs of the market do not affect the farming any more. It also reduces fear of job insecurity among youth of rural areas and their migration for better job opportunities. Both men and women work together to expand and raise their family. It also improves and empowers female farmers in various villages of Uttar Pradesh.
5.	Government support or initiatives received by organic farmers	Uttrakhand government would develop nearly 10,000 organic clusters to legalize organic farming. Uttrakhand will have its own Organic Agriculture Act making it the second state in India, after Sikkim, to have its own Act (TOI, 2017).	The Indian Central Government set up a National Institute of Organic Farming in October 2003 in Ghaziabad, Uttar Pradesh with the purpose to formulate rules, regulations and certification of organic farm products in conformity with international standards.
6.	Challenges and problems faced by farmers	High production cost, lack of technical knowledge in production, rotation, processing, and quality control, unavailability of help centers, and decrease in farm size also affect organic farming.	Lot of complaints by farmers about the quality of bio-fertilizers and micronutrients, which are asked to apply in specified dosage. Attack by termites or insects, poor productivity, lack of processing techniques, high post-harvest losses, over cultivation and over-gazing are certain hindrances faced by farmers since they are transformed into organic farming.

7.	Networking between farmers, brokers, and consumers	Less difficulty in selling the produce. Large trading houses, walked out of its contract to buy organic rice from farmers in Dehradun and Udham Singh Nagar.	Farmers reported a lack of coordination and transparency in marketing system. Farmers face lack of market information and infrastructure, poor market linkage and niche markets absorbing highly produced stuff.
8.	Fertilizers/method used for farming	Relies on techniques such as crop rotation, green manure, compost, and biological pest control.	It includes identification and collection of seeds, improvement of seeds, preparation of various composts, vermi-composting and organic storage of grains and simple processing of various foods.

5. Analysis on the basis of Tabular Difference

In the table the analysis has been done on various parameters such as variety of products produced, climatic conditions, tenure of organic farming, benefits attained from it, support received by government, challenges faced by farmers, networking issues for marketing and selling of final products, fertilizers and methods used for production. These parameters are studied in both the states: Uttar Pradesh and Uttrakhand. The difference revealed various insights which can be stated below:

- 1. Both the states are involved in the production of similar crops like Paddy, Sugarcane, Rice, Wheat, Pulses, Turmeric, Vegetables Millets viz., Cumbu, Ragi, Corn, black gram, Red Gram and fruits including banana, apple, mangoes, pomegranate and many more. However, Uttrakhand exceeds Uttar Pradesh in terms of floriculture, horticulture and more specifically in producing Mushrooms. Mushroom is planted and produced at a large scale by most of the farmers in Uttrakhand due to its less cost of production, less space consumption, favorable climatic conditions, and consumption rate.
- 2. Climatic conditions seemed to be favorable more in Uttar Pradesh but due to the innovative methods of farming and production of crops according to climate Uttrakhand is exceeding Uttar Pradesh. It is performing better than Uttar Pradesh as its floriculture, horticulture, livestock, beekeeping, sericulture, and fisheries are excelling.
- 3. While comparing in terms of tenure although Uttar Pradesh exceeds Uttrakhand because Uttrakhand was previously the part of Uttar Pradesh only. However, with the initiatives of Modi Government to make it fully organic state it is excelling from Uttar Pradesh.
- 4. Uttrakhand's organic products are being purchased by 30 different organic firms in India and are continuously increasing the survival rate of people in

- case of few options of employment however, in Uttar Pradesh, villages are developing and people are empowering due to organic farming.
- 5. When it comes to government support and approval, Uttrakhand is receiving better government aid as it is aiming to become a fully organic state of India after Sikkim. Uttrakhand will have its own Organic Agriculture Act making it the second state in India, after Sikkim, to have its own Act (TOI, 2017).
- 6. Challenges and problems were always been the part of organic farming. From the issue of licensing to seeking quality seed is the biggest challenge in India. Due to legal procedures, lack of proper education and awareness, cost of quality seeds and risk involvement are few major issues affecting organic farming in both Uttrakhand and Uttar Pradesh.
- 7. Networking of sellers and customer is more at ease in Uttrakhand in comparison to Uttar Pradesh. In Uttar Pradesh interference of intermediaries and unawareness of farmers has affected organic farming a lot. Farmers reported a lack of coordination, transparency and lack of government support in marketing system. On the other hand, Uttrakhand is good in terms of literacy rate and empowered population which find solution to its networking issues. Women are considered to be the backbone of the economy of Uttrakhand and thus they provide substantial support to farming and distribution activities.
- 8. In both the states the production procedures are same as per the rules and regulations of organic farming. It includes procedure like: crop rotation, green manure, compost, and biological pest control.

6. Conclusion

The growth of organic agriculture in India has three dimensions and is being adopted by farmers for different reasons. First category of organic farmers are those which are situated in no-input or low-input use zones, for them organic is a way of life and they are doing it as a tradition (may be under compulsion in the absence of resources needed for conventional high input intensive agriculture). Second category of farmers are those which have recently adopted the organic in the wake of ill effects of conventional agriculture, may be in the form of reduced soil fertility, food toxicity or increasing cost and diminishing returns. The third category comprised of farmers and enterprises which have systematically adopted the commercial organic agriculture to capture emerging market opportunities and premium prices. While majority of farmers in first category are traditional (or by default) organic they are not certified, second category farmers comprised of both certified and un-certified but majority of third category farmers are certified. These are the third category commercial farmers which are attracting most attention. The entire data available on organic agriculture today, relates to these commercial organic farmers. During the research, 528 responses from both the states

Uttrakhand and Uttar Pradesh were collected and analyzed for conducting a comparative analysis between the two states. Uttrakhand is known for its horticultural crops, which include off-season vegetables, floriculture crops, medicinal and aromatic plants. In temperate zone of the state, only kharif crop is taken due to very cold climate. Thus, agriculture in Uttrakhand is characterized by subsistence farming. The policy should focus on improving food, nutrition and livelihood security. Given the climatic conditions, mixed farming seems a practical approach that should include dairying, horticulture, agro forestry and organic farming. On the other hand, Uttar Pradesh has low potential for organic farming due to "intensive cultivation". In case of intensive farming, nutrients are mined from soils without adequate replenishment which results in the depletion of organic carbon. It has been found that farmers have developed coping strategies to face the constraints they encounter in crop production. Public intervention can facilitate better risk management through improved information system, development of financial markets and promotion of market-based price and yield insurance schemes, thus ensuring that the marginal farmers are able to benefit from these interventions as well as participate in the emerging system.

Therefore, strong national organic policy is main need of the current position which will give an important place to organic farming addressing the current issues and obstacles. A new approach is required to realize the immense potential of organic food industry in India. There are several challenges at every stage of the market which needs to be addressed in order to develop the industry further. At the production level, farmers face problems regarding certification of their products, due to very high certification costs (Partap & Vaidya, 2009). Government needs to do a meticulous and in- depth evaluation of the general picture of the organic sector policies, programme and plans to understand how they affect the current organic sector. An action plan for the organic sector should be developed based on the analysis of the state of the sector, participatory consultations, a need evaluation and proper sequencing of the actions.

However, small and marginal farmers find it difficult to get access to markets where their products fetch premiums. Most of the consumption is concentrated in a few cities currently, but production happens far away in the rural areas. Retail firms can help improve the market access for the farmers. Most of the organic consumers in India prefer branded products. This is an incentive for retail firms to improve the rural-urban linkages by purchasing organic produce from farmers and selling them in urban markets where the demand for organic produce is higher. There are many retailers but awareness is pretty low among farmers and consumers both. Partnerships between the government and private retailers could prove beneficial for both parties involved as well as the farmers. More farmers will have access to better markets and get higher price premiums, which will enable them to increase their incomes.

While conducting the study few limitations were assessed that are stated below:

- 1. The most importantly was the limited time duration due to which many interviews were to be canceled.
- 2. Future aspects of research can be in the area to identify that whether the return of different kinds of urban wastes, e.g. human body, food waste, by-products from food industry, to agricultural land, and the ability to overcome social and environmental barriers to this, is beneficial or not.

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Creating Conflict Frames in News Stories: A Comparative Analysis of Reports in The Hindu and Dawn on the After-math of Uri Attack

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The story 'behind the news' is a sociological perspective and tends to be a subjective evaluation in journalistic aspects. Segregating the news and presenting it to the audience is therefore a social construction where framing plays a key role. Framing of conflicts is successively done in the creation of news stories that appear in major news sources and they demand much attention of media researchers. This is an examination of the types of conflict frames that are used and reused by the media in creating a news story. The reports of the post-Uri attack on an army camp in Jammu and Kashmir in September 2016 is content analyzed covered for a month in newspaper websites -The Hindu and Dawn respectively to understand how the news stories are framed by both Indian and Pakistani news sources. The contents are categorized into eight major conflict frames (Intended, Routine, Indicative, Identity, Manipulative, Motivational, Peace and Dispute Frames) that are used by media and analyzed across the type of conflict (Ancient Hatred, Identity Politics, Manipulative Elites, Economic Roots and Contention for Power) type of news story (Regional, National, or International) and different themes (Hegemony, Persuasion,

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Entertainment, Diplomacy, Reconciliation, Conservatism and Public opinion). The major findings indicate that the elements of clear subjectivity are portrayed by both the newspapers with sensitive and aggressive words or pictures. One-sided reports and stories that evoke nationalistic frames manipulating the conflicts substantively appear in both the newspapers. A balanced reporting is visibly absent in many of the news stories and a lack of a rationalistic approach also exists. As Indo-Pak issue is always a sensitive one, much national, international and global intervention stories are repeatedly published under religious, political, defence, sports and national beats.

[Keywords: Conflict Frames, Media Contents, India-Pakistan Conflicts, Uri attack]

1. Introduction

For a century old history, the ubiquity of media as a source of information received infinite acceptance. Modern successful evolution of communication technologies with wide coverage and facilities altered even the concept of reporting, with major developments (Gilboa, 2002; Jakosben, 2000; Galtung 2004) such as easy access to events, interventions in reports, perceptions, opinions, awareness and the role played in setting propaganda, framing and agenda (Domke et al., 2002; Entman, 1993; McComb et al., 1997). Keeping conflicts on one side and media on the other, it is clear that media often play a key role in modern conflicts (Gultung, 1986; Griffin, 2010; Lynch, 2000; Fisher et al., 2000; Taylor, 1992) in the form of reports, coverage, international diplomacy, hegemony, bilateral relations, in almost every area of conflict.

When frames are capable of splashing with our common sense, understanding these frames and categorizing them on the basis of particular context and content provide the platform for an empirical analysis of media across the classified conflicts. The contribution of media in escalating or deteriorating a conflict, the role it plays as a watchdog of conflict and the interventions in different stages of reporting a conflict demands a compulsion to strengthen the social cohesion.

Media representation of conflicts interests researchers much (Lasswell, 1938; Hallin, 1989; Knightley, 2003; Wolfsfeld, 2004; Hamelink, 2008; Griffin 2010) as the beat generally increases its significance over time. The case of India is appropriate to analyze in a mixed and segregated environment that constitute a platform for a number of conflicts at a time. Uri attack as it is described as one of the worst conflicts between India and Pakistan in the recent times (18th September, 2016) with the interventions of heavy armed militants on security forces in Kashmir makes Uri attack special in its nature from other conflicts between India and Pakistan. Its aftermath has been frenzy with too many interventions extending the wrath to entertainment, political, diplomatic and religious insurgencies with provocative behaviours from both sides (India and Pakistan). Considering Uri attack, as it involve all the conventional features with religious and political interventions

throughout the conflict, the study examines the way Indo-Pak conflicts are habitually portrayed by the media.

2. Review of Literature

From the enormous approaches by researchers (Cohen, 1974; Collier, 1994; Gurr, 1993; Folarin, 2004) to explain the challenges and definitions of conflicts that become an intrinsic part of modern day reports, the paper adopted Oberschall's (1978) classification which he coordinated to formulate the concept of conflict under five major theories.

2.1 A Theory for One and All

If the theory of **Ancient Hatred (AH)** burdens the culturally transmitting memories of past events to inherent a long generation conflicts, the concept called **Identity Politics (IP)**, also known as **Symbolic Politics**, talks about the conflicts in the hierarchy of dominance and subordination. The 'ancient hatred' argues that the primordial animosities based on the difference in race, class, ethnicity, culture or religion (Williams, 1994 & Schelling, 1963) remain as a cause for contemporary conflict. The theory of **Manipulative Elites (ME)** creates a fragmented social reality (Gagnon 1994/95) to manipulate the social classes blowing the threats of conflict to set the agenda or propaganda. The use of ethnic conflicts as a rational and purposeful strategy to gain political support (Fearon and Laitin, 2000; Gagnon, 1994; Snyder 2000) is with the idea to benefit private interest (Sambanis, 2001) through the construction of ethnic identities (Bates, 1983; Horowitz, 1985; Fearon and Laitin, 2000; Lynch, 2011). The theory of conflict Economic Roots (ER)-the weak state or a failed economy that results in a state of conflict on greed and grievance following the financial rebellions is also critiqued by many scholars. The focus on economic causes as a reason for ethnic conflicts is also outlined by many (Collier and Hoeffler 1998; Lewis, 1985; Easterly and Levine 1997). The theory of **Contention for Power (CFP)**, directly associated with the concepts of Tilly (1975) and his co-workers about contentious politics, power transitions and imbalance in national capabilities, results in conflict. Power when viewed as a method (Waltz, 1979: 126) of pursuing the goals to satisfy the needs (Waltz, 1979 and Mearsheimer, 2001) of wealth, ideology and personal needs, conflict arises.

The way of understanding a conflict is successively done through framing as it can exert a control over the contents. Thus, the theory of **Media Framing** put forth by Goffman (1974) is capable of presenting and displaying the facts and figures in an appealing manner to the audience with the intensity and manipulation of media control.

2.2 A Cluster of Conflict Media Frames

Significant contributions that define framing as a communicative agent than a cognitive construction (O'Regan, 2001) valued frames as contested sites for

covering the trends and constrains for perpetual judgements. Framing in media perspective involves both construction and its representations for interpretations resulting in conscious (Snyder et al., 2000) decision-making (Kauffman and Smith, 1999, Sheppard et al., 1994).

From the extensive review on conflict frames and cases adopted from different conflict crisis, a categorization of conflict frames are performed under eight major categories. All the conflicts that we witness in the modern conflicts reports thus can fall under these eight major frames-Intended, Routine, Indicative, Identity, Manipulative, Motivational, Peace and Dispute Frames. Each frame is defined from a qualitative analysis of reviews and clustering 52 conflict frames that are identified into 8 categories with common characteristics. The criteria of classification extend from the commonality based on the content and context of stories to its appearance and continuity of occurrence. Since conflicts, or reporting the conflicts are not an exclusive phenomenon for the cases in India, the classification is based on the conflict frames that are used by the entire media organization around the globe.

When **Intended Frames** break the traditional rule of being objective in approach, it is more associated with the consciences of human beings to show what people cognitively use to understand a circumstance. It is packaged and positioned in a way to convey meanings (Entman, 1993) for issues through the text and at most cases the results are pre-detected. For Example, comparing the conflict with its prior history or representing the story in association with previous conflicts of same genre etc. Uri attack consists of intended frame that often presents the conflict in a continuous negative or positive coverage resulting in political cynicism.

Routine Frames are normal frames that relatively answer the question of facts. They are only destructional when we fickle the power of the 'contents' to the political power holders (Waltzer et.al, 1982). The power of routine frames with facts and figures are manipulated when the control of routine frames shift. The best example to quote is those scholars who are conscious of studying framing cannot overlook religious frames as religion is an important dynamic in generating conflict and democratic process (Glascock et al., 2008). In daily reports, routine frames take the forms of interpretative, informational, political, religious and evaluative forms.

More than a neural appearance which we have seen in the case of routine frames, **Indicative Frames** hides a perceived risk, emotions and symbols within itself that often becomes an indicator for decision making. Being a pointer to the world of conflicts through its daily reports, these frames can control the conflict for profitable settlements. Indicative frame is thus powerful, provocative and stimulate though it may not directly state the issue.

A conflict-framing research and the concept of **Identity Frame** address how individuals view themselves in the context of specific affiliations. Identity frame

addresses the questions, "Who are you"? and "Where do you belong to"?. The basic human tendency of protecting the self identity creating a sense of self is exploited (Wondolldeck, Gray and Bryan, 2003) in identity frame.

A **Manipulative Frame** is a collective combination of logical fallacies, psychological manipulations, propaganda and agenda inbuilt in the contents of the text. The idea of manipulative frames is too deterministic implying the audience as passive in appearance. **Motivational frames** are call for action frames. It is often used as an alarming frame in conflict situations to get ready for action plans. Benford and Snow (2000) suggest motivational frame is how we argue for our definitions and solutions. **Peace Frame** is directly related to the level of elite consensus (Wolfsfeld, 2004). The lower the level of elite and controversy concerning a conflict, the more likely peace frames will dominate in media discourse. Frames under peace category will shape public opinion and perception to the root cause and seek solutions for them (Hoffmann, Julia and Virgil, 2015).

The language and the angles covered by **dispute frame** with uncertainty in reporting create an environment of terror and isolation. As applied to politics and religion, dispute frame is cavernous to explain why an issue matters and what might be the responsibility rather than what should be done. Injustice framing and villainous approach to framing got motivated in dispute frames leading to a constructionist aim at influencing the public opinion.

2.3 A Set of Variables for Analysis

A common set of variables which can be applied to both conflicts and framing used in conflict context by media organisations are thus identified to grill against media framing and conflict.

Hegemony in other terms is the control in the media which is primary source of bias (Bagdikian, 2004) in conflicts as it becomes a medium for manipulations and conspiracies. As like frames, hegemony also can work on cultural and ideological means (Strinati, 1995 : 165; Gitlin, 2003 : 253) for shared benefits. The art of **Persuasion** is a very well established media concept to toy with people's attitudes, beliefs and behaviours. It is a deliberate attempt to sell perceptions, (Jowett and Donnell, 1999) or beliefs or opinions mainly religious opinions (The Encyclopaedia Britannica, 1911) in an organised habitat by media for political causes.

Entertainment value is the defining feature of contemporary media especially after the intruder called as internet. It is identifiable in modern media especially in social media (Palmgreen and Rayburn, 1979; 2000; & Korgaonkar and Wolin, 1999) where conflicts are often framed as a matter of entertainment. **Conservatism** in media under conflict context is the debate between personal and institutional ideologies. When it has a strong party bias and inaccuracies, it causes conflicts especially in media circumstance (Judd and Park, 2005; Jussim et al., 2005; Ryan, 2002). The skill of managing a **diplomatic** relation is a professional tactic of development. Today in diplomatic coverage, media contents have large number of

political and religious biases (Patterson and Donsbach, 1996). Press serves as the eyes and ears of diplomacy (Davison, 1974).

Defining **Objectivity** in modern journalism is a hilarious task as it lost its meaning and seems to be unimportant in modern style of reports. The concept of objectivity is two dimensional. One is either objective or the other is subjective. When news is a matter of horse race in modern times, the immediacy of a story to reach at the audience (Andren, 1999 & Hamanus et al., 1979:11) neglects the choice of the context, words and contents.

Reconciliation through media is not impossibility. Baran and Davies (2003) agree to the concept of agenda setting along with McComb and Shaw (1997) about the links that connect media exposure and audience motivation in the process of audience's perceptions of public issues. Media role in shaping the **Public Opinion** has been a long term discussion from the birth of modern technologies. Modern media have the power to shape social, cultural and moral values which are reviewed by a number of authors (Hulett, 1949; Austin, 1962; Meerse, 1976; Bogdan et al., 1982; McBrien, 2005:20; Jerit, 2012).

3. Aim and Objectives of the Study

The study is a comparative analysis of framing as a means of media control exerted by both Pakistani and Indian media to analyze the areas highlighted by both the media, especially the print media. Considering the relevance and importance of Uri attack, the study aims to identify the conflict frames that are used and reused by the media to control the audience who are exposed to such frames. Studying the root cause and the real time factors of emerging conflicts, the role of media interventions in conflicts especially to frame a conflict is given importance throughout the paper.

Aim and objectives of this study are as follows:

- ➤ To identify the role of media (whether media escalates or deteriorate conflict) in conflict by analyzing the media frames in Uri attack.
- ➤ To identify the dominant and deviant frames that are used by media to project Uri attack
- » To compare the frames used by The Hindu and Dawn on Uri attack
- To examine the content and context of conflict stories based on their themes, types and pictures used by the reports from the point of news framing in Uri attack

4. Research Questions

RQ1: Which are the dominant and deviant frames projected in Uri conflict stories?

RQ2: Whether there is any difference in the contents (debates and discussions) used by the print media in India and Pakistan while reporting a conflict?

RQ3: Is there any variation in frames that are projected by Indian and Pakistani reports on Uri attack?

RQ4: Is there a dominance of any of the frames in the reported news stories of India and Pakistan in national dailies regarding Uri attack?

RQ5: Which of the theories of conflicts, themes and types of articles are more projected in Uri attack in Indian and Pakistani newspapers?

5. Methodology

Content Analysis is one of the widely accepted research approaches among media researchers when the content of a news story matters for analysis. Kerlinger's (2000) definition with a combination of three concepts of content analysis is thus used in the study to perform a scientific analysis. A qualitative content analysis with systematic, objective and quantitative analysis of data is conceded in this study. A comparative analysis of news stories of post Uri attack from 18th September 2016 (the day of the incident) to 18th October 2016 (one month) of The Hindu (Indian English national newspaper) and Dawn (Pakistan's English national daily) is thus taken from the websites of the newspapers for the analysis based on the relevance and impact created by the case. The Hindu is selected based on its growing circulation of 1,518,082 (ABC: July to December 2015) and a readership of about 22.58 lakhs. The selection of Dawn is since it is the oldest, leading and widely read English language daily in Pakistan.

There were 392 stories in Dawn and 494 stories in The Hindu for one month consisting political, religious, entertainment, sports and other beats referring Uri attack. The contents collected for the period of one month are clustered, classified and cross-checked with the identified variables such as the types of conflict frames (intended, routine, indicative, identity, manipulative, motivational, peace and dispute), types of conflict (ancient hatred, identity politics, manipulative elites, economic roots and contention for power), themes of the stories (regional, national, international, editorial, article, interview, letters and opinions), types of news story (hegemony, persuasion, entertainment, diplomacy, reconciliation, conservatism and public opinion) and the importance given to *pictures* (presence) to find the end results whether the media use positive, negative or neutral frames to address the conflict. The frames that are collected are thus divided based on the number of occurrences of each frame (up to 5, 6-10, 11-15, 16-20, 21-25, above 25 times). Data analysis is carried out using SPSS and the frequencies and percentages were extracted to understand the association, difference and correlation between the variables.

6. Analysis and Interpretations

Table-1: Frequency of Occurrence of a Conflict Frame

Dawn N = 392 & The Hindu N = 494

					Duvili		1110 111110					
	Conflict Frames											
Occurrences	Inte	nded	Rou	tine	Indic	ative	Identity					
	1	2	1	2	1	2	1	2				
0-5	99	92.3	99.7	100	18.4	75.5	99.5	99.2				
6-10	1	6.3	0.3	-	39.5	15.2	0.5	0.6				
11-15	-	1.2	-	-	22.7	5.9	-	0.2				
16-20	-	0.2	-	-	9.2	2.2	-	-				
21-25	-	-	-	-	5.9	0.4	-	-				
Above 25	-	_	_	-	4.3	0.8	_	_				
			Confl	ict Frames	6							
Occurrences	Manip	ulative	Motiva	ational	Pea	ace	Dis	pute				
	1	2	1	2	1	2	1	2				
0-5	94.4	94.1	83.9	93.3	88.3	98.2	30.4	71.7				
6-10	2.8	4.7	13.5	5.9	7.4	1.6	28.3	19.6				
11-15	2.6	1.2	2.3	0.6	3.3	0.2	22.2	5.9				
16-20	0.3	-	0.3	-	1	-	11.5	1.8				
21-25	_	_	_	0.2	_	_	4.8	0.4				
							1					

^{1 =} Dawn 2 = The Hindu (Values in Percentage)

There are a huge number of reports especially lengthy reports published under Indicative and Dispute frames. Though the percentage of occurrence is less, it cannot be negligible when compared with the total number of stories that are reported on Uri attack in a month. A considerable finding points at the negligible use of peace and routine frames in reports. Only limited stories appeared in peace frame context whereas in contrast, a huge number of stories often appear in dispute frame content. Lengthy reports with conflict frame often carry the waves of dispute and an indication throughout the text which directs people to form opinions based on the indications of the dispute.

Table-2: Conflict Frames * Types of Conflicts

Dawn N = 392 & The Hindu N = 494

					-	Гуреs of	Conflict	s			
Frames	Count	Ancient	Hatred	Identity	Politics		ulative tes	Econom	ic Roots	l	tion for wer
F	O	Dawn	The Hindu	Dawn	The Hindu	Dawn	The Hindu	Dawn	The Hindu	Dawn	The Hindu
Intended	0-5	46.7	33.2	6.6	11.3	21.2	22.5	4.6	3.2	19.9	22.1
	6-10	0.8	3.2	0.3	0.8	-	1.2	-	0.4	-	0.6
	11-15	-	0.8	-	-	-	0.4	-	-	-	-
	16-20	-	-	-	0.2	-	-	-	-	-	-
Routine	0-5	47.4	37.2	6.9	12.3	21.2	24.1	4.3	3.6	19.9	22.7
	6-10	-	-	-	1	-	-	0.3	-	-	-
Indicative	0-5	8.7	25.1	0.5	10.5	4.8	18.8	1.0	2.8	3.3	18.2
	6-10	18.9	6.3	2.3	0.8	8.4	4.5	2.0	0.4	7.9	3.2
	11-15	10.7	3.4	2.0	0.8	3.8	0.6	0.3	0.4	5.9	0.6
	16-20	3.6	1.2	0.8	0.2	1.8	0.2	0.8	-	2.3	0.6
	21-25	2.8	0.4	1.0	-	1.8	-	-	-	0.3	-
	25+	2.8	0.8	0.3	-	0.5	-	0.5	-	0.3	-
Identity	0-5	47.2	36.8	6.6	12.3	21.2	23.7	4.6	3.6	19.9	22.7
	6-10	0.3	0.4	0.3	-	-	0.2	-	-	-	-
	11-15	-	-	-	-	-	0.2	-	-	-	-
Manipula-	0-5	45.7	37.2	6.9	12.1	17.3	18.4	4.6	3.6	19.9	22.7
tive	6-10	3.2	-	-	0.2	6.0	4.5	-	-	-	-
	11-15	0.3	-	-	-	2.3	1.2	-	-	-	-
	16-20	-	-	-	-	0.3	-	-	-	-	-
Motiva-	0-5	40.6	35.4	6.6	11.9	15.8	20.0	4.3	3.6	16.6	22.3
tional	6-10	6.4	1.8	0.3	0.4	3.6	3.2	0.3	-	3.1	0.4
	11-15	0.5	-	-	-	1.5	0.6	-	-	0.3	-
	16-20	-	-	-	-	0.3	0.2	-	-	-	-
Peace	0-5	38.5	36.0	5.6	12.1	20.2	23.7	4.6	3.6	19.4	22.7
	6-10	5.4	1.0	1.0	0.2	0.8	0.4	-	-	0.3	-
	11-15	2.6	0.2	0.3	-	0.3	-	-	-	0.3	-
	16-20	1.0	-	-	-	-	-	-	-	-	-
Dispute	0-5	16.6	26.9	1.8	9.9	6.4	15.8	2.8	2.8	2.8	16.2
	6-10	14	6.1	2	2.0	7.1	6.1	0.5	0.6	4.6	4.9
	11-15	9.9	2.6	1.5	0.2	3.8	1.4	1	0.2	5.9	1.4
	16-20	4.1	0.8	0.5	0.2	2.3	0.6	-	-	4.6	0.2
	21-25	1.8	0.2	0.8	-	0.8	0.2	0.3	-	1.3	-
	25+	1.0	0.6	0.3	-	0.8	-	0	-	0.8	-

(Values in Percentage)

Intended frames are capable of generating deliberate actions and both the newspapers feature intended frame from the perspective of ancient hatred (46.7& 33.2). Intended frames when reported from an ancient hatred perspective will only carry the waves of dispute to the upcoming generations. Routine frames are the least used frames in post-Uri attack reports and these frames are ineffective to create any particular impact as they are neutral frames. Indicative frames are dominant in their appearance with an immense number of stories. A deeper understanding of the percentages divulge the junctures of conflicts such as manipulative elites and contention for power which at most instances are overlooked in the contents. Whereas in Dawn, the reports with indicative frames are more or less circled in the theory of ancient hatred. The intervention of other theories are less or negligible as the occurrence of indicative frames orbit around the single theory of ancient hatred.

The peace frames published in the reports are focused on the theories of manipulative elites and contention for power. This results in the peace frames hindering the actual responsibility of the frames as they are also subjected to exploitation by the power holders and elites neutralising the actual intentions of such frames. Dispute frames are more or likely to spread throughout the published articles neglecting the frequency, quantity and length of the stories. The distribution of these frames is implicit even in reports that overtly avoid a dispute frame in any of the conflict reports. Since both the newspapers approve of its presence throughout the stories (long and short reports), it is a fact that conflict frames always go hand-in-hand with the contents. From ancient hatred to contention for power, almost all theories tend to report from a dispute angle which is manifested from the analysis of both the newspapers.

Table-3: Conflict Frames * Types of News Stories

Dawn N = 392 & The Hindu N= 494

	Types of News Story											
Frames	Counts	Regi	onal	Nati	onal	Intern	ational	Editorial				
		1	2	1	2	1	2	1	2			
Intended	0-5	2.6	8.5	54.8	63.4	23.5	16.2	0.8	0.6			
	6-10	-	0.2	0.3	2.4	0.3	1.8	-	0.8			
	11-15	-	0.0	-	-	-	0.2	-	-			
	16-20	-	-	-	-	-	-	-	-			
Routine	0-5	2.6	8.7	55.1	65.8	23.7	18.2	0.8	1.4			
	6-10	-	-	-	-	-	-	-	-			
Indicative	0-5	0.8	7.9	12.2	49.4	4.3	14.6	-	1.2			
	6-10	1.8	0.6	24.0	10.5	9.9	2.6	0.3	0.2			
	11-15	-	0.2	12.2	3.8	6.4	0.8	0.3	-			
	16-20	-	-	4.1	2.0	1.8	0.2	-	-			
	21-25	-	-	2.3	-	0.8	-	0.3	-			
	25+	-	-	0.3	-	0.5	-	-	-			

Identity	0-5	2.6	8.7	55.1	65.2	23.5	18.2	0.8	1.4
	6-10	-	-	-	0.6	0.3	-		-
	11-15	-	-	-	-	-	-	-	-
Mani-	0-5	2.6	8.3	53.6	61.1	22.2	17.6	0.8	1.4
pulative	6-10	-	0.2	1.0	3.6	0.5	0.6	-	-
	11-15	-	0.2	0.3	1.0	1.0	-	-	-
	16-20	-	-	0.3	-	-	-	-	-
Motiva-	0-5	1.8	8.3	46.9	60.9	21.4	17.6	0.8	1.4
tional	6-10	0.8	0.4	7.4	4.0	2.0	0.6	-	-
	11-15	-	-	0.8	0.6	0.3	-	-	-
	16-20	-	-	-	-	-	-	-	-
	21-25	-	-	-	0.2	-	-	-	-
Peace	0-5	2.6	8.5	50.3	65.0	20.9	17.8	0.8	1.4
	6-10	-	0.2	2.8	0.8	2.0	0.2	-	-
	11-15	-	-	1.5	-	0.8	0.2	-	-
	16-20	-	-	0.5	-	-	-	-	-
Dispute	0-5	0.8	6.3	18.1	48.2	7.4	12.8	-	1.4
	6-10	1.0	1.6	15.6	13.0	7.7	4.0	0.3	-
	11-15	0.3	0.6	12.2	3.2	5.6	1.2	0.3	-
	16-20	0.5	0.2	5.6	1.4	2.3	-	0.3	-
	21-25	-	-	2.3	-	0.8	0.2	-	-
	25+	-	-	1.3	-	-	-	-	-
			Type	s of News	Story				
Frames	Counts	Regi	onal	Nati	onal	Intern	ational	Edit	orial
		1	2	1	2	1	2	1	2
Intended	0-5	15.8	2.6	1.5	0.6	-	0.2	-	0.2
	6-10	0.5	0.8	-	0.2	_	-	-	_
	11-15	-	1.0	-	-	_	-	-	_
	16-20	-	0.2	-	-	-	-	-	_
Routine	0-5	16.1	4.7	1.5	0.8		0.2		0.2
	6-10	0.3	-	-	-	-	-	-	-
Indicative	0-5	0.8	-	0.3	0.2	-	-	-	-
	6-10	3.1	0.6	0.5	0.2	-	0.2	-	0.2
	11-15	3.6	0.8	0.3	0.2	_	-	-	_
	16-20	3.1	-	0.3	-	_	-	-	_
	21-25	2.6	0.4	-	-	_	-	-	_
	25+	3.3	0.6	0.3	0.2	_	-	-	_
Identity							0.2		0.2
,	0-5	16.1	4.5	1.5	0.8		ı .		
	0-5 6-10	16.1 0.3	4.5	1.5 -	-	-	-	-	-
						-		-	
Mani-	6-10	0.3	-	-	-		-		-
	6-10 11-15	0.3	- 0.2	-	-	-	-	-	-
Mani-	6-10 11-15 0-5	0.3 - 13.8	- 0.2 4.5	- - 1.5	- 0.8	-	- 0.2	-	- - 0.2

Motiva-	0-5	11.7	3.8	1.3	0.8	-	0.2	-	0.2
tional	6-10	3.1	0.8	0.3	-	-	-	-	-
	11-15	1.3	-	-	-	-	-	-	-
	16-20	0.3	-	-	-	-	-	-	-
	21-25	-	-	-	-	-	-	-	-
Peace	0-5	12.2	4.5	1.5	0.6	-	0.2	-	0.2
	6-10	2.6	0.2	-	0.2	-	ı	-	-
	11-15	1.0	-	-	-	-	1	-	-
	16-20	0.5	-	-	-	-	1	-	-
Dispute	0-5	3.3	2.6	0.8	0.2	-	0.2	-	-
	6-10	3.3	0.6	0.5	0.2	-	1	-	0.2
	11-15	3.8	0.6	-	0.2	-	ı	-	-
	16-20	2.6	0.2	0.3	-	-	-	-	-
	21-25	1.8	-	-	0.2	-	-	-	-
	25+	1.5	0.6	-	-	-	-	-	-

1=Dawn & 2= The Hindu (Values in Percentage)

Since Indo-Pak conflicts have a long-run history since partition, the news reports are often captured on the front pages with significant news values. All reports with conflict frames have a predominant importance given as national news story. The reason is obvious that the attack was a national hit with the major involvement of almost all sectors of both the nations. The substantive importance is seen in the stories concerning international reports.

The number of national and international reports in indicative and dispute frames are much. The predominant existence of indicative and dispute frames in national and international reports indicate the power of these frames which are capable of making decisions and become a major gravitational force to form public opinion. Uri attack was a hot discussion point for a month in both the newspapers with letters, opinions, editorials, and articles classified as national, international, and regional stories with numerous dispute and indicative frames. This was one of the major factors for expanding its effects and hatred to fields like entertainment, sports, politics, religion, etc. The findings reveal the conviction that the media were one of the reasons for the extension of the conflict.

Table-4: Conflict Frames * Theme of the Conflict

Dawn N = 392 & The Hindu N= 494

Theme of the Conflicts

Hegemony Persuasion Entertain- Diplomacy Reconcilia- Conserva- Public

	Theme of the Conflicts															
Fames	ounts	uno		mony	Persuasion		Entertain- ment		Diplomacy		Reconcilia- tion		Conserva- tism		Public Opinion	
1	ت		1	2	1	2	1	2	1	2	1	2	1	2	1	2
þe	0-	5	36.0	38.7	4.8	6.7	18.6	5.5	18.6	19.8	10.7	6.9	4.1	7.1	6.1	7.7
Intended	6-1	10	0.3	2.2	0.3	0.6	1	0.4	0.5	2.0	-	0.6	-	1	ı	0.4
nfe	11-	15	1	-	-	0.2	1	-	-	0.4	-	0.4	-	0.2	1	-
_	16-	20	ı	-	-	-	-	-	-	0.2	-	-	-	-	-	-

ut	0-5	36.2	40.9	5.1	7.5	18.4	5.9	19.1	22.5	10.7	7.9	4.1	7.3	6.1	8.1
Rout - ine	6-10	-	-	-	-	0.3	-	-	-	-	-	-	-	-	-
	0-5	6.6	32.0	0.8	4.9	3.3	3.2	2.6	16.6	1.3	5.7	2.0	6.7	1.8	6.5
Indicative	6-10	14.0	6.3	2.3	1.8	7.4	1.4	6.9	2.6	4.6	1.4	1.3	0.2	3.1	1.4
icat	11-15	8.4	1.4	1.0	0.4	5.1	1.0	4.1	2.0	2.6	0.4	0.5	0.4	1.0	0.2
nd	16-20	4.3	1.0	0.3	-	1.3	0.2	2.0	1.0	1.0	-	-	-	0.3	-
-	21-25	1.8	0.2	-	ı	0.8	1	2.3	ı	1.0	0.2	ı	1	-	-
	25+	1.0	ı	0.8	0.4	0.8	ı	1.3	0.2	0.3	0.2	0.3	ı	-	-
ıty	0-5	36.0	40.5	5.1	7.5	18.6	5.5	19.1	22.5	10.7	7.9	4.1	7.3	5.9	8.1
Identity	6-10	0.3	0.2	-	-	-	0.4	-	-	-	-	-	-	0.3	-
Ide	11-15	0.2	-	-	-	-	-	-	-	-	-	-	-	-	-
ıla	0-5	32.4	36.2	4.3	6.7	18.4	5.9	18.6	22.5	10.7	7.9	4.1	7.1	5.9	7.9
Manipula - tive	6-10	1.8	3.4	0.5	0.8	-	-	0.3	-	-	-	-	0.2	0.3	0.2
Tan - t	11-15	1.8	1.2	0.3	1	0.3	1	0.3	1	1	-	1	1	-	-
2	16-20	0.3	-	-	-	-	1	1	1	1	-	-	-	-	-
lal	0-5	28.8	38.5	3.3	5.5	17.1	5.5	17.6	21.9	9.7	7.5	3.8	7.3	3.6	7.3
Motivational	6-10	6.4	2.0	1.0	1.8	1.5	0.4	1.0	0.6	1.0	0.4	0.3	-	2.3	0.6
vat	11-15	1.0	0.2	0.5	0.2	-	-	0.5	-	-	-	-	-	0.3	0.2
[oti	16-20	-	-	0.3	-	-	-	-	-	-	-	-	-	-	-
\geq	21-25	0.2	-	-	-	-	-	-	-	-	-	-	-	-	0.2
	0-5	35.2	40.9	4.8	7.5	17.1	5.9	16.3	21.9	5.1	6.9	4.1	7.3	5.6	7.9
Peace	6-10	0.3	-	-	-	1.3	-	2.3	0.6	3.3	0.8	-	-	0.3	0.2
Pe	11-15	0.8	-	0.3	1	0.3	1	0.5	1	1.3	0.2	1	1	0.3	-
	16-20	-	ı	-	ı	ı	ı	ı	ı	1.0	-	ı	1	-	-
	0-5	7.1	26.9	1.3	6.3	7.4	3.8	6.4	16.4	4.6	5.3	1.8	6.7	1.8	6.3
itre	6-10	8.7	9.5	2.6	0.4	6.1	1.4	4.8	4.9	3.1	1.6	0.8	0.2	2.3	1.6
Disputre	11-15	9.7	3.4	0.8	0.4	3.1	0.4	4.8	0.6	2.3	0.6	1.0	0.4	0.5	-
Di	16-20	6.6	0.8	0.3	0.2	1.8	0.2	1.8	0.4	0.5	0.2	0.3	-	0.3	-
	21-25	2.0	0.2	-	-	0.3	-	1.3	0.2	0.3	-	-	-	1.0	-
	25+	2.0	-	0.3	0.2	-	-	-	-	-	0.2	0.3	-	0.3	0.2

1=Dawn & 2= The Hindu (Values in Percentage)

The facts are shocking that the reports of Uri attack consist of a consequential amount of dominance of the theme hegemony. All the other frames including peace frames are more twisted around this dominant frame where reconciliation becomes very difficult when hegemony dominates. Intended and dispute frames with a considerable number of reports often project a hegemonic perspective. Media thus become the tool for adding fuel to the conflicts surrounding the reports on Uri attack and the pattern is similar in both the newspapers. The diplomatic relations though were given importance, the intervention of media in those areas with more dispute frames alter the actual role of diplomatic relations.

The reports of Dawn gave a considerable importance to entertainment stories. The ban on artists to India after the attack, the rescheduling of the visits from the Pakistan to India, the cancellation of sports, movies and meetings that are supposed to happen during those periods were continuous and prominent discussions in Dawn for a month. Even though Dawn shows the dominance of peace frames, its influences often get nullified or less focused in the mainstream reports due to the projections of dispute frames.

Table-5: Conflict Frames* Pictures

Dawn N = 392 & The Hindu N= 494

s		Pictur	e (Values	s in Perce	entage)	S		Pictur	e (Values	in Perce	entage)
rame		Y	es	N	lo	rame	+-	Y	'es	No	
Conflict Frames	Count	Dawn	The Hindu	Dawn	The Hindu	Conflict Frames	Count	Dawn	The Hindu	Dawn	The Hindu
	0-5	44.6	48.2	54.3	44.1		0-5	5.6	35.8	12.8	39.7
ਰ	6-10	1.0	3.4	-	2.8	<i>₁</i> e	6-10	18.4	9.3	21.2	5.9
Intended	11-15	-	1	-	0.2	cativ	11-15	9.7	4.5	13.0	1.4
Inte	16-20	-	0.2	-	-	Indicative	16-20	4.8	2	4.3	0.2
	21-25	-	-	-	-		21-25	3.8	0.4	2	-
	25+	-	-	-	-		25+	3.3	0.8	1.0	-
	0-5	45.4	52.8	54.3	-		0-5	45.4	52.2	54.1	47
۵	6-10	0.3	-	-	-	>	6-10	0.3	0.4	0.3	0.2
Routine	11-15	-	-	-	-	Identity	11-15	-	0.2	-	-
Roi	16-20	-	-	-	-	Ide	16-20	-	-	-	-
	21-25	-	-	-	-		21-25	-	-	-	-
	25+	-	-	-	-		25+	-	-	-	-
	0-5	42.3	49.4	52.0	44.7		0-5	45.3	47.4	54.7	46
tive	6-10	1.8	2.6	1.0	2	nal	6-10	6.4	4.7	7.1	1.2
oula	11-15	1.5	0.8	1.0	0.4	'atic	11-15	1.0	0.6	1.3	-
Manipulative	16-20	-	-	0.3	-	Motivational	16-20	0.3	-	-	-
Σ	21-25	-	-	-	-	2	21-25	-	0.2	-	-
	25+	-	-	-	-		25+	-		-	-
	0-5	39.3	51.8	49	46.4		0-5	13.8	34.4	16.6	37.2
	6-10	4.1	1	3.3	0.6	e	6-10	12	11.7	16.3	7.9
Peace	11-15	1.5	-	1.8	0.2	Dispute	11-15	8.4	4.3	13.8	1.6
P _e	16-20	0.8	-	0.3	-	Dis	16-20	6.1	1.6	5.4	0.2
	21-25	-	-	54.3	-		21-25	2.8	0.2	2	0.2
	25+	-	-	-	-		25+	2.6	0.6	0.3	-

A common pattern in reports is that accompanying pictures are given more or less the same importance as that of the text. A distinguished feature in the analysis of pictures underlines its dominance in peace frames. Peace frames carry more

photographs than text. In indicative and dispute frames the pictures are distributed throughout the reports in accordance with the frequency of conflict frames. Dawn carries less number of reports with photographs in dispute frames giving more importance to text than The Hindu. The appearance of photographs is thus better balanced using both pictures and text.

7. Findings and Discussion

Reporting conflicts is the best approach to sell news whether it is Uri attack or any other conflict in day-to-day life. Media role in prominent areas of conflict is crucial. The interpretations point to the major discussion platform to reconsider the role of media during conflict times. With the increase in the frequency of reports, more of disputes and hatreds always pervade the reports. Frames at times may be an involuntary process, but the acute intensity and emergency of dispute frames carrying the messages of animosity is the biggest challenge of reconciliation. Media is the major source of information and it provides directions in routine affairs. When such websites are accommodated with the texts that indicate more of dispute, the situation for peace worsens with the presence of hostility that lengthens into generations in the Indo-Pak relations.

The presence of vehement verbal attacks, manipulative or power probing elites and political or religious leaders are deterrence to conflict reports since their interventions censure the efforts for peace. Though Dawn has more reports and efforts of concessions than The Hindu, the fierce attitude followed by parallel reports often impede the existence of such frames. The importance of media is neither overseen nor supervised, but the number of stories in a month regarding the attack recounts the frequency at which common people are exposed to such heavy contents. Naturally, the emotions and cognitions are conceived in a way that can motivate more aggressive expression of hate and loathe. The pattern is more or less similar in Dawn and The Hindu which expands the scope to identify a common paradigm that can define frames in conflict in the future. Omitting the small inequalities and differences in the reports of both the newspapers, the findings clearly reveal the supremacy of Dispute and Indicative frames that abide in partnership throughout the analysis. The association, partnership and dominance of these frames when exposed through a major conflict theory of ancient hatred, the fierceness expands and swell generation after generation. Media's productive roles in these areas to promote peace and harmony are thus farsighted. Frames may be involuntary or voluntary but the effects are always intentional and deliberate and are subjected to manipulations at the time of conflicts.

8. Conclusion

A simple and good journalism often can be equivalent to peace journalism and implementing the authentication and objectivity of these mediums can only be maintained through a proper, reasonable control and monitoring. Monitoring does

not always mean an external forceful control exerted. But it can take the forms of verification of facts and figures, promotion of diplomatic relations in reports, avoiding vehement attacks over the opponent, including more peace and reconci-liation methods in reports, so on and so forth. On breaking down the role of media to promote peace, it is about the healthy framing of contents that becomes the messages which have the power to generate public opinion and decision- making.

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Student Movement in Nepal 2036 (1979 A.D.)

Badri Narayan Gautam*

Biseshwor Prasad Koirala, the first elected prime minister of Nepal, walked toward the policies of national reconciliation after the earlier politics of weaponry movement, which portrayed the visible signs of qualitative improvement in the political and social life of Nepal. The then political dynamics and conspiracies could not diminish the attraction towards democracy, Nepali Congress and the faith in Koirala. When the Panchayat rulers adopted various activities to eliminate the possible alliance between King and Koirala, dissatisfaction of the student spread across the capital city. It was further expanded, when the situation lost control after government's interference on student processions against the execution of popular leader Zulfikar Ali Bhutto by the Pakistani military rulers. It ultimately transformed the movement of students toward national political movement resulting in the announcement of people's referendum.

[Keywords: Reconciliation Policy, Political Repression, Students' Movement, Referendum]

1. Background

On 15th December 1960, King Mahendra made a move against the principles of democratic parliamentary system and established Panchayat system by misusing the obedient nature and values of the Nepalese Army.Then Shah

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autocracy began in Nepal after imprisoning various leaders including the first elected prime minster and icon of modernism and democratic ruling system, Mr. Bisheshwor Prasad Koirala. Nepali Congress party, a strong supporter of democratic system, repeatedly conducted armed revolutions against the autocracy, however, they could not succeed because of various factors in national and international contexts. Mr. Koirala attempted to bring the King into public accountability by abandoning political weaponry, who always believed on the inevitability of co-operation between the King and the people. The principles of reconciliation held by Koirala made King Birendra compelled to release B.P. Koirala in order to end the armed revolution. The King visited Koirala on 30th October 1978 and in their hour long conversation, Mr. Koirala emphasized co-operation between monarchy and democratic forces, and expressed the necessity for the improvement on existing system in order to save the country. As a result, the King accepted it and advised Koirala to travel across the country to understand its realities (Chhatarje, 1982 : 133-134). Having felt that the King's perception had changed and become liberal over time, B.P. Koirala expected flexibility to enter politics and became active in this matter (Hindustan Times, November 2nd, 1978, Dinman, 1978 November 19th to November 25th: 33).

After the meeting with King Birendra, B.P. Koirala organized a public interaction and reached out to the people, which created commotion in Nepali politics. While followers and well-wishers of the Nepali Congress and the citizens expecting the establishment of democracy in the country started anticipating change. In the other hand, those who had been taking advantage from the Panchayat system felt threatened from possible unity between the King and B.P. Koirala and started obstructing the freedom of citizens and oppressing through administrative safeguarding. Then the core backbone of the Panchayat became clear as well as the reality of the government-controlled student committee Nationalist Free Student Council (Mandaley). As a result, Nepal Student Union and students of the left front led to an environment of unity between student Congress and Communist supporters.

Instead of understanding the reality of growing frustration with the Panchayat system, the leading Panchas and those related to the palace or royal residence started building conspiracies to resist the union between the King and Koirala. Not only this, they pressurized the King and even filed the cases for death penalty to Mr. Koirala when the King became softer toward him. Furthermore, "Even after being given death penalty in the allegations of being the commander of the 1974 Biratnagar bombing and 1974 Okhaldunga attack, Bhim Narayan Shrestha and Captain Yagya Bahadur Thapa, who had spent two years in prison were suddenly released on 9th February, 1979 and hanged (Mainali, 1995 : 43-57, Tarun-17, March- April 1979 : 18-20)" at the time when the King was out of capital and Koirala was in USA for surgery, as they were threatened by the armed protest that could take place in the presence of B. P. Koirala. In fact, the Panchas were

focused more on making Koirala aggressive and would speak against the King in front of the press, but B. P. Koirala was closely studying the ups and downs in the Nepali politics, who only expressed dissatisfaction over the dominance of those against the principle of reconciliation. And the conspiracy could not become successful.

Following the death penalty to the two fighters of democracy, the young students started finding ways to rebel and due to the increasing interference of the Nationalist Free Student Council in the country and the dissatisfaction over the new education system resulted in the unity between democratic and left front students, who jointly started the struggle. On that time Bal Bahdur K.C. became the chairman of Nepali Congress supporting student committee Nepal Student Union who wanted to continue the struggle against the Panchayat system and all democracy supporting students became aggressive after the death penalty to two revolutionaries (Gautam, 2011: 127). In this way, the policies and practices of the radical Panchas gave birth to a basis of outburst among the students. However, the party leaders could not grant students the permission for protest as they may be suppressed in the name of political movement. In the mean time, students became further aggressive and frustrated when a violation of human rights occurred in Pakistan, which triggered the historic student movement in Nepal and Panchayat system has to face the people Referendum. Given the context, this paper is primarily focused on student movement of 1979' as it is not possible to discuss about the democratic movement in Nepal. It is based on the interviews of the participants of the student movement as well as various published sources.

2. The Trigger of Student Movement in Nepal

When the conscious young students supporting the democratic ruling system were all looking for an opportunity to protest and express their dissatisfaction against the autocrats of the Panchayat system, the incident in Pakistan brought a widespread wave in the nation. In the middle of 1977 Zia UlHaq, who had come into power by publicly protesting against democracy through military revolt, discretely directed the prosecution and arrest of the Prime Minister Zulfikar Ali Bhutto and four others on the allegations of murder of Ahmad Reza Kasuri. Bhutto was proved guilty in high court situated in Lahore on October 11th 1977 A.D. and was sentenced to death (Tashir, 1980. 178-179). Not only this, the decision was dismissed even after the appeal in the Supreme Court, at 11 am on 7th February 1978 on a majority vote of 3 against 4 and accepted the High Court's decision of death penalty (Tashir, 1980: 185). Once the news of death penalty against democratic leader spread to the international community, the attempts to pressurize Pakistan to not implement the decision became intense. Yet, the Pakistani military government ignored the voices of the international community and executed Bhutto at the Rawalpindi jail on 4th April 1979 and proved their dictatorship.

The media of democratic countries, which were keeping an eye on the incidents of Pakistan, spread news of the incidents worldwide, which affected the entire world including Nepal. When the world's democratic community had begun criticizing the incidents, Nepal's democracy supporting students became determined to get something done. They gathered on 5th April itself, secretly discussed and named the action of giving death penalty as a massacre of democracy and reached the Pakistani Embassy to submit a protest letter (Lamsal, 17th June 2003, Karki, 3rd October 2003). Then they spread the news into all campuses of Kathmandu Valley and divided the work of preparing placards, banners and other materials in order to gather in the next day's participation, which incident has been noted by many historians.

After a full night's preparation, students of Tri-Chandra Campus carried out a procession with slogans against autocracy and headed towards the Pakistan Embassy to protesting against Pakistani President Zia UlHaq, on 6th of April. Once the procession reached the dairy firm in Lainchaur from Tri-Chandra Campus, the police stationed and armed with batons, tried to stop the procession. When the police tried to stop the procession, its leader Bal Bahadur KC from Nepal Students' Union gave a stimulant speech and agitated the student mob, after which the procession tried to move forward. Once the agitated students could not be stopped, the police released teargas and started brutally attacking the procession participants. After 36 students were injured by attacks from the police, some fled the scene while some stayed back despite being hit by batons (Subedhi, 1991. P 6). One agitated fraction of the procession entered the dairy firm and started attacking the police with bottles (Kumar, 1980: 19). Despite being unable to stand due to the attacks, Bal Bahadur KC, who was chanting slogans against autocracy, requested his friends not to stop. This action further aggravated the police who started increasing the intensity of their attacks through batons and boots, and arrested Bal Bahadur KC along with a few others and took them to Hanumandhoka. After being chased from Lainchaur, some aggravated students began another procession from Amrit Science Campus which again led to a clash in front of Bir Hospital. Due to the fact that a few other students were also injured by the attacks, the environment of Kathmandu Valley remained tense that day. However, the Panchayat administration was able to control the situation by releasing students except Bal Bahadur KC and Gopal Parajuli.

When the police did not release two of their leaders, strikes were carried out inside colleges of the valley. Kailash Karki, along with a few other students, visited the zonal commissioner Surya Prasad Shrestha to protest against the police oppression on 6th April and demand the release of their student leaders. The Commissioner answered that the request would be only considered once regular studies continued (Lamsal, june 17th 20003, Pathak, 6th March 2004, Nepal Student Union, 1983. P 63, KC, No date: 4). The students, who were determined not to resume studies unless their friends were released, left the office of the

Commissioner, who did not budge from his stand. Then, they reached Tri-Chandra Campus to discuss among themselves and concluded that they would proceed with the movement, handing the responsibilities to Benup Prasai, Kailash Karki and Sharan Bikram Malla (Gautam, 2011: 129). Gathering at Kailash Karki's place, the three student leaders made handwritten copies of demands and decided to mobilize their colleagues to conduct strikes at each of their campuses, which was admitted by Kailash Karki himself.

The situation in which students had become aggressive was made worse by Tribhuvan University's call to resume with regular academics. After T.U.'s call, in which there was no mention of the student oppression from the police and their two leaders who were kept captive, students boycotted their exams and stepped out onto the street and gathered a Central Student's Struggle Committee. Established to determine and conduct the movement, the 9-member struggle committee including National Student's Union, All Nepal Rastriya Swatantra Vidyarthi Union, Nepal Rastriya Vidyarthi Federation, each consisted of three students - Bal Bahadur KC, Benup Prasai, Shiva Bhurtel, Sharan Bikram Malla, Bharat Pokharel, Dhruba Gyawali, Kailash Karki, Dhruba Shrestha and Sunil Manandhar respectively (Adhikari, 2001: 524-525, Devkota, 1983: 111, Rana, 1995: 434-435). Further, a three member core struggle committee comprising Bal Bahadur K.C., Sharan Bikram Malla and Kailash Karki from the Central Student's Struggle Committee was formed and given the supreme responsibility.

The government, which had not become sensitive despite all the students' efforts, ignored the movement. Then, the students added political demands to their previous educational ones and prepared a 26-pointed demand paper, after which the movement began strategically. The government which aimed to stop the movement by oppressing the students who had started it by boycotting classes and exams, carrying out processions with slogans and surrounding the campus administration, did everything from making the police and some hooligans attack the students to shutting down all campuses in Kathmandu instead of trying to build consensus through proper negotiation. After their campuses were shut down, students who had stepped out to the streets to chant slogans entered schools inside the valley to carry out strikes and started expanding the movement outside the valley. This led to increased activities of political gathering, distribution of banners and pamphlets and speech sessions. Furthermore, school students were also transported by bus and truck drivers free of cost to the location in which the movement was being carried out, due to which they started participating in the procession and demonstration chanting slogans (Barma, 1981: 44-45). As a result, T.U. announced its campuses and hostels shut down for uncertainty and gave students 24 hours' to vacant the hostel (Shah, 1982: 49).

Students became even more aggressive with these activities after such announcements by the then Vice Chancellor of T.U. Jagat Mohan Adhikari and Director of Education Prof. Dr. Kamal Prakash Malla (Vaidhya, January 5th 2003).

Once a citizen of the country, who were already dissatisfied by the Panchayati System became furious at the oppression of their children, became heated up and the student movement appeared as anti-panchayat revolution. However, operators of Panchayat system were not ready to make any changes and they continued the system by various activities, such as, formation of panchayat class organization, GauFarka (Back to Own Village Camp) Campaign etc. along with the country's administrative bodies. As a result, the situation of revolt continued, unpleasant incident increased and the flames of student movement spread from Kathmandu Valley to other parts of the country.

3. Expansion of the Movement

Panchayat supporters were dissatisfied and trying to worsen the situation in the country following the positive consideration toward B.P. Koirala's efforts for reconciliation by the king after Koirala came back on 1976 December 30 (Sharma, 6th July, 2002). They were attempting to create situations of outburst in the country, make the government fail and pressurize the King, by demonstrating frustration and fulfilling their personal demands. Panchas not in authority had erupted polices that developed an environment in which leaders against the Panchayat system also began indirectly advising the students and providing resources for them and as a result the student movement became more violent (Prasai, 1987: 113).

The capital's administrative oppression and turmoil increased the aggression among the students, who reached major cities outside the valley where they sparked flames of the movement. From the beginning of mid-April, 1979, congress leaders of important cities like Pokhara, Biratnagar, and Janakpur started conducting strikes in Campuses. In order to not repeat the situation in Pokhara in which no activities were carried out during the nationwide student movement of 1975, the Nepali Congress Committee of Pokhara City became clever and called an immediate meeting for discussion at the end of which a 3-member student contact group was formed consisting of Sadananda Baral, Bhola Thapa and Rajendra Nidhi Koirala in order to support the movement (Koirala, 1996 : 11). This group immediately contacted the President of Nepal Students Union of Kaski, Aakash Gubhaju, who clarified all facts and advised them to begin the movement in Pokhara and also started preparing for it himself (Koirala, 10th April 2003). After the nightlong discussion with Nepal Student Union's Pokhara City Unit, the students of Pokhara became eager to start the movement there. Then, along with the Centre's support, students started the movement from Prithvi Narayan Campus on April 15, 1979 with 21 local demands. They became successful in spreading the movement across the Western Development Region due to their determination to continue the movement despite the threats from Chief District Officer, Zonal Commissioners and Officials of the GauFarka Campaign (Tiwari, 8th June 2001).

With the news of the movement in Kathmandu having started, the leader of Morang Congress Mr. Ashok Koirala, in order to provide clear guidance to the students of Biratnagar crossed the border to visit Girija Prasad Koirala who was living in India. He received signals to begin the movement after which he immediately returned, discussed with other regional leaders, prepared 18 regional demands and made the students begin the movement on April 15 itself including studentsfrom colleges like Mahendra Morang Campus (Koirala, 9th May, 2009). Similarly, with direction from active leader Bodh Prasad Upadhyaya and consultation from the students and youth leaders of Janakpur, the Chairman of Janakpur Campus Nepal Student Union Unit Lal Kishor Shah added 17 demands to the demand paper and managed to start the movement on April 15th in schools and campuses of Janakpur (Lal, 26th May, 2003, Shah, 28th May 2003).

In this way, the outburst of the student movement on April 15th 1979 in major cities outside Kathmandu like Pokhara, Biratnagar and Janakpur also spreaded heat in their nearby areas. Students from Dharan's Mahendra Multiple Campus also became excited with the news from Biratnagar and supported the central demands as well as added 18 regional ones and began the movement in Dharan on April 16th (Acharya, 20th May 2003, Sitaula 16th May 2003). They shut all classes at Mahendra Multiple Campus and reached all other educational institutions in Dharan chanting slogans and talked to all students about carrying out a strike. On the same day, students from Birgunj, Hetauda, Narayangadh, Manigram in Rupandehi and Palpa stepped out onto the street as per the advicesgiven by Nepali Congress regional leaders ignoring their studies. The news of students stepping out to the streets in protest was covered by Radio BBC, All India and other international communication medias besides Nepal's own.

The Panchayat Administration, however, had not yet become sensitive to the students and the movement and was focused on silencing and oppressing them. The civil society, politicians, intellectuals, guardians and liberal panchas were all furious at the governmental oppression seen at Kathmandu's Amrit Campus. As a result, when students were encouraged through criticisms toward the government from all areas, the flames of the movement spread and intensified in Birgunj, Chitwan, Hetauda, Butwal, Bhairahawa, Palpa, Syangja, Baglung, Nepalgunj, Dang etc. The insensitive government, instead of trying to build consensus, tried to chase the students through police administration, shut down the campuses and hostels by Mandaleys. As a result, all students living in hostels across the country including the capital returned home after their hostels were shut and spread the news making the movement reach the school level.

Once the movement started spreading this way, the state party also began increasing their attempts to silence and suppress the movement, which brought about a chaotic situation in the nation. At the support Officials of GauFarka, Zonal chief, the Chief District Officer, etc., groups of Mandaley students in Butwal, Bhairahawa, Palpa, Pokhara and Janakpur started demonstrating street fights,

which led to the birth of a movement-oriented attitude among the general public (Nepal, 12th July 2003, Tamrakar, 4th July 2004, Acharya 7th January 2001). From farmers to laborers to intellectuals, all started to step out in solidarity, after which large public demonstrations were conducted. The administration, which had still not become sensitive and considerate towards the students conducting the movement, adopted violent methods and started firing bullets at the silent protest. On 27th April, after the students, who had started demonstrations in Hetauda were made aggressive by the Chief District Officer, they began a procession against which bullets were fired and the oppression was bared. After this, the student movement appeared as if it would transform into a wholesome people's movement, which increased the number of demonstrations and public participation. The still insensitive and inconsiderate state party's oppressive language led to a tragic incident in Chitwan on 8th May, after which the general public became even more furious and aggressive, stepping out to protest along with the students. This way, an ordinary student movement gave birth to an environment of protest and revolution in the country and transformed into a people's movement, after which the state was obliged to declare a referendum.

4. Conclusion

B.P. Koirala reached the conclusion that the guns are not the only alternative guns after the failure of his plan to capture the city of Okhaldhunga and make it the centre of the revolution. In addition, he realized that conducting the movement from a foreign land would not lead him to his goals and he returned to Nepal with the policy of reconciliation. Afterward he returned, chaos struck among the royalist forces and lead Panchas, who were running the country in monopoly. Threatened that they would become neglected and powerless if there was an agreement between B.P. Koirala and the King, they started activities like demanding for strict punishment against B.P. Koirala, trying to create a situation of violence by showing aggressive behavior towards the Nepali Congress and its supporters, making B. P. Koirala furious by giving death penalty to two democratic warriors, and mobilizing a few supporters of the Panchayat System to attack student supporters of democracy in order to pressurize the King. Due to this, the dissatisfaction within the country which was looking for ways to protest, found one when the inhumane incident in Pakistan made Nepali students step out in protest, which was attempted to be silenced or suppressed by the state, creating a basis for the entire student movement.

The radical Panchas and royalists, who wanted to retain their power in the Nepali politics, were trying to create an environment against the then Prime Minister Kirti Nidhi Bista, who worked against their wishes and according to the advice given by those from a liberal Congress background, by mobilizing Khadga Bahadur Singh and Damodar Shamsher Rana. When students stepped out onto the streets, they took this as an opportunity to forcefully suppress students and their

voices in places where administrators worked according to their commands, making the situation even more explosive. As a result, students of Kathmandu, Pokhara, Janakpur, Hetauda, Chitwan and many other places had to face extreme oppression. At this stage, the general public frightened and furious at the police's batons and beatings their children, also stepped out onto the streets, which then transformed the student movement into a wholesome people's movement. The administration began shooting at the crowd, which worsened the already chaotic and difficult situation in the country.

Once the administration and government themselves worked against their goals of maintaining peace and order by tending to repression and creating anarchy in the country, intellectuals and conscious groups of people moved forward to analyze the condition. The student movement had already created a belief in the general public that it had become high time for those against the Panchayat system to exit the divided situation and unite. Thus, the intellectuals stated that the country was going to fall under a political crisis and requested the King to move forward in finding solutions. Then, the King started observing, understanding and analyzing the all incidents and repression within the nation and took advice from B.P. Koirala to immediately announce a referendum in order to control the chaos. Hence, the expansion of student movement was the result of administrative repression resulting to an explosive situation and the raised public participation by means of student protests around the country, which ultimately laid the foundation for the declaration of the referendum in 1978/79.

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Regional Disparities of Development in Koch Bihar District : A Block Level Study

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Development is a dynamic concept which refers to the overall improvement of population of a particular geographical area. It is basically a composite picture of economic, social, cultural and political aspects. Regional disparity in the level of development varies due to the variation of physical, social, economic, culture etc Factor. In this paper an attempt has been made to study the regional disparities of socio-economic development of Koch Bihar district of West Bengal by different categories among blocks. The study is based on secondary sources of data which have been collected from Census records published by the Government of India in 2001 and 2011, District Statistical Handbook, 2012 (West Bengal). Total thirty eight (38) variables are taken into consideration to determine the levels of development, which is also grouped into eleven categories. For the standardization of data for each variable, standard score namely, Z-score have been used. The study reveals that the overall development of the district has marked with wide disparity in blocks of the district. The data also reveals that the high developed areas are found in central part of the district.

[Keywords: Socio-economic, Block, Development, Disparities, Region]

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1. Introduction

Nature has created differences among people, race and space. Each and every parts of the earth's surface possessing with variety of natural resources with political and historical backgrounds. These differences are known as natural differences and are generally taken as granted. According to Rajalakshmi (2013), "the differences created by man on account of social, economic, political, religious and cultural aspects are called not as differences but inequalities or disparities". Development refers to improve living conditions or material welfare of a given population of a particular country. The term 'development' involves not only economic, social, political development; it also involves overall development of the society, region or a geographical area. Sen (1999) has argued for an even broader concept of development focusing on the concept of freedom. He has developed an integral process of expansion of substantive freedom. Economic growth, technological advancement and political changes are all to be judge in the light of their contribution to the expansion of human freedom.

Disparities means unevenness in socio-economic and cultural development of a region created due to disparities within region or in inter region. Regional differences are to a large extent built in due to large unequal natural endowments and lack of infrastructure facilities which form the basis for rapid economic growth (Krishnaiah, et. al, 1998). Regional inequality is a common trend in developing countries like India. Mainly three factors i.e., natural, historical, man-made are the main causes of regional disparities. The region rich in natural resources enjoy better advantages to be developed. Besides, socio-cultural, political and economic factors are also lead regional disparities in the nation. Inequality mainly occurs due to human impact on environment. Different regions of a country grow at uneven rates, resulting interregional and intra-regional disparities which in turn give socio-economic problems. Although the Government has made much more efforts to reduce the regional disparities yet the present trend of economic development in India has not yielded positive result in this direction. It is attributed to lack of proper planning for development. The basic problems lie in our national planning because before its implementation it did not assess the nature of the problems and productive potential resources of the region at micro level (Ahmed and Hussain, 2013).

2. Literature Review

Many researchers pen down in the study of regional disparity at macro and micro level and they fixed various indicators and applied various methods for study the regional inequality and development in various level.

Chand and Puri (1983) discussed the problem of regional disparities in the world and developing countries with special reference to India.

Kurian (2007) in his study "widening economic and social disparities: implications for India" argued that increased economic growth with increased private sector participation increased regional disparities. He observed that India suffers from acute economic and social disparities. Researcher express that differential has increased the regional disparities in the country. This paper made clear that dimensions of regional level, rural-urban, social class or gender have aggravated in the recent period.

Rajalakshmi (2013) argued that numerous historical, natural, economic and industrial factors are behind the problem of inter-regional and intra-regional disparities in India. This study concludes that people's participation in ensured at all stages of development, and at all levels right from the top level to the grassroots level.

Debnath (2014) in his study discussed the status of development in different blocks of Jalpaiguri district. The entire study discusses the poverty status of the study area with some remedial measures. Researcher concludes that lower level of literacy, poor condition of poverty in the Jalpaiguri district is a common scenario.

Jena (2014) studied on agricultural development and disparities in Odisha. Researcher made a attempt to measure the levels of agricultural development for the state of Odisha by 2010. The study found that almost 25 percent districts of Odisha have come under the category of backward districts, which showing that large regional disparities exist in levels of agricultural development in the state.

Singh (2015) state that regional disparities in the levels of development on the existing inequalities between the development and underdeveloped countries. In this study four indicators had selected to identify the spatial patterns of regional disparities in India. The Z score technique is used to work out the deprivations score of each district and convert a development score.

Mustaquim (2016) in his study "Regional disparities in the levels of development in West Bengal" made an attempt to analyse the spatial patters of regional disparities and variations in the levels of overall development among the districts of the district of the West Bengal. The study finds that high grade of overall development is scattered over the state and are areas of low level development are depicted in the north Bengal plain region of the study area.

3. Objectives

Main objectives of this study are:

- 1. To study the regional disparities of socio-economic development by different categories among blocks.
- 2. To analyze the overall disparity of development among the blocks of the district.
- 3. To examine the factors responsible for the imbalance in levels of development in the study area.

4. Data and Methodology

The present study is based on secondary sources of data. Data has been taken from District Statistical Handbook, 2012 and Census of India, 2011 to study the block wise levels of development. Total thirty eight (38) variables are taken into consideration to determine the levels of development. Development is grouped into eleven categories i.e. demographic characteristics, levels of urbanisation, concentration of caste population, literacy level, educational facilities, agricultural development, industrial development, health development, household facilities, transport facilities, banking facilities.

In order to reach standardization, the raw data for each variable has been computed into standard scores. It is commonly known as Z_i value or Z-score. The scores measure the departure of individual observation from the arithmetic mean of all observations, expressed in a comparable form. The formula involved is:

$$Z_{ij} = \frac{X_{ij} - \overline{X}_i}{\sum_{i}}$$

Where, Z_{ii} = Standardized value of the variable i in block j.

 X_{ii} = Actual value of variable *i* in block *j*.

 \overline{X}_i = Mean value of variable *i* in all block.

, = Standard deviation of variables i in all block.

The standard score has been used to develop composite development indicators for each set of variables, and a general indicator including all criteria and variables.

Total thirty eight selected development indicators require the addition of z-score for the individual variables taken to measure them. The model is thus:

$$I_{j}$$
 $\sum_{i=1}^{k} Z_{ij}$

Where, I_j is the magnitude of indicator for block j, Z_{ij} is the standard score on variable i in the block j, k is the number of variables measuring the criteria in question. The positive value of Z score shows high level of development and the negative values represent low level of development.

Table-1: List of Selected variables for Development, Koch Bihar, 2011

Categories	Variable	Definition						
DC	X_1	Population Growth (2001-2011)						
	X_2	Population Density (Persons per sq. km.)						
	X_3	Sex-Ratio (Number of females per thousand of males)						
LU	X_4	Percentage of urban population to total population						

СР	X_5	Percentage of Scheduled Castes and Scheduled Tribes population to total population					
LL	X_6	Total literacy rate					
	X_7	Male literacy rate					
	X_8	Female literacy rate					
EF	<i>X</i> ₉	Number of primary schools per 100 sq. km. of area					
	X_{10}	Teacher- student ratio in primary schools					
	X ₁₁	Neumber of middle schools per 100 sq. km. of area					
	X ₁₂	Teacher- student ratio in middle schools					
	X ₁₃	Number of high and high secondary schools per 100 sq. km. o. area					
	X_{14}	Teacher- student ratio in high and high secondary schools					
	X ₁₅	Number of college per 100 sq. km. of area					
	X_{16}	Number of students per teacher in college					
AD	X ₁₇	Intensity of cropping					
	X ₁₈	Percentage of irrigated area to net sown area					
	X ₁₉	Agricultural productivity (Kg/ hector)					
ID	X_{20}	Employment rate					
	X ₂₁	Male employment rate					
	X ₂₂	Female employment rate					
	X ₂₃	Percentage of main worker to total worker					
	X_{24}	Percentage of cultivator to total worker					
	X_{25}	Percentage of agricultural labour to total worker					
	X_{26}	Percentage of household industry worker to total worker					
	X ₂₇	Percentage of other worker to total worker					
HD	X_{28}	Number of hospitals and primary health centers per lakh of population					
	X ₂₉	Number of beds in hospitals per lakh of population					
	X ₃₀	Number of doctors per lakh of population					
HF	X ₃₁	Percentage of household having drinking water facility within premises					
	X ₃₂	Percentage of household having electricity facility					

	X_{33}	Percentage of household having bathing facility within premises					
	X_{34}	Percentage of household having latrine facility					
	X_{35}	Percentage of household having LPG connection					
TF	X_{36}	Density of surface road per sq. km. of area					
BF	X ₃₇	Number of commercial banks per lakh of population					
	X ₃₈	Number of credit societies per lakh of population					

Note: DC = Demographic characteristics, LU = Levels of urbanization, CP = Caste population, LL = Literacy level, EF = Educational facilities, AD = Agricultural development, ID = Industrial Development, HD = Health Development, HF = Household facility, TF = Transport facility, BF = Banking facilities.

4·1 Study Area

Koch Bihar is one of the districts of Jalpaiguri division of West Bengal with an irregular triangle shape. The district is situated on the north-eastern part of the state, lies between 25 57'40" and 26 32'20" North latitudes and 88 47'40" to 89 54'35" East longitudes. Koch Bihar district is surrounded by Jalpaiguri and Alipurduar districts in the north, Dhubri and Kokrajhar districts of Assam in the east and Bangladesh in the west and south. The district occupies 12th position in the state in respect of its size. There are five subdivisions in the district, namely: Koch Bihar, Dinhata, Mathabhanga, Mekhligang, and Tufangang. This district has twelve developments blocks which spread within five subdivisions.

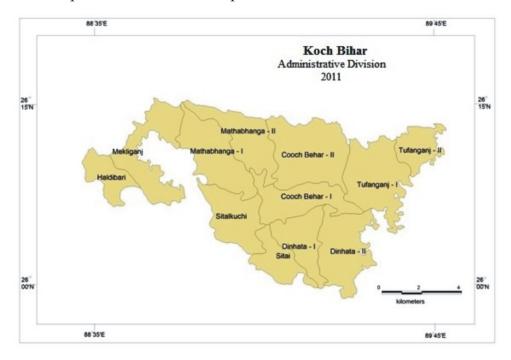
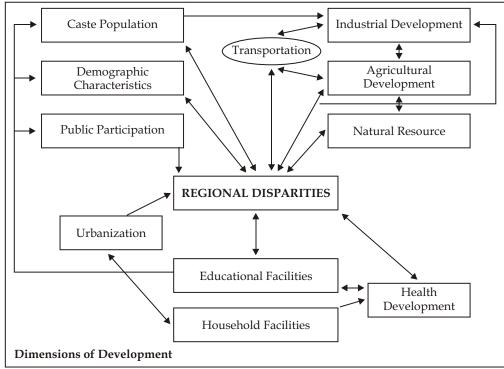


Fig. 1

Table-2: Block wise Distribution of Z-score of Development by Categories
in Koch Bihar, 2011

Block	DC	LU	СР	LL	EF	AD	ID	HD	HF	TF	BF	OD
Haldibari	-0.21	-0.60	0.52	-0.29	-0.72	-0.62	-0.20	-0.01	-0.78	-1.04	0.84	-0.28
Mekhliganj	-0.39	-0.01	1.50	-0.27	-0.10	0.48	-0.18	0.34	-0.93	-0.75	0.16	-0.01
Mathabhanga-I	0.06	-0.60	1.18	-0.35	0.12	0.50	0.23	-1.08	-0.66	-0.95	-0.12	-0.15
Mathabhanga-II	0.07	-0.60	0.95	-0.06	0.30	0.23	-0.07	0.26	0.91	-0.30	-0.11	0.14
Coochbehar-II	-0.17	2.58	-0.86	1.92	0.18	0.63	-0.24	1.79	1.22	0.27	-0.35	0.63
Coochbehar-I	0.31	1.46	-1.37	0.85	0.51	0.46	0.04	-0.48	0.74	1.66	1.47	0.51
Tufanganj-I	-0.52	-0.16	-0.82	0.20	-0.53	0.56	0.28	-0.32	-0.14	-0.24	0.35	-0.12
Tufanganj-II	-0.59	0.00	0.03	0.63	0.18	0.26	-0.13	-0.14	-0.31	2.07	-0.32	0.15
Dinhata-I	0.21	-0.29	-1.00	0.14	-0.17	0.01	0.01	-1.13	0.61	-0.47	-0.62	-0.25
Dinhata-II	0.73	-0.60	-1.00	-0.07	0.19	-1.15	0.20	-0.04	-0.42	0.55	0.04	-0.14
Sitai	0.36	-0.60	0.95	-2.14	-0.45	-0.21	0.42	0.93	-0.19	-0.84	-0.12	-0.17
Sitalkuchi	0.15	-0.60	-0.08	-0.54	0.46	-1.15	-0.36	-0.12	-0.05	0.04	-1.19	-0.31

Note: DC = Demographic characteristics, LU = Levels of urbanization, CP = Caste population, LL = Literacy level, EF = Educational facilities, AD = Agricultural development, ID = Industrial Development, HD = Health Develop- ment, HF = Household facility, TF = Transport facility, BF=Banking facilities.



Source : Prepared by authors

Flow Chart on Regional Disparities

Development is not a single dimension; it is concern with different characteristics such as demographic characteristics, level of urbanisation, agricultural development, health development, household facilities and so on.

4.2 Demographic Characteristics (DC)

Demographic pattern depicts has the clear picture of development of any society. In this study demographic characteristics (DC) includes three indicators i.e. population growth, population density, sex-ratio. These indicators are high in the developing and under developing countries like India.

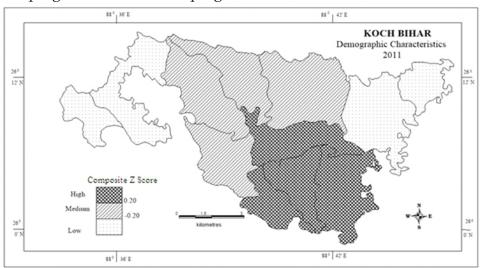


Fig. 2

The Z score of DC are varies from -0.59 in Tufanganj II block to 0.73 in Dinhata II. The entire range of variation is categorised and these grade i.e. low, medium and high. The high demographic characteristics blocks are situated in south-eastern part of the district which is located in the border of Bangladesh. Moderate demographic development is observed in the northern part of the district which also includes the head quarter of the district. Low demographic characteristics comprise four blocks of the district i.e. Mekhliganj, Haldibari, Tufanganj I and Tufanganj II (Fig. 2).

4.3 Level of Urbanization (LU)

The proportion of urban population is a proxy for the modernization of a society. Though the blocks have only rural area but census town is under the boundary of development block and it it's a clear indicator of transforming society towards development. This indicator is represented the economic, social, cultural as well as modernization dimensions of development at block level.

In the district the block wise Z score varies from -0.60 to 2.58 (Table 2). These range have been categorised into three groups i.e. high (above 0.50 score), medium (-0.50 to 0.50 score) and low (below -0.50). Only two blocks namely, Coochbehar I and Coochbehar II have high level of urbanization which are nearest to district

headquarter. The blocks along the Assam boundary are mainly come under the medium level of urban development. Figure shows that the blocks like Dinhata I, Dinhata II, Mathabhanga I and Mathabhanga II are lie under level of urbanization and make a dominent region (Fig. 3).

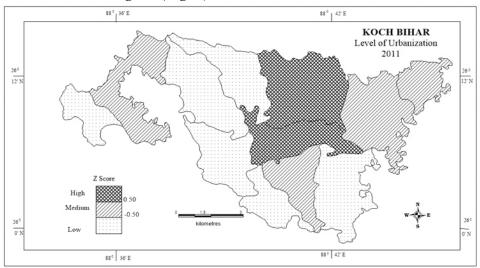


Fig. 3

4.4 Caste Population (CP)

Scheduled castes (SC) and Scheduled tribes (ST) are the socially backward sections. Historically, they have been discriminated by the Hindu caste system. It is believed that percentage of SC and ST population is the negative impact on development. Koch Bihar is the most concentrated district in terms of SCs population; however, there is a regional variation in caste population. The percentage of SC and ST population to total population has been taken as indicator of development.

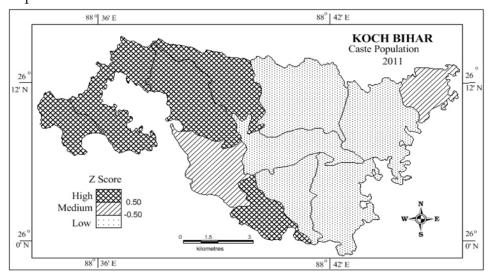


Fig. 4

High concentration of SC and ST population are formed in about total 42 per cent of blocks which are located in the western part of the district. The medium concentration of caste population observed in Sitalkuchi and Tufanganj II blocks (Fig. 4). Other five blocks of the district having low concentration (below -0.50 score) of SC and ST population which are located in the central part of the districts.

4.5 Literacy Level (LL)

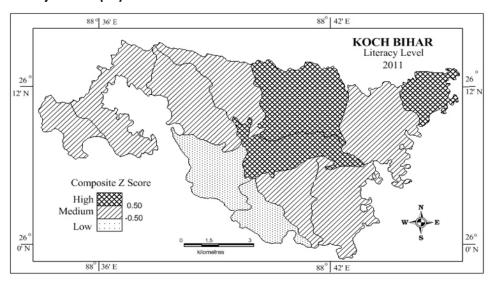


Fig. 5

In the present study, level of education is showing through three variables, i.e. total literacy rate, male literacy rate, and female literacy rate. Literacy rate reduces the economic inequality and also reduces the income disparity. High level of literacy rate also provides better employment prospects and gives a higher socio-economic status. Levels of literacy vary from -2.14 score to 1.92 score in Sitai and Coochbehar II block respectively (Table 2). The block of North-eastern part of the four districts i.e. Coochbehar I, Coochbehar II, Tufanganj I, Tufanganj II having the highest literacy level (Fig. 5). Western part of the district including Mekhliganj, Haldibari, Mathbhanga I, Mathabhanga II, Dinhata I and Dinhata II with composite mean Z score between -0.50 to 0.50 scores. Only two blocks like Sitai and Sitalkuchi have the lower level of literacy rate which is the part of south-western district of Koch Bihar.

4.6 Educational Facilities (EF)

Education is always considered to be an important key for socio-economic development. Education can be enhanced the skills, standard of living and working capacity of the labour force. The quality of education dependents upon the availability of educational facilities in a region. To measure the educational facilities, eight variables have been chosen, they are, X_9 , X_{10} , X_{11} , X_{12} , X_{13} , X_{14} , X_{15} and X_{16} (Table-1).

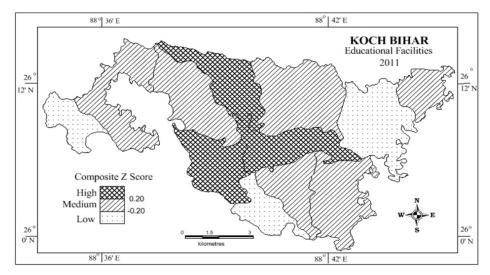


Fig. 6

High level (above 0.20 score) of educational facilities depicts in five blocks namely, Mekhliganj, Mathabhanga I, Coochbehar I, Coochbehar II and Tufanganj I (Fig. 6). About 33 percent of the total blocks belong to medium grade (-0.20 to 0.20 score) of educational facilities. Three blocks of the district having low level of educational facilities. The all three blocks share their boundary with Bangladesh and it is directly indicate that these areas are neglected in terms of educational facilities such as number of primary schools, secondary schools and colleges.

4.7 Agricultural Development (AD)

Agriculture plays an important role on economic development in developing countries especially like India. Agriculture influence on overall development as about two-third of the country's population gets livelihood directly from agriculture. Agriculture provides employment opportunities of the masses. Agricultural development is computed with three variables, such as intensity of cropping, percentage of irrigated area to net sown area, agricultural productivity.

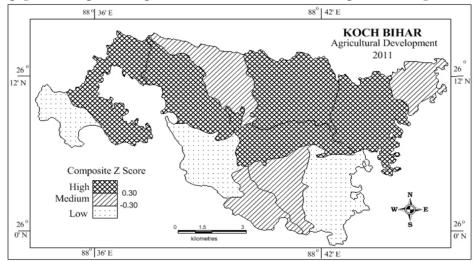


Fig. 7

In the district the score of agricultural development varies from -1.15 to 0.63 (Table. 2). These range of variations categorized into three groups such as high (above 0.30 score), medium (-0.30 to 0.30 score) and low (below -0.30 score). Five blocks of the district have high agricultural development. These blocks are Mekhliganj, Mathabhanga I, Coochbehar I, Coochbehar II and Tufanganj I (Fig. 7). This figure also shows that four blocks of the district come under the medium quality of development, which is belongs to eastern blocks of the district such as Tufanganj I and Tufanganj II. Others two blocks of this category are Mathabhanga II and Sitai. Only three blocks of district i.e. Dinhata, Sitalkuchi and Haldibari is lies low quality of agricultural development.

4.8 Industrial Development (ID)

Industry involves major transformation of economy from dominated agricultural activities to a large industrial sector. Koch Bihar district has no big or medium scale industry, so we include the patterns of work force to industrial development. Total eight variables are selected for industrial development such as X_{20} , X_{21} , X_{22} , X_{23} , X_{24} , X_{25} , X_{26} and X_{27} . (Table 1)

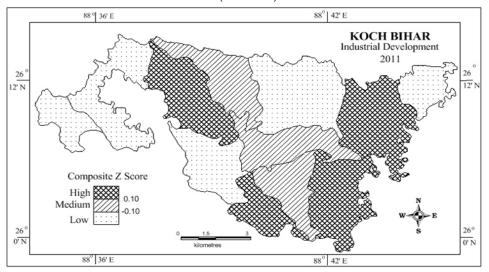


Fig. 8

The industrial development varies from -0.36 score in Sitalkuchi I to 0.42 in Sitai. Fig. 8 reveals that only three blocks of the district namely, Dinhata I, Dinhata II and Mathabhanga I have high level of industrial development. About 25% of the blocks have medium industrial development. These blocks are Dinhata I, Coochbehar I and Mathabhanga II. Low level of industrial development spread over total 40% of the blocks. This low grade development is spread mainly western part of the district, i.e. Haldibari, Mekhliganj. And other three blocks are Sitalkuchi, Coochbehar II and Tufanganj II also including in this category.

4.9 Health Development (HD)

Health system strengthening the human resource development and capacity building. Many researchers belief that the basic health indicators clearly influence the overall development of an area. In this study the measures of health facilities based on three variables; namely, health facility are include three variable namely number of hospitals and primary health centres per lakh of population, number of beds in hospitals per lakh of population and number of doctor per lakh of population.

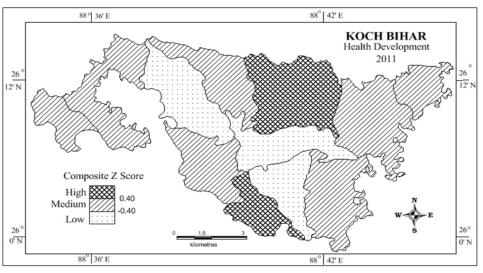


Fig. 9

Table 2 reveals that the composite Z score of health development varies -1.13 to 1.79 score in Dinhata I and Coochbehar II respectively. Figure 9 depicts that the only two blocks of the district enjoying with high level of health facilities. The blocks are Coochbehar I and Sitai. About sixty per cent blocks of the districts have score between -0.40 to 0.40 score and placed in medium level of health facilities. This region constitutes two separate regions in the district. The first region lies in the western region comprising the blocks of Haldibari, Mekhliganj and Mathabhanga II. And the second region occurs in the eastern part of the district including the blocks of Tufanganj I, Tufanganj II and Dinhata II. About 25 per cent of the total blocks of the district have low level of health development. The blocks are Dinhata I from southern part of district; Coochbehar I fromcentral portion of district and Mathabhanga I from western part of the district.

4.10 Household Facilities (HF)

The availability of drinking water, electricity facility, bathing facility, latrine facility not only promotes socio-economic development of a region but also accelerate its rational development. Access of safe drinking water and sanitation is not only an important measure of the socio-economic status of the household but is also fundamental to health of its members, safe drinking water is essential for child survival (Kumar, 2014).

To measure the level of household facilities, four variables have been selected such as percentage of household having drinking water within premises,

percentage of household having electricity facility with premises, percentage of household having latrine facility and percentage of household having LPG gas connectivity.

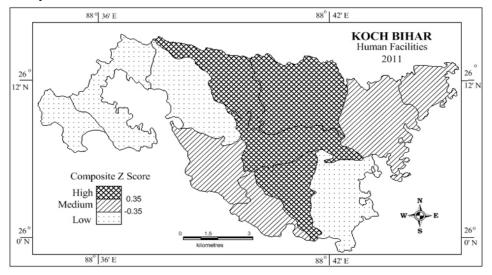


Fig. 10

The composite Z score for household facilities varies from 1.22 score in Cochbehar II block to -0.93 score in Mekhliganj (Table 2). The entire range of variation have been categorized into three groups such as high (above 0.35 score), medium (-0.35 to 0.35 score) and low (below -0.35 score).

Figure 9 depicts that four blocks of the district having high level of household facilities and they constitute a prominent region in the central part of the district comprising the blocks of Mathabhanga I, Coochbehar I, Coochbehar II and Dinhata I. Four blocks belongs to medium level of household facilities namely Mekhliganj, Mathabhanga II, Tufanganj I and Dinhata II. Low levels of household facilities comprising the blocks of Sitai, Dinhata I, Sitalkuchi, Haldibari and Mathabhanga I. These blocks occur about 40 per cent of Koch Bihar district.

4.11 Transport Facility (TF)

Transport facility is the basic economic arteries of the country. Transport system is regarded as the controller of the national economy and an important role in development. In this study one variable has been selected for measure the Z score. The variable is density of surface road per sq km area. The level of transport facility varies from -1.04 in Haldibari to 2.07 in Tufanganj II (Table 2).

Three blocks of the district belong to the high (above 0.58 score) category of transport facility. This region locates in the central part of the district lies in Coochbehar I, Coochbehar II and Dinhata I block.

Blocks like Mekhliganj, Mathabhanga II, Tufanganj I and Dinhata II are lies under the medium (-0.50 score) category of transport facility. Map 10 reveals about 40 per cent of the total blocks of the district have low level of transport facility. Low

transport development mainly lies the south western part of the district includes the blocks of Sitai, Dinhata I and Sitalkuchi. Another two blocks of this category are Haldibari, situated in extream west of the district and Mathabhanga I.

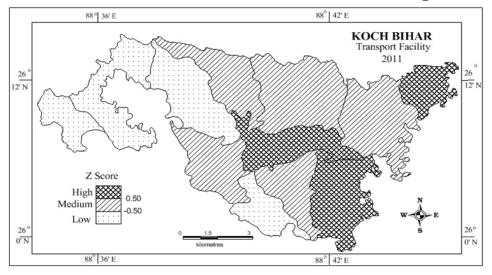


Fig. 11

4.12 Banking Facilities (BF)

Banks play very useful and crucial role in the economic life of every nation. In economy, economic development is not possible unless there is an adequate degree of capital accumulation. A sound banking system mobilizes small savings of the community and makes them available for investment in productive enterprises. Financial inclusion is emerging as a new paradigm of economic growth that plays major role in diving away the poverty from the country. Banking and development are interrelated; they depend upon each other and also affect each other. In the present study two variables i.e. number of commercial banks per lakh of population and number of credit societies per lakh of population has been selected.

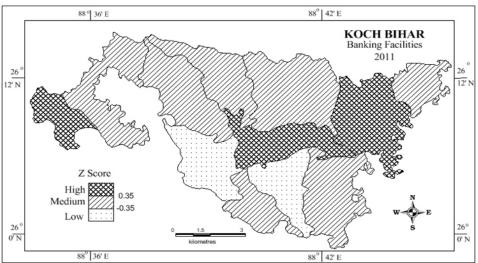


Fig. 12

Figure 12 shows the block wise composite Z score of banking facilities and it is varies from -1.19 score in Sitalkuchi and 1.47 score in Coochbehar I. Three blocks of the district lie under the high scores (above 0.35score) of banking facilities. The high facilities enjoying blocks are Coochbehar I, Coochbehar II and Tufanganj II which is lies in the central and eastern portion of the district. About 50 per cent blocks of the district fall under medium category (-0.35 to 0.358 score) of banking facilities. This region constitutes a region in the western part of the district including Mekhliganj, Mathabhanga I and Mathabhanga II. And remaining blocks under this grade are scattered with Dinhata II, Sitai and Tufanganj II block. The blocks of the district i.e. Dinhata I, Coochbehar II and Sitalkuchi blocks are situated in low level of (Below -0.35 score) banking facilities.

4.13 Overall Development

Overall development is not only economic development or socio-economic development, it can measured with the increase of literacy level, educational facilities, agricultural development, increase of non-farm activities and good health and household facilities.

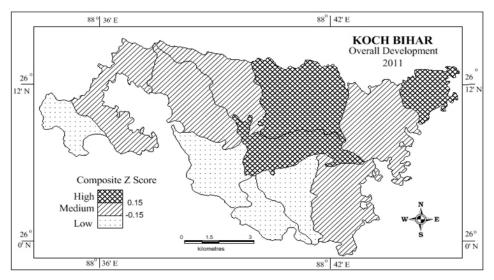


Fig. 13

Development is not happening in uniform manner due to physical, geographical, cultural, demographic and governmental attention. In fact, development is a law of nature that each and every phenomenon of development cannot be equalized with one another, therefore the rate and state of development varies from region to region, society to society, sector to sector etc (Mustaquim). The above discussion reveals that few blocks are development in some selected sectors; on the other hand few blocks are development in all sectors and vice-versa. To measure the overall development, Z scores of all thirty eight variables have been taken and calculated block wise to find the composite index of development. This figure shows the patterns of block-wise overall development of the district.

Block wise composite mean Z score of level of overall development is shown in table-2. Among the blocks of the district it varies from -0.31 score in Sitalkuchi and -0.63 score in Coochbehar II (Table 2). On the basis of the composite mean Z score, total twelve blocks may be arranged into three groups i.e. high (above 0.15 score), medium (-0.15 to 0.158 score) and low (below -0.15 score).

Out of twelve blocks, only three blocks i.e. 25 per cent of the blocks fall under the high level of development. High level of overall development blocks of the district are found in central part of the district namely, Coochbehar I, Coochbehar II and the most eastern blocks of the district i.e. Tufanganj II (Fig 13).

Four blocks come under the medium grade of development and they cover 25 per cent of the district. The region are scattered over the district. These blocks are Mekhliganj and Mathabhanga II which are situated in western part of the district and other region of the medium level of development situated in south-eastern part of the district comprising the blocks of Tufanganj I and Dinhata II. About 40 per cent of the blocks of district lie in this low grade category. This region is stretches in the block of Sitai, Dinhata I, Sitalkuchi to Mathabhanga I and Haldibari.

The present study established the block wise pattern in terms of development. High levels of development are established in the block surrounding to district headquarters. Besides that the low grade overall development shows to the extreme south and western blocks of the district which are showing the common boundary with Bangladesh and posses a marginal stand.

5. Conclusion and Suggestions

The overall development of the district has marked with wide disparity in blocks level. The high demographic characteristics blocks are situated in south-eastern part of the district which is located in the border of Bangladesh. The most western and eastern blocks of the district has low level of demographic characteristics. These blocks have recorded low population growth, high population density and high sex-ratio etc.

High level of urbanization in terms of census town is high in blocks nearest to the district headquarter. The blocks share the boundary with Assam is mainly among less urbanised.

Highest concentration of SC and ST population is mainly confined in the north-western part of the district. Mainly central part of the district has characterized by low level of the SCs population.

The high level of literacy rate is mainly concentrated in north-eastern part of the district. And the low level of literacy rate is concentrated only in two blocks. Most of the blocks have the moderate level of literacy rate. Educational facility is related to the number of different level of educational institutions, pupil-teacher ratio in different level. Low level of educational facilities fall under the marginal blocks of the district which are share their boundary with Bangladesh.

The high level of agricultural development is mainly concentrated on northern and north eastern part of the district. Low level of agricultural development is lies mainly in southern part of the district and these blocks are situated in Bangladesh border.

High level of industrial development is observed in most southern part of the district. Most of the blocks (40 per cent) are including in low level of industrial development.

Block nearest to the district head quarter is observed in the high group of health development. Low level of development blocks are situated in southern and western part of the district. The general pattern of the health development reveals that maximum blocks of the district.

High level of household facilities constitutes a prominent region in the central part of the district. Low level of household facilities blocks are scatterly lies in this district.

High scores of transport facility locate in the central part of the district. Most of the blocks is including as low level of transport facility. This block is depicted in the south-western and extreme west of the district.

Three blocks of the high level of banking facilities is depicted in the central and eastern portion of the district. The western part of the district are including in medium level of banking facilities.

The level of overall development blocks are sparsely distributed in the district. The areas of high level of overall development are found in central part of the district. One-third blocks of the district are scattered over two regions, such as western part and south eastern part of the district. Most of the blocks are including as low level of overall development. These blocks are mainly characterised by low literacy rate, educational facilities, health facilities and agricultural development etc.

The block level development is scattered over the district. It is clear that various dimensions of economic and social disparity are witnessed in this district. In conclusion it can be said that lower level of health, household facilities and remoteness from the district headquarter etc are the causes behind this.

To encourage the elimination of inequality in terms of development, following blue print are given below:

- 1. Farmer should be motivated for crop diversification.
- 2. In agricultural region government should encourage the farmers to adopt horticulture, animal husbandry, fishing, dairy farming etc along with agriculture.
- 3. Government should provide proper finance assistance for the development of infrastructure in backward areas.

- 4. Small scale industries, mainly agro and forest based should be established in low development areas of the district to generate employment opportunities.
- 5. Consciousness and awareness should be grown in backward classes and marginal blocks of the district.

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Financial Inclusion : A Study about Micro Finance Measures in India

Manish Tandon* and Anil Raipuria**

Finance is an important factor for running not only economy but also the other sources of income for other people also. Therefore, it becomes important to identify the different ways of financial inclusion available for people in rural areas. To cover the research gaps of previous literature and to bring some new solutions and strategies of micro financing this study has been conducted on 680 Indian respondents from Rajasthan. The study tries to identify their investment pattern and ways to impart financial education among them. The study also provides certain measures and strategies for generating awareness and benefits of micro financing for the masses living in suburbs so that they become empowered.

[Keywords: Financial inclusion, Micro finance, India]

1. Introduction

"To the poor, the state is both an enemy and a friend. It tantalizes them with a ladder that promises to lift them out of poverty, but it habitually kick them in the teeth when they turn to it for help. It inspires both fear and promise. To India's poor the state is like an abusive father whom you can never abandon. It is through you that his sins are likely to live on."

Edward Luce, In Spite of the Gods, 2006

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Poverty is a common phenomenon across the world; every country has to face the poverty. It is the condition in which low-income people cannot meet quality of life. Due to poverty, poor people suffers from malnutrition, diseases, child and maternal mortality, low life expectancy, low per capita income, poor quality housing, inadequate clothing, unemployment and rural-urban migration. About 1.4 billion population in developing countries is living less than US \$ 1.25 a day according to World Bank report (Castañeda et al., 2018).

Over the years, most of the countries have been pursuing various policies and programs to eradicate poverty and provide equal opportunities to these financially excluded people for inclusive growth. Several developmental policies around the world have been working since last 40 years to reduce this level of poverty globally. In 1983, a 43 year old man from South Asia pioneered one of the most unique developmental policies. This policy was called micro finance.

Indian public policy for rural finance from 1950s to till date mirrors the patterns observed worldwide. Increasing access to credit for the poor has always remained at the core of Indian planning in fight against poverty. The assumption behind expanding outreach of financial services, mainly credit was that the welfare costs of exclusion from the banking sector, especially for rural poor are very high. Starting late 1960s, India was home to one of largest state intervention in rural credit market and has been euphemistically referred to as 'Social banking' phase. It saw nationalization of existing private commercial banks, massive expansion of branch network in rural areas, mandatory directed credit to priority sectors of the economy, subsidized rates of interest and creation of a new set of rural banks at district level and an Apex bank for Agriculture and Rural Development (NABARD) at national level.

Prime Minister Narendra Modi, in his maiden Independence day speech on 15th August, 2014 touched upon a major drive that the government is planning on financial inclusion, marking a landmark leap towards propelling the economy for an all inclusive growth. Symmetrically economic theory endorses a direct relationship between investment and economic growth to saving rate. It is implied that the financial exclusion of a vast majority represents a missed opportunity for an enormous potential for economic growth. So far financial inclusion was doing rounds among only the economists it is for the first time that the government has taken a real and robust step towards achieving financial inclusion. Unveiling the "Pradhan Mantri Jan Dhan Yojna", he said that there were more mobile phones than bank accounts in the country. As part of the scheme, access to bank accounts will be made available to the poorest of the poor and each account holder will get a debit card and a Rs. 1 lakh insurance cover. While Prime Minister Narendra Modi did not share any details of the scheme some of this has already been put out on facebook page by the Ministry of Finance. The ministry says that, the efforts will be more than just opening the bank accounts. The target would be individual households given that there are 7.5 crore households that do not have a bank account.

Financial services are a ubiquitous need, but the urban rich have easy and universal access with wider options, compared to the low-income group who are forced to accept informal, expensive and riskier means to fulfill their financial needs. While the need for a mix of financial products including credit, savings, insurance, remittance, social & welfare receipts, pension and so on, is well established, the demand for specific services can vary widely. At the same time, the demand and the supply of financial services for the poor is imbalanced, with supply being acutely constrained by lack of viability and sustainability of current business models.

In India, Microfinance has been defined by The National Microfinance Taskforce, 1999 as "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards". Previously, microfinance was known as rural finance or informal finance. Microfinance is an innovation for the developing countries. It provides self-employment opportunity for poor people who are unemployed, entrepreneurs and farmers who are not bankable because of the lack of collateral, very low level of income. It involves building of financial sub-system which serves the poor and its architecture could be easily integrated into the financial system of the nation. In other words, by mobilizing, the poor, especially the women, organizing them into groups, building their capacity for self-management at the grass roots and enabling them to deliver and access a wide range of services including credit, savings, insurance and business development, microfinance programmes have unleashed the hitherto hidden and untapped potential of the poorest.

2. Importance of Proposed Investigation

The Present study will try to understand the awareness and behavior regarding investment of rural & urban poor people with special focus on religiously minor groups of southern Rajasthan. The study will focus on understanding the saving and investment habits of rural and urban poor people of religious minorities, especially in lower income group. It also aims at studying the various instruments available in rural areas and the concept of wealth creation in detail. Special emphasis has been given on the concept of "Micro SIP" and its usefulness for rural and poor urban people of religiously minor social groups. This study will also throw some light on how rural people channelize their savings into unorganized sector like chit funds, co-operative society, gold, silver and other financial companies.

3. Financial Exclusion in Rajasthan

▶ 47.6% of farmer households are excluded from both formal and informal sources.

- » Outreach of formal financial institutions is around 35% households.
- → SHG/MFI outreach to about 25% families in rural areas but cater to only limited financial needs.

4. Objectives

The primary objective of the study is to understand the saving and investment habits of rural and urban poor of religiously minor people in Southern Rajasthan which would lead to understand and design a framework of financial solutions of best fit for such people. The research aims to meet the following objectives in the path that follows:

- 1. To understand the saving and investment habits of religiously minor social groups in rural areas of Southern Rajasthan.
- 2. To study the behavior of religiously minor investors (specially rural & urban poor people) towards mutual fund.
- 3. To understand the utility of Micro SIP in rural areas among urban poor people in Southern Rajasthan.
- 4. To study whether Mutual Fund can be a tool for financial inclusion for small religious minor investors.
- 5. To design a suitable framework of investment solutions for rural and poor urban people for creating wealth to secure their future life.
- 6. To study the awareness about the various governments' sponsored schemes with respect to insurance, pension funds and health insurance in marginalized sections of southern Rajasthan.

7. Literature Review

Credit is one of the critical inputs for economic development. Its timely availability in the right quantity and at an affordable cost goes a long way in contributing to the well-being of the people especially in the lower rungs of society. It is one of the three main challenges to input management in agriculture, the other two being physical and human (Hudon & Seibel, 2007). Thus access to finance, especially by the poor and vulnerable groups is a prerequisite for employment, economic growth, poverty reduction and social cohesion. Further, access to finance will empower the vulnerable groups by giving them an opportunity to have a bank account, to save and invest, to insure their homes or to partake of credit, thereby facilitating them to break the chain of poverty. But India is lagging behind in this respect so it has become the matter of concern.

Previous studies on financial inclusion are more concentrating on savings and credits (Beck & Torre, 2007; Qian & Strahan, 2007; Honohan & King, 2009; Ghosh, 2012). Only a few discuss on the other financial services namely banking transactions and insurance (Beck, Demirguc-kunt, & Martinez Peria, 2006; Prathap,

2011). In considering which financial services considered essential, the World Bank (2005) has outlined four main types of services that individuals in society should have access, namely, banking transactions, savings, credit, as well as insurance. These four key areas are confirmed and further explained by the work carried out by FSA (2000) and European Commission (2008).

In general, data for financial exclusion analysis is gathered through various categories. Despite some debates and limitations of the individual, family and household data (Kempson & Whyley, 1999; Anderloni & Carluccio, 2007), most of the country-specific surveys are using those data in analyzing and reporting the issue (Howell & Wilson, 2005; Devlin, 2005; Johnson & Nino-Zarazua, 2011). With regard to the analysis of supply side, data on financial institutions are employed in examining the factors associated with financial exclusion (Beck, Demirguc-Kunt, & Martinez Peria, 2008; European Commission, 2008; Sarma & Pais, 2011).

With regard to the channel in tackling financial exclusion, previous studies do not make clear answers whether banking or non-banking institutions serve better result. On the one hand, some researchers opine that banking institutions provide better environment in promoting financial inclusion (Feldstein, 1991; Beck & Levine, 2002; Mehrotra, Puhazhendhi, Nair, & Sahoo, 2009). On the other hand, supporters of non-banking institutions favour this channel based on the impact showed by these institution particularly through microfinance (Park & Ren, 2001; Morris & Barnes, 2005; Siebel, 2005; Al-Mamun, Abdul Wahab, & Malarvizhi, 2010; Mokhtar, 2011; Saad, 2012).

Financial inclusion is a complex problem and is constructed by several factors that range from psychological, socio-cultural, geographical, economical to political issues. Variety of theories and methods are employed to describe and analyze this subject matter. Specifically, neoclassical economic theory, institutional theory and political economy theory are among the theoretical perspectives that have been used to examine the complex financial exclusion phenomenon.

This study is particularly grounded on institutional theory. This theory rejects an analysis of financial exclusion which is based solely on consumer choice (i.e., associated with neo-classical approach), and yet serves a better picture of the structures and processes that are rooted in organizations, markets as well as policies (Buckland, 2012). Using this approach, a more complete understanding of financial inclusion can be gained through the role of institutional settings.

8. Determinants of Financial Inclusion

Using the determinants of the depth of the financial sector, Beck et al. (2007) explore the factors associated with financial outreach which affect the access to credit. Despite having significant link with the overall level of economic development, the findings also reveal that both outreach and depth indicators are positively associated with the quality of the institutional environment, the degree

of credit information sharing, the level of initial endowments, and the development of the physical infrastructure. The importance of physical infrastructure in promoting financial access has also been supported by other studies (Beck et al., 2008; Sarma & Pais, 2011). Apart from that, outreach and depth indicators are negatively correlated with the cost of enforcing contracts and the degree of government ownership of banks. However, only financial sector depth is positively associated with the level of creditor rights protection. Finally, historical variables such as legal origin and religion have less consistent impact on financial outreach relative to depth. In particular, economies based on a French legal origin seem to have lower levels of depth, but not consistently lower levels of outreach. Similarly, while predominantly Protestant societies appear to have deeper financial sectors than Catholic societies, the same cannot be said consistently about banking sector outreach.

9. Research Methodology

The present research contains the feature of empirical investigation of micro nature. The proposed methodology for this study has adopted a mixed methods research approach in which a theoretical analysis has been done on the basis of literature review. Review has been chosen because of the many useful previous studies of construction productivity. It also allowed a linear research process, in which each step is followed by another step in a clear, logical sequence, allowing development of a frame for data collection (based on semi-structured interviews and questionnaires).

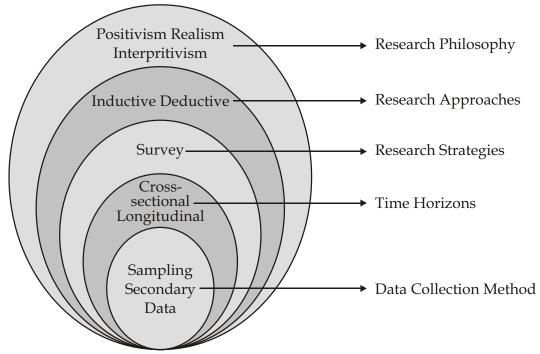


Fig. Flow Chart of Research Work

Step 1 : Literature Review on the area of financial inclusion

Step 2 : Identification of Gap and establish need for the research

Step 3 : Sample design

Step 4 : (a) Collection of Secondary Data and (b) Questionnaire Preparation and Collection of Primary Data from using structured questionnaire survey

Step 5 : Data Analysis and Interpretation

Step 6: Hypothesis testing, and conceptual draft treaty proposal

Step 7: Thesis Writing and Submission

Sources of Information : Primary as well as secondary data sources will be used to generate evidence to supplement the research design. The primary source of data would be collected from the urban and rural respondents of various religious minorities groups. Judgmental and convenience samples will be taken from all districts of Southern Rajasthan. Samples will be taken from tribal belt, rural areas and urban population. Apart from that the officials of governmental and non-governmental micro finance institutes would also be contacted. The above information will be taken either through the personal visit or with the help of observation, interview and structured questionnaires. Secondary sources will comprise books, journals, web-sites, newspapers and other documents published by the Government from time to time.

Universe: The universe for the research study will cover the all the rural and urban areas of religious minority population of southern districts of Rajasthan state who are earning and wish to save and invest in small amounts.

Sample Design: The respondents will be rural and urban poor religiously minor people of Rajasthan who have been involved in some kind of investment activities or wish to do so. The sample will be selected on the basis of convenience and judgment sampling. The sample has been collected using structured questionnaire survey from the respondents.

Sample Size : An extensive sample size of 800-1000 people will be taken from southern districts of Rajasthan.

Research Instrument : The research instrument will include separate questionnaires for the respondents. The structured questionnaires will include both open ended & close-ended questions. Rating & scaling will be used to measure the views of the respondents and their behavior.

Method of Contact : The respondents will be personally interviewed by the researcher.

Tools for Analysis: For the purpose of analysis the statistical as well as financial tools will be used. The statistical tool will include chi square, large sampling method, ANOVA, factor analysis and other as per the suitability of the researcher whereas the financial tool will comprise ratio analysis, percentile and

others. The use of graph, chart and other pictorial method will also be the part of analysis so that the better understanding can be done of the aspect

Data Analysis: The study provides an explanation on how the objectivity of data collection was ensured. Various indicators and variables used while addressing each of the objectives and hypothesis of the study. This is followed by an explanation of various data collection methods such as survey method and secondary source review adopted. Five instruments of data collection were used for the study. The sampling framework has been adopted for the selection of panchayaths, government supported and NGO supported micro-finance groups and the member households have also been provided.

Reliability Analysis: Dependability analysis is needed to check the consistency of the model after some time, and Cronbach's alpha test was the best way to check the reliability of the data collected through questionnaire. The value of reliability is in between the range of 0 to 1. The higher the value of reliability or the closer the value to 1 is considered to be more reliable and consistent data for the study, without having any biasing or errors in the collection of the data. This tools helps the researcher to provide the confidence about the data and the reliability of the respondents chosen for the study. The value of reliability analysis also helps the evaluators to know the level of accuracy while collecting the data or to check the data is genuine or fake. The value of Cronbach's alpha for this study is 0.934 which is considered to be excellent for the study (Sao, Singh, Dixit, Pandey, & Singh, 2017). Furthermore it is recommended by few previous researcher that the value above 0.6 shall be considered for the study (Zhang, 2005), but as in this case the value is 0.834 (refer SPSS validation table below), it has provided that confidence to the researcher to generalized the findings of the study.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.834	.837	9

Descriptive statistics

			я	E	Me	ean	tion	e	Skew	vness
	Z	Range	Minimum	Maximum	Sta- tistic	Std. Error	Std. Deviation	Variance	Sta- tistic	Std. Error
My family urges me to save	680	3	2	5	3.4	0.0	1.3	1.6	0.0	.09
Saving is an important habit	680	4	1	5	3.5	0.0	1.3	1.6	-0.4	.09
My earning is just enough for the family to survive.	680	4	1	5	3.3	0.1	1.4	2.1	-0.1	.09

I save because I do not want to depend on my children	680	4	1	5	2.5	0.0	1.3	1.6	0.2	.09
There is no use of saving as money always depreciates	680	4	1	5	3.8	0.0	1.2	1.4	-0.5	.09
My saving is forced because of the Income Tax Benefits I get.	680	4	1	5	4.1	0.0	1.0	1.1	-1.4	.09
Saving has been taught to me by my parents	680	4	1	5	3.7	0.0	1.0	1.0	-0.9	.09
I do not save as I do not have much information on different schemes	680	3	2	5	4.1	0.0	1.0	1.0	-0.9	.09
Saving in the share market is risky for a person like me	680	4	1	5	3.5	0.0	1.3	1.7	-0.3	.09
Saving is an important habit	680									

10. Findings and Analysis

At the point when factors have been evacuated, it is essential to cross check if figure examination measured what was wanted to be measured i.e. the properties in each component framed all in all clarify a similar measure inside target measurements (Doloi, 2009; Saurav Dixit, Mandal, Thanikal & Saurabh, 2018; A. Singh, Agarwal, Dixit, Singh & Sahai, 2018). In the event that traits genuinely frame the variable recognised, it is comprehended that they should sensibly relate with each other however not the ideal relationship, however. By computing Pearson relationship utilizing SPSS we can evaluate the degree of connection among different factors. The estimations of Pearson connection are classified in Table below we find that Pearson bivariate relationships are more noteworthy than 0.4 in a large portion of the cases among various qualities in every one of the elements. From these outcomes, we can guarantee that elements framed in calculate examination contain properties which are connected. For dependability investigation, which is required to guarantee the build of the model after some time (i.e. consistency of measured traits and scale), Cronbach's alpha test was performed on whole information and in addition properties in each figure which are demonstrated Table 6. The estimation of C could be somewhere around 0 to 1, where a higher esteem indicates the more prominent inner consistency and the other way around. The estimation of C is expanded by a substantial number of factors, so there is no set elucidation with respect to what is a satisfactory breaking point (Zhang, 2005). In any case, a general guideline applies to most circumstances with the accompanying extents : C > 0.9 indicates superb, 0.9 > C > 0.8 as great, 0.8 > C > 0.7 as satisfactory, 0.7 > C > 0.6 as sketchy, 0.6 > C > 0.5 as poor and 0.5> C means unsatisfactory (Doloi, 2009; S. Dixit, Mandal, Sawhney & Singh, 2017b; S. Dixit, Pandey, et al., 2017; A. Singh et al., 2018; S. Singh, Dixit & Varshney, 2018).

The estimation of C for all properties computed is 0813 which is thought to be great.

10.1 Major Components or Attributes affecting Financial Inclusion

According to the sample collected and analyzed of the respondent from the state Rajasthan (specially focused on minority), the five factors having had the most significant effect on financial inclusion are my family urges me to save, saving is an important habit, my earning is just enough for the family to survive, I save because I do not want to depend on my children, and there is no use of saving as money always depreciates. These factors having relative importance indices (Rii) of 0.85, 0.84, 0.80, 0.78, and 0.77respectively.

10.2 Attributes with Moderate to Strong Effect on Financial Inclusion

According to the sample collected and analyzed of the respondent from the state Rajasthan (specially focused on minority), the four factors having least significant effect on financial inclusion are my saving is forced because of the Income Tax Benefits I get, saving has been taught to me by my parents, I do not save as I do not have much information on different schemes, and saving in the share market is risky for a person like me having a relative importance indices of 0.76, 0.75, 0.73, and 0.72 respectively.

KMO test

Kaiser-Meyer-Olkin measure of sampling adequacy	0.824
Bartlett's test of sphericity Approx ?2	3948.35
Degrees of freedom	1514
Significance	0.000

10.3 Factor Analysis

Factor analysis or primary component analysis is a powerful stat tool used to reduce the number of dimensions in the data based on the correlation exists in between the attributes. It enables us to identify and define the construct already present in the attributes. After applying factor analysis using SPSS 23 software is forms 4 main constructs and explains 69% of the variance. The attributes were selected on the basis of factor loading (loading is above 0.4 is considered for the study), to enables only the strong relationship attributes in the study (Agrawal, 2015). In order to check the applicability of data collected to apply factor analysis, Kaiser-Meyer-Olkin Measure (KMO) of Sampling Adequacy, and Bartlett's Test of Sphericity were conducted. The minimum value of 0.5 is suggested to apply factor analysis and only the KMO values above 0.5 factor analysis gives reliable results. In this study the value of KMO is 0.824 (refer below KMO table), which is considered excellent for the study.

With a specific end goal to assess the ampleness of the review information for considering examination, Kaiser- Meyer-Olkin (KMO) test and Bartlett's trial of sphericity (Field, 2005) were led. The estimation of KMO speaks to the proportion of the squared connection between's factors to the squared incomplete relationship between's factors. It shifts from 0 to 1. An esteemed near 1 demonstrates that the example of connections is moderately reduced and henceforth consider examination should give particular and solid outcomes (Field, 2005). A score nearer to 1 express that the correlations pattern is relatively dense and therefore factor analysis should give definite and strong outcomes (Field, 2005). A score of more than 0.5 has been advised (Kaiser, 1974). In this research of the 9attributes, the KMO value is 0.824 which is deemed good for this study. Components extracted: Principal component analysis is used to lower numerous correlated attributes into much fewer underlying factors. As discussed only 9 attributes have been used in this analysis. And they formed four factors or principal components were evolved. Shown in the table below, these seven factors explained 69% of total variance and the rotation technique used for the study is a Varimax rotation for better interpretation of results on the orthogonal factors.

11. Conclusion and Suggestions

Following suggestions made by the Reserve Bank of India should be adopted to frame the way forward to meet the dream of financial inclusion :

- 1. New Bank Licenses: Figures from 2011 census indicate that out of 1.21 billion Indians, .83 billion live in villages and .37 billion in cities. Rural area accounts for nearly 70 percent of the total population. Banks are expected to go beyond simply beefing up infrastructure like handheld devices, smart cards, better vendors and service providers, etc necessary to scale up the activities of financial inclusion. There are banks only to replace the private lenders who are exploiting the rural population for a longer period by way of huge interest and charges. In rural areas, the number of branches increased from 30,572 to 37,953 during March 2006 to March 2013.
- **2. Business and Delivery Model :** Several challenges are being faced in implementation of financial inclusion policies. More and more innovative products will have to be introduced for benefiting both the banks. Business Correspondent (BC) model is more viable in this situation. Today, there are 1,88,028 villages in India (out of 6,00,000) connected with the mainstream banking system, over 147 million basic banking accounts (previously known as No Frills accounts) have been opened and more than 74,000 habitations with a population of over 2,000 are connected with formal financial system. Business Correspondents have played a key role in making this possible. Of 2,68,000 banking outlets nearly 2,21,000 are Business Correspondents i.e. nearly 82 percent. Sustainability and scalability of the Business Correspondent model is essential. Business Correspondents should be large non-profit entities that strive to attract top quality

talent. They should be well managed to provide distribution, financial literacy, customer service and demand aggregation to multiple service. Allow Business Correspondents to charge their customers a fee in exchange for membership "perks" (lower cost of daily goods) model. We also need to operate in a paper less, card less and leverage existing infrastructure while raising a large deposit pool to meet the credit needs of the unbanked.

3. Encourage people to access banking services : After 1991, share of non Institutional sources has been increased - especially share of money lenders increased from 17.5 percent in 1991 to 29.6 percent in 2002.

Financial Inclusion: Snapshot

S. No.	Paerticulars	Percentage
1.	Bank Account (savings)	57
2.	Life Insurance	10
3.	Non-life insurance	0.6
4.	Debit Cards	13
5.	Credit Cards	2

Source: RBI Report (2010)

The above table provides a set of summary statistics relating to penetration of various categories of financial products. The banks should step up to over whelm all these problems and to disseminate its service to remote area. The banks should encourage the people to access banking services by ways of no frills account, financial inclusion campaign and business correspondent. The government should encourage the banks to adopt financial inclusion by means of financial assistance, advertisement and awareness programme etc. to achieve the inclusive growth. Credit growth in the rural areas coupled with technology can only be provided by the banking sector, banks can replace the private lenders who are exploiting the rural population for a longer period by way of huge interest and charges. Reserve Bank of India and new banks have to create awareness in the rural public and ensure the credit is reaching the needy.

4. Financial education: There is lack of awareness about financial inclusion among the people. In this direction banks have to support financial literacy and awareness drives to make people understand the benefits of linking with the banking system. Financial education should be included in school curriculum to educate children about the benefits of banks and banking services. This will go a long way in inculcating responsible banking habits at the young age. The Technical Group of the FSDC has designed a National Strategy on Financial Education. It was advised that FLCs and all the rural branches of scheduled commercial banks should scale up financial literacy efforts through conduct of outdoor Financial Literacy Camps at least once a month, to facilitate financial inclusion through provision of two essentials i.e. "Financial Literacy" and "Easy Financial Access".

- **5. Collaborative Efforts :** Financial Inclusion cannot be achieved without the active involvement of all stakeholders like Reserve Bank of India (RBI), other financial regulators, banks, government(s), NGOs, civil societies, etc. The current policy objective of inclusive growth with financial stability cannot be achieved without ensuring universal financial inclusion. Banks cannot achieve this until an entire support system has to be partner with them in this mission. All the stakeholders need to join hands and make it possible. The support of policymakers, regulators, governments, IT solution providers and public at large would bring a decisive transformational change in Indian banking. To achieve faster spread of financial inclusion, it is very important that all the stakeholders, particular commercial banks, recognize the need to take the banking services with the technological support to the people rather than waiting for the people to reach out to the banks.
- 6. Electronic Benefits Transfer (EBT): To plug the leakages that are present in transfer of payments through various levels of bureaucracy, the government of India launched an ambitious Direct Benefits Transfer (DBT) programme on 1st January 2013. Reserve Bank of India issued operational guidelines on implementation of Electronic Benefit Transfer and its convergence with Financial Inclusion Plans (FIPs). The programme promises to transform service delivery in India by transferring government benefits and subsidies directly into the hands of residents through a biometric based identification system (Aadhaar), speeding up payments, removing leakages, and enhancing financial inclusion. A Reserve Bank of India (RBI) panel, headed by Mr. Nachiket Mor, a Member of RBI?s Central Board, has recommended that a special category of banks, called payments banks, be set up to widen the spread of payment services and deposit products to small businesses and low-income households. Payments banks will be required to comply with all RBI guidelines relevant for commercial banks. Existing banks should be permitted to create a payments bank as a subsidiary.

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15th Punjab Vidhan Sabha Elections 2017: First Triangular Fight in Vidhan Sabha Election and First Worst Performance of SAD

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Since 15th Punjab Vidhan Elections 2017 in Punjab especially after its reorganization in 1966, the state reveals that power struggle has always been between the two major political players i.e. the Congress party a national political party and the Shiromani Akali Dal (SAD) a main regional political party based in Punjab. The other political parties either they are national or state parties are only peripheral players. They can manage to win marginal seats only if they have electoral alliance with either of these two major political parties in the state. However, in the 15th Punjab Vidhan Sabha elections 2017 it has seen a reverse trend for the first time that a newly formed Aam Aadmi Party (AAP) managed to secure 20 seats on its own without making any electoral alliance with any of the major political party and stood first time as main opposition party in Punjab Vidhan Sabha. The SAD the main regional party which created electoral history in 2012 Punjab Vidhan Sabha elections by beating first time anti-incumbency pattern in the state of Punjab defeated the Congress Party for second consecutive term could win only 15 seats in this election. It was its worst performance in the electoral history of Punjab. The present paper is an

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attempt to analyse the non performance of the SAD-BJP alliance and performing exceedingly well by the Congress party and Aam Adami Party in this election.

[Keywords: SAD, AAP, SGPC, Akal Takht, PPCC]

Introduction : Political Environment in Punjab During these Elections

In the 2017 Punjab Vidhan Sabha elections, First time initially it seemed that it would have a triangular fight in the state between the SAD-BJP alliance, the Congress and the newly formed Aam Aadmi Party. The SAD-BJP alliance had been in power in the state since 2007 Punjab Vidhan Sabha elections. The electoral history of Punjab witnessed that in the elections either they were Lok Sabha or Vidhan Sabha the SAD-BJP and the Congress party repeatedly won these elections and any other political party and front could not open its account in the elections without the support of these two major parties. But in 16th Lok Sabha elections 2014 the newly formed Aam Aadmi Party (AAP) originally based in Delhi won 4 Lok Sabha seats in Punjab on its own. The result of the 16th Lok Sabha elections in Punjab indicated that the Camel was changing the trajectory. The SAD-BJP alliance which took over the reins of government after 2007 Punjab Vidhan Sabha election has completed 10 years of its rule till 2017.2 The opposition parties the Congress, AAP and others raised number of issues against SAD-BJP coalition government mainly Bargari issue of disregard of holy script of Sikh religion Sri Guru Granth Sahib Ji, Bhebal Kalan shooting orders issue, Drug among youths, Farmer Suicides, Mine Mafia, unemployment, disrespect of religious institutions by SAD the SGPC and Akal Takht Sahib etc.3 On the other hand the Congress party stood in opposition since 2007. The Punjab Pardesh Congress Committee (PPCC) chief and former Chief-minister of Punjab Capt. Amrinder Singh made number of promises with the people of Punjab such as eradication of drugs between 4 weeks, give smart phones, government job in every family, absolution of Loan of farmers etc.⁴

The 15th Punjab Vidhan Sabha elections in Punjab were held on 4th February 2017 for all 117 Punjab Vidhan Sabha constituencies. The total number of voters in this election was 1.9 crore. Out of these 94 lakh were females and 1.05 crore were male. The polling percentage was 77.37 in this election.⁵

2. Performance of Political Parties in 2017 Punjab Vidhan Sabha Election

The electoral performance of political parties in terms of seats won and votes polled in 2017 Punjab Vidhan Sabha election in Punjab has been shown in table-1 on next page. Data contained in this table reveal that in terms of seats the SAD alone got 15 seats contested by it in this election. The SAD won 56 seats in previous election which was held in 2012. The BJP which could win 12 seat in 2012 election won only 3 seats in this election. The Aam Admai Party which had contested the Punjab Vidhan Sabha election first time since its emergence performed well and

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won 20 seats in this election. The Congress which got 46 seats in 2012 election could win 77 seats in this election. It is worth mentioning here that the Congress party could never won more than 62 Punjab Vidhan Sabha seats prior to this election manage to win 77 seats in this election on its own.⁶ The Lok Insaaf Party of Bains Brothers of Ludhiana based won 2 seats in this election.⁷ They contest previous elections as independents. All the other political parties either national or state level like the BSP, the CPI, the CPI (M) and the SAD (M) could not open their account in terms of seats in this election.⁸

Table-I: Performance of Political Parties in Punjab Vidhan Sabha Elections

Name of Parties	20	17	2012		Gain/Loss		
	Seats Won	0/0	Seats Won	0/0	Seats	0/0	
SAD	15	25.2	56	34.7	-41	-9.5	
ВЈР	3	5.4	12	7.13	-9	-1.73	
Aam Admi Party	20	23.7	-	-	+20	+23.7	
Congress	77	38.5	46	40.11	+31	-1.61	
Lok Insaaf Party	2	1.2	-	-	+2	1.2	
BSP	0	1.5	0	4.30	-	-0.52	
People Party of Punjab	-	-	0	5.17	-	-5.17	
CPI & CPI(M)	0	00.2	0	1.03	-	-1.1	
SAD(M)	0	00.3	0	0.51	-	-0.21	
IND and Others	0	4.0	3	7.28	-3	-3.28	
	117		117	100.0%			

Source : Office of the Chief Electoral Officer, Punjab, Chandigarh, 2012 & 2017 Punjab Vidhan Sabha Elections.

In terms of percentage of votes, the SAD secured 25.2 % votes in this Lok Sabha election, while it had secured only 34.7 % votes in 2012 election. The BJP secured 5.40% votes in this election while it had secured 7.13 % votes in 2012 election. The Congress party secured 38.5 % votes in this election although it had obtained 40.11 % votes in 2012 election. The Aam Admai Party obtained 23.7 % votes in this election. The BSP secured 1.5 % votes in this election although it had obtained 4.30 % votes in 2012 election. The Lok Insaaf party secured 1.2% votes in this election. The PPP which could manage to secure 5.17 % votes in 2012 elections now merged in Congress party. The CPI & CPI (M), SAD (M) and others secured 0.2%, 0.3 % and 4.0 % votes respectively in this election while they had secured 1.03%, 0.14%, 0.51 and 7.28 % votes respectively in 2012 Punjab Vidhan Sabha election.9

3. Region-wise Electoral Performance of Political Parties

Punjab comprises of three distinct geographical regions - First, Majha (Districts of Amritsar, Tarn Taran, Pathankot and Gurdaspur), Second, Doaba

(Districts of Jallandhar, Kapurthala, Nawanshar and Hoshiarpur) and Third, Malwa (Districts of Patiala, Ludhiana, Fatehgarh Sahib, Faridkot, Ferozepur, Fazilka, Moga, Muktsar, Sangrur, Barnala, Ropar, Bathinda, Mansa and Mohali). 10

The Majha region, which lies sandwiched between the Indo-Pak border in the north and river Beas in the south, contains 25 assembly seats. It is a mixture of Hindu, Sikh and Dalit population. The demographic character of this region made it a traditional stronghold of the Congress party.

The north eastern part of Punjab, Doaba which literally means the land between two rivers, accounts for 23 assembly seats, is traditionally a strong hold of the BSP and the Congress party because of its large concentration of Dalit population.

The southern part of Punjab, Malwa, is geographically the biggest and politically the most significant region of the state which accounts for 69 out of 117 assembly seats of Punjab. Though it has some pockets of Hindu population but it has traditionally remained a stronghold of the Akalis. Since 1966 all the Chief Ministers of the state except Darbara Singh hailed from Malwa region.

There are 117 assembly constituencies in the state. The delimitation process in assembly segments has changed the number of constituencies in the regions benefiting the already dominant Malwa by increasing four seats two each from Majha and Doaba. This development not only increased the electoral importance of the region but also became beneficial to the SAD politically because this region has proved strong support base of Akali Dal since 1966.

The region-wise electoral performance of political parties in the 2017 Punjab Vidhan Sabha election is recorded in the following table :

Party	Majha				Doaba			Malwa			
	2012	2017	Change	2012	2017	Change	2012	2017	Change		
Congrees	8	22	+14	06	15	+9	32	40	+22		
SAD	12	2	-10	11	5	-6	33	8	-25		
ВЈР	5	1	-40	05	1	-4	02	1	-1		
AAP	-	0	0	-	2	+2	-	18	+18		
LIP	-	0	0	-	0	0	-	2	+2		
Indepen- dent	0	0	0	01	0	-1	02	0	-2		
	25	25		23	23		69	69			

Table-2: The Region-wise Electoral Performance of Political Parties

Source : Office of the Chief Electoral Officer, Punjab, Chandigarh, 2012 & 2017 Punjab Vidhan Sabha Elections.

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The above table indicates that in the Majha region the Congress party won 22 seats in this election while it secured only 8 seats in 2012 elections, the SAD won only 2 seats in this election while it secured 12 in 2012 election, the BJP won 1 seat from this region in this election while it secured 5 seats in 2012 election.

The Doaba region, again repeated the same performance by securing the Congress party 15 seats in this election while it could manage only 6 seats in 2012 election, the SAD won 5 seats in this election while it secured 11 seats in 2012 election, the BJP won 1 seat from this region in this election while it had led in 5 seats in 2012 election, the AAP got 2 seats in this election from this region, independent could not open their account in this election while they got 1 seat in 2012 election from this region.

In the Malwa region, the Congress party won 40 seats in this election while in 2012 election it could manage to win 32 seats from this region, the SAD won only 8 seats in this election while in 2012 election it could manage to win 33 seats from this region, the BJP won 1 seat in this election and it got 2 seats in 2012 election, the AAP and LIP secured 18 and 2 seats in this election from this region respectively. Neither the BSP nor the others secured even a single seat from any of the regions in this election. It is important to worth mentioning here that in this election the SAD lost vary badly in its own stronghold region the Malwa region.

4. Reasons for Performance of Political Parties in 2017 Vidhan Sabha Elections in Punjab

The main reasons for this performance of political parties were as under:

- ➤ Change is the law of nature. The people wanted change after sometime. The SAD-BJP had been in power since 2007. Despite being in power it failed to improve the economy of the state and control corruption. During this regime people were facing many problems on almost all fronts. The non-performance of the SAD-BJP government in the state prior to these elections changed the opinion of the people in favour of the Congress and AAP. Therefore, incumbency was one of the reasons that led to its poor performance in this election.¹¹
- There were also allegations against the Chief-minister S. Parkash Singh Badal that he wanted to perpetuate family rule in the state. The people were irritated over the methods by which Chief Minister had inducted his close relatives in the politics. Sukhbir Singh Badal his son was given office of Deputy Chief Minister of Punjab and President Shiromani Akali Dal by ignoring the claim of many senior Akali Leaders. Many other relatives of Badal family were also made MLA's and Minister in Punjab. His daughter-in Law Harsimrat Kaur Badal became Union Cabinet Minister in 2014 in Modi Ministry. All these things irritated the people. They did not like the method by which Badal was trying to establish his family rule in the state. The

opposition parties said that Akali Dal become the private company of the Badal family. Due to this factor the people gave verdict against the SAD in this election.¹²

- Number of allegation on SAD mainly Bargari issue of disregard of holy script of Sikh religion Sri Guru Granth Sahib Ji, Bhebal Kalan shooting orders, support of the followers of Dera Sacha Sauda Sirsa, Drug among youths, Farmer Suicides, Land Mafia, Drug Mafia, Transport Mafia, Mine Mafia, unemployment, disrespect of religious institutions by SAD the SGPC and Akal Takht Sahib etc. increased environment against SAD in Punjab.¹³
- ➤ Too much expectation from incumbency factor and over confidence of PPCC chief Capt. Amrinder Singh regarding sure victory and very easy to win elections was one of the major reason for the defeat of congress party in 2012 Punjab Vidhan Sabha elections. This time Capt Amrinder Singh took the lesson from this and seriously worked for winning the elections.
- ▶ Landslide victory of AAP in Delhi prior to these elections created environment in favour of AAP in Punjab. The AAP won 4 Lok Sabha seats prior to these elections. This was also one of the reasons for good performance of AAP in Punjab in this election also.¹⁴
- → Youth factor was also a reason of the impressive victory of AAP in this election. Our post poll analysis indicated that between the age of 18-25 was in favour of AAP in this election.
- ▶ Lack of proper leadership in Punjab and not entering into any electoral alliance by BSP, SAD (Mann), CPI and CPM were the reasons for their poor performance in this election.

In conclusion it can be said that at the time of 2017 Punjab Vidha Sabha elections the people of Punjab were not in favour of the SAD-BJP alliance due to strong anti-incumbency factor. The people of Punjab thought about any alternative of SAD-BJP though it would be Congress or AAP.

Footnotes and References

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6. The Congress party won 87 seats in 1992 Punjab Vidhan Sabha elections but at that time the Shiromani Akali Dal main regional political party of Punjab boycotted this election due to militancy. In normal situation the Congress party could not win more than 66 seats in any other Punjab Vidhan Sabha election. This was the first time in the electoral history of Punjab after its reorganization in November 1966 the Congress got 77 seats.

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Environmental Challenges and Role of Enforcement Institutions (A Case Study of Azamgarh)

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In the contemporary issues of social science environmental studies and challenges are significant areas of study, research and analysis. Today environmental challenges and problems worldwide became a matter of grave concern. One of the biggest threat of this century affecting the survival of mankind may be seen as polluted air, deteriorating condition of potable water, global warming, loss of biodiversity, hole in ozone, deforestation etc. In post independent India, the unplanned developmental policies of different successive governments and population explosion have maltreated natural resources of the country. Today almost all the cities of India are at the stage of collapse due to massive urbanization, lack of urban planning, scarcity of potable water, lack of breathable air, unhealthy and unhygienic conditions of living. This situation needs urgent attention of people, society and the government. Azamgarh city is politically significant city of eastern Uttar Pradesh. The city has been decisive political representation in state and central government. Despite this, Azamgarh is facing severe problems of polluted water, air, sound, lack of proper sewage and sanitation and inapt solid waste management. The rivers of Azamgarh district are dying from pollution. An attempt has been made in the present paper to study and analyze the environmental problems and the attitude and functioning of enforcement agencies of Azamgarh towards these issues. The research paper is based on the field study conducted in Azamgarh city.

[Keywords: Environmental challenges, Enforcement institutions, Global warming, Biodiversity, River pollution]

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1. Introduction

Azamgarh district is an important district of the Eastern Uttar Pradesh. There are seven tehshils, twenty blocks, ten Vidhan Sabha and two Lok Sabha constituencies. There are two local bodies-Azamgarh Nagar Palika and Mubarakpur Nagar Palika and Nagar Panchayat. There are four rivers flowing from Azamgarh district- Tamsa, Veso, Sai and Ghaghra. The Azamgarh city is situated on the bank of Tamsa River. From the environmental point of view, Azamgarh was on 398th position in cleanness rank of India in 1017. The government departments which are authorized for environmental cleanliness and protection are Nagar Palika, pollution control board, forest department, jalkal deparment and district administration as well.

Azamgarh is the place of several famous saints, Philosophers, scholars and freedom fighters. It was founded by Azam, son of Vikramajit in 1665 is named after him. The Azamgarh city is a municipality, divided into 25 wards and forms a tahsil namely Sadar. The geographical area of the city is 12.70 square km. Agriculture is the main occupation of the population of Azamgarh which can be attributed to its very fertile highly cultivated soil bearing good crops of rice, sugarcane, wheat, maize, corn, and mustard etc. The industrial base of Azamgarh is not very strong. However some of the noteworthy industries which have a substantial contribution in the economic development of the city are- The Kisan Sahkari Chini Mills Ltd., Sathiaon, Azamgarh, Banarasi Sari Udyog, Mubarakpur, Black Pottery Udyog, Nizamabad, food & allied products, chemicals & allied products etc.

As per the Census of 2011, Azamgarh city has a population of 110983 (of which male (57878) constitutes 52.15% and females (53105) constitutes 47.84% of the population). The growth rate of the city is 18.67% during the decade 2001-11, which is very good in urban India. Demographically, Azamgarh city primarily has residential population with 16294 households at present which indicates the great housing and development activities in the city in last decade. The average literacy rate of Azamgarh is 74.97% which is higher than the national average of 70.04%. About 12.19% of the population of the Azamgarh is under 6 years of age (Census of India, 2011).

According to the Town and Country Planning Department of the Government of Uttar Pradesh, Azamgarh city is mainly populated by residential population with the ratio of 89.59% houses and 10% commercial properties. At present, Azamgarh city has total 16294 numbers of residences, 2000 numbers of commercial and other institutional establishments. There are two Lok Sabha and ten Vidhan Sabha constituencies in Azamgarh. It is observed that the political representation of this district has also been in the ministry of state government of the Uttar Pradesh. Azamgarh is the Lok Sabha constituency of ex. chief minister of UP, Mulayam Singh Yadav.

From the very beginning Azamgarh has been politically significant. In 1967, Chandrajeet Yadav of Azamgarh was a part of Indira Gandhi's Cabinet. In 1979,

Ram Naresh Yadav the then chief minister of UP belonged to Azamgarh. After 1999 there were 2-3 cabinet ministers who were always a part of state ministry be it Samajwadi Party government or Bahujan Samaj Party government. Since 2000, it can be seen that during 2003-04 there were 3 ministers from Azamgarh in Mulayam Singh Yadav Government. These names were Balram Yadav, panchayati raj minister, Rampyare Singh, Bal Vikash and Pushtaahaar minister and Ramasare Vishwakarma, welfare minister for OBC.

During Mulayam Singh Yadav's regime in 2003, Balram Yadav and Rampyare Singh were panchyati raj minister and environment minister respectively. During Mayawati's government in 2007, Sukhdev Rajbhar (Speaker Vidhan Sabha), Indrajeet Saroj (social welfare minister), Vidya Choudhary (socail welfare state minister) did not paid attention to the environmental problems of Azamgarh. During Akhilesh Yadav's regime in 2012, three cabinet ministers Balram Yadav (Panchayatiraj minister), Durga Prasad Yadav (Transport and Forest Minister), Washim Ahmad (Basic Education State Minister), Ramasare Vishwakarma (OBC Welfare State Minister) were from Azamgarh. Despite all this, Azamgarh could not focus on development and environment. Late Ram Naresh Yadav, ex. chief minister of UP belonged to Azamgarh district. Another names who represented Azamgarh district and have been a part of the UP government were cabinet minister Chandrajeet Yadav, Vidya Choudhary, BSP, cabinet minister, Indrajeet Saroj, Cabinet Minister BSB, Sukhdev Rajbhar, Speaker Vidhan Sabha.

Nine MLAs of Bahujan Samaj Party were elected during 2007, in which two ministers Vidya Chaudhary, Social welfare minister, Sukhdev Rajbhar, speaker, Vidhan Sabha were from Azamgarh. Again, in 2012 during Samajwadi Party government headed by Akhilesh Yadav, eight MLAs of Samajwadi party were elected from Azamgarh. There were 4 ministers Balram Yadav, panchayati raj minister, Durga Prasad Yadav, Transport and Forest Minister, Ramashare Vishwarkrma, OBC welfare minister, Washim Ahmad, basic education state minister from Azamgarh. It is unfortunate that in spite of the political representation and power sharing of Azamgarh many times, the city could not be developed as it was accepted.

Again in 2012 during Akhilesh Yadav government four cabinet ministers were from Azamgarh-Balram Yadav, Durga Prasad Yadav, Washim Ahmad, Ramasare Vishwakarma. All the candidates won elections with the slogan of development but this is unfortunate that religion based politics has become a reality in Azamgarh.

In Loksabha election of 2014 Mulayam Singh Yadav was elected as MP of Azamgarh and Neelam Sonkar of Bharitya Janta Party won election from Lalganj seat. In the elections of UP Vidhan Sabha in 2017 five MLAs from Samajwadi Party, four from Bahujan Samajwadi Party and one from Bhartiya Janta Party won

elections. It is important to point out here that almost in all elections of Azamgarh due to the social fabric of the district caste and religion decisively influenced the voting behavior of the people of Azamgarh.

2. Major Environmental Problems of Azamgarh City

Like any other city of India, Azamgarh is also witnessing severe environmental hazards. Azamgarh was on 398th position in cleanness rank of India in 2017. The city is facing serious environmental challenges like air, water, soil, and noise pollution. The absence of sewage treatment plants, proper solid waste management system, challenging position of drinking water supply in urban and rural areas of Azamgarh aggravated the environmental problems to a large extent. The status of different pollution indicators related to Environmental Pollution such as Air, Water, Soil, and Noise pollution are as under:

Coming to the case of air pollution, it is observed in the present study that air pollution became a major challenge in Azamgarh menacing the lives of the people of city. A study was conducted to make a comparative analysis of all type of pollution including air pollution between Azamgarh and Mumbai the economic capital of India. The data related to pollution of Azamgarh city in June, 2017 is mentioned below:

Pollution in Azamgarh

Air Pollution	Moderate 50.00
Drinking Water Pollution and Inaccessibility	Low 37.50
Dissatisfaction with Garbage Disposal	Moderate 50.00
Dirty and Untidy	High 62.50
Noise and Light Pollution	High 62.50
Water Pollution	High 62.50
Dissatisfaction to Spend Time in the City	Moderate 50.00
Dissatisfaction with Green and Parks in the City	Moderate 50.00
Contributors:	2
Last Update:	June 2017

Purity and Cleanliness of Azamgarh

Air quality	Improve Data
Drinking Water Quality and Accessibility	Moderate 50.00
Garbage Disposal Satisfaction	High 62.50
Clean and Tidy	Moderate 50.00
Quiet and No Problem with Night Lights	Low 37.50
Water Quality	Low 37.50

Comfortable to Spend Time in the City	Low 37.50
Quality of Green and Parks	Moderate 50.00
Contributors:	2
Last Update:	June 2017

Source: https://www.numbeo.com/pollution/comparecities.jsp?country1=India&city1= Mumbai&country2=India&city2=Azamgarh

2·1 Water Pollution

Proper drinking water supply is very essential to upkeep the sanitation facilities and environmental and health status. It is well known that poor quality of water as well as insufficient quantity of potable water generates serious public health hazardous, water borne diseases which are quite common in the cities, particularly among the urban poor.

In order to assess the overall status of water supply, sewerage and sanitation system of Azamgarh, some data given in the final report of City Sanitation Plan of district Azamgarh, published by Nagar Palika of Azamgarh in 2016 along with the information collected during the field study have been taken into account and are given as under:

Table-1: Water connection Household Level

S. No.	Type of connection	No.
1.	Household service connections	8252
2.	Commercial connections	-
3.	Duration of supply daily	9 Hrs

Source: City Sanitation Plan Final Report, 2016.

Table-2: Water Infrastructure in Azamgarh

S. No.	Sources of Water	No
1.	Coverage of water supply	48%
2.	Per capita supply of water	82 LPCD
3.	No. of tube wells	19
4.	No. of overhead tanks	5
5.	No. of hand pumps	552
6.	Water treatment plant (WTP)	Nil
7.	Length of line (Total Road)	116 Kms
8.	Length of distribution network	6 Kms

Source: City Sanitation Plan Final Report, 2016.

Table-3: Services Level Benchmark

Indicator (water supply)	benchmark	Status (2014-15)
Coverage of water supply connections	100%	48%
Per capita supply of water	135 lpcd	82 lpcd
Extent of metering of water connections	100%	0
Extent of non-revenue supply	20%	14%
Continuity of water supply	24 hrs	9 hrs
Quality of water supplied	100%	100%
Efficiency in redressal of customer complaints	80%	93%
Cost recovery in water supply services	100%	23%
Efficiency in collection of water supply related charges	90%	82%

Source : City Sanitation Plan Final Report, 2016.

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Table-4: Sewerage Infrastructure within the City

S. No.	Indictor	No.
1	Population	110983
2	Total water supply	9
3	Waste generate	7.2
4	Total No. of sewer connection	-
5	Total length of sewer line	12
6	STP	Nil

Source : City Sanitation Plan Final Report, 2016.

Table-5: Present and Projected water and Waste Water in MLD

Year	Population	Water Demand(MLD)	Sewage(MLD)
2011	110983	15.0	12.0
2016	140,033	18.9	15.1
2021	154,485	20.9	16.7
2026	170,429	23.0	18.4
2031	788,292	25.4	20.3
2036	208,027	28.1	22.5
2041	230,561	31.1	24.9
2046	255,537	34.5	27.6

Source : City Sanitation Plan Final Report, 2016.

Table-6: Service Level Benchmark for Sewerage System

S.No.	Indicators		Existin g
1	Coverage of sewage network service	100%	Nil
2	Collection efficiency of sewage network	100%	Nil
3	Adequacy of sewage treatment capacity	100%	Nil
4	Quality of sewage treatment	100%	Nil
5	Extent of recycling and reuse of treated sewage		Nil
6	Efficiency in redressal of customer complaints		0.0
7	Extent of cost recovery in sewage treatment and management		0.0
8	Efficiency in collection of sewage charges	90%	0.0

Source : City Sanitation Plan Final Report, 2016.

Table-7: Waste Water Management, SML Term Targets

Parameter	norm	SLB	Short T	Medium T	Long T
Sewerage network	100%	-	_	-	-
Households with sewerage connections	100%	0%	_	_	_
WW collection efficiency	100%	_	-	-	-
WW treatment adequacy	100%	_	_	-	-
Quality of WW treatment	100%	_	_	-	-
Reuse and Recycling	20%	_	_	_	_
Cost recovery	100%	_	_	-	-
Complaints redress	80%	_	_	-	_
collection	100%	_	_	-	_

Source : City Sanitation Plan Final Report, 2016.

Table-8: Drain System (Ward Wise)

S.No.	Type of Drains	Households	0/0
1	Closed Drainage	10233	62.8
2	Open Drainage	4921	30.2
3	No Drainage	1140	7

Source : City Sanitation Plan Final Report, 2016.

As per the data given in above mentioned table 1 and 2, the total number of water supply connections in Azamgarh city is 8252, which is only 48% of total required water supply coverage. All the available connections are domestic, unmetered and serving to the households only. The city does not have any surface

water source and treatment facility for drinking water. The total water consumption of the city is 9 MLD which indicates that rest of the city is getting water from unauthorized sources.

Further, table 2 shows that water is drawn from 19 tube wells and 552 hand pumps located in the various parts of Azamgarh city. However, it was found during the field study that most of the hand pumps are not in operational condition. Due to the leakage of 15% water production the available water to public is hardly 9 MLD, which is supplied to household population.

The quality of water is more or less up to the mark of desired quality of water as out of 155 samples collected, 149 passed the quality test.

It is also evident from the Table-3 that the role of Nagar Palika, Azamgarh in the water supply has several lacunas. The coverage of water supply network should be 100% while in Nagar Palika, Azamgarh it is just 48%. Further, per capita supply of water is also very low at 82 LPCD whereas it should be 135 LPCD and there is no metering of water supplied in the city. This is ironical that varying quantum of water availability at source, water supply is erratic, especially during summers. Low coverage of network and few water connections, poor metering system and low water charge collection efficiency, poor maintenance of water sources and infrastructure, lower per capita water supplied to the population of the city are other problems.

In regard to the sewerage system of Azamgarh, it was observed in the study that the city does not have a proper sewer network. Waste water is either treated in septic tank or discharged directly in broken drains or water bodies. The city does not have any sewage treatment plant. The waste water overflows from the septic tanks and mixes into drain and poses the problem of ground water contamination as well. Azamgarh has two major lanes of drainage system. The laid sewerage system in not being accessed by people therefore there is no offsite treatment of water is taking place.

This is unfortunate that Azamgarh, an important city of eastern Uttar Pradesh having population of 110983 and has no waste water treatment facility. Indiscriminate disposal of waste water through storm water drain is detrimental to environment and public health. As table-4 indicates that only 10% (12kms) sewer line was laid down in the city but still not working and remaining 104kms (90%) is required and should be fully functional. It was also observed in the present study that about 16294 sewer connections for present households and a sewage treatment plant of 10MLD capacity are required for the smooth functioning of sewerge and sanitation system of the city.

There are many households in Azamgarh which discharge their black water (from toilets) into septic tanks and soak pits. The grey water from kitchens and bathrooms is discharged into open drains without treatment at the extent of households relying on the septic tank or coverage of septic tanks in households & slums for wastewater disposal is not known.

However based on the survey conducted by JT Urja, it was estimated that most of the households are using soak pit or septic tank. During discussions with the communities, it was observed that most of the houses construct septic tanks based on the available space rather than following the norms of CPHEEO. Surveys in the city indicate that a significant portion of sewage water find their way into drains unchecked.

There is no provision for storm water drainage system in the city. Storm water drains are severely abused with grey water flows and solid wastes dumping around 80% area under pukka drains, 6% area under kuccha drain and remaining 14% needed new drains. At present the drainage water is flowing though the existing drains, which are not adequate and constructed in the unplanned way. Most of the water flows on roads and on other vacant lands of the town.

Drainage system of the city is very poor water as chute is not according to gradient. Due to this problem, the roads, streets and the low lying areas of the city get flooded during rains.

Due to the encroachment the cleaning of drains, has become a major challenge in Azamgarh city. The 50% of the drains are encroached upon by the residents as they have constructed houses/terraces on the drains. Approximately 6061 Households need proper drainage system with immediate action. Nagar Palika Parishad, Azamgarh does not have any centralized database or map of drainage system available no cleaning, repair and maintenance of drains is undertaken pre-monsoon and one other time of the year.

Azamgarh city is not an exception in terms of solid waste management. With increasing population, the problem of solid waste is increasing day by day. Solid waste management is an obligatory function of Nagar Palika. But the Nagar Palika of Azamgarh is failed to manage solid waste. Consequently, problems of health, sanitation and environmental degradation have become very serious in the city. The major problems in solid waste management are-lack of sanitary workers, lack of collection efficiency, improper choice of technology, improper site of solid waste, lack of trained manpower, poor public participation and cooperation etc.

Local residents, hotels, restaurants, bazaar and vegetables markets, hospitals and dispensaries are the major sources of generation of solid waste in the city. About 38.2 MT of solid waste is generated every day in the city. Solid waste management is a critical issue in Azamgarh city due to spread of area under its jurisdiction based on the population of the city. Only 60% of the waste is cleared and are transported to four existing temporary dumping sites without treatment or coverage.

The Azamgarh Nagar Palika Parishad is responsible for the collection of solid waste within the municipal area limits. The average quantity of waste collection is about 38.2 MT daily. Door to door collection of waste is not practiced in whole city.

Domestic waste is generated at the house hold level and varies from town to town and at an average, range between 200 to 500 gm. As per the standards, a town like Azamgarh will generate 0.300gms of solid waste per head per day. The household waste includes a small percentage of inorganic materials like metals and plastics. The commercial waste includes the waste from hotels and establishments, shops, trading units, small street traders, etc. The daily waste generated is about 3MT, which is 7.9 percent of the total waste generated in the town. It mainly comprises of paper, plastics and other inorganic, which are finding their way to the disposal yard along with the domestic waste. The hazardous wastes include the biomedical wastes from hospitals and clinics, nursing homes, medical research laboratories situated in the city.

The waste collection and transportation activity is executed between 7:30 AM and 2:30 PM every day. Approximately 20 dumping yards are placed at different parts of the city. The waste from the containers is collected by 16 vehicles (trucks & Lorries) and transferred and disposed.

Maximum 60% of the total solid waste is actually collected and transported. Collection and transportation is being done in open vehicle creating an ugly look and littering on travelled road.

In regard to the pollution generated industries of city, the Regional Officer, Regional Pollution Control Board of Azamgarh said that, there are three industries (sugar and distillery/fermentation (2) with achieving ETP standard are present. Total waste water generation is 500 kl/day (sugar in River Ghagra). The BOD load from industries is 15kg/day in River Ghagra. The distillery is maintaining zero discharge standards.

According to census 2011, the total population of Azamgarh is 110983 and the number of households is 16294. Among these households 81.9% have toilet facility within the premises and rest of 18.1% of the population either going for open defection or using public toilets like public complex.

In Azamgarh, at present there exist 16294 households in which 2949 households do not have toilets in their premises. They depend on either public toilets or going for open defecation. Hence the shortage of toilets for 2949 households should be covered.

It is relevant to mention here that under Swachh Bharat Mission (SBM) Nagar Palika, Azamgarh is proposing individual toilets particularly in the areas where people are going for open defecation. It is suggested here that mobile toilets should be placed in the congested areas where sufficient land is not available for the construction of toilet and septic tank and all the toilets and septic tanks should be connected with sewage system. Since most of the wards have low-income population with high density, shared toilets in slums, public toilets in busy commercial wards or a combination of both seem to be an appropriate solution.

2.2 River Pollution in Azamgarh District

Just like other significant rivers of the country and the state, the pollution of Tamsa and Beson river, Ghaghra river (Beson and Ghaghra flows from the Azamgarh district) are almost at the vanishing stage. It is already mentioned above that the untreated waste water flowing directly into Tamsa and Ghaghra questioned the existence of both the rivers. The Nagar Palika, Azamgarh as it is observed has been playing an irresponsible role and dumping thousand tons garbage on the river bank. The careless approach of Nagar Palika is also visible in flowing untreated water directly into the river though different Drains.

The fishery department aggravated the problem by throwing thermocol boxes directly into the river. The sand digging also creates problems in this regards which has diverted route of the river causing danger to annexed villages. It was reported on 22nd February, 2018 in a hindi daily that the Tamsa river has ceased the existence of more than one dozen villages in 8-10 km area. The same is the case of Ghaghra river which is flowing today near Azamgarh-Gorkhpur route and destroyed thousands acre fertile land in almost eight kilometers area.

Sujeet Bhushan Srivastava, Convener, Save Tamsa movement said that 20 years back, Tamsa river was not like today. The flow of the river was width 100 to 150 fit. Unfortunately, the width of the river has been confined to 30 to 40 fit. The flow of the river should be ensured at any cost (https://www.amarujala.com/uttar-pradesh/azamgarh/tamasa-river-is-going-dry-from-bank).

There are many water bodies like Bharotal, Ramkolataal facing negligence of the government and administrative machinery. The area Kaileshwar Phokhrataal in Ataraullia is at the stage of serious threat. During raining season, Azamgarh faces sever water logging and due to the damage in water supply line dirty water are being supplied to homes.

Solid waste management is an obligatory function of Nagar Palika. However, this function is not properly performed which resulted in growing problems of health, sanitation and environmental degradation. The major drawbacks in the management of solid waste in the city are- lack of sanitary workers, lack of collection efficiency, improper choice of technology, improper side of solid waste, lack of trained manpower and poor public participation.

S.No.IndicatorsNo1Waste containers-2Primary collection point203Land fill site (existing)-4Treatment plant-

Table-9: Infrastructure for solid waste management

Source : City Sanitation Plan Final Report, 2016.

Maximum 60% of municipal solid waste is actually collected and transported. Collection and transportation is being done in open vehicle creating an ugly look and littering on travelled road.

3. Field Study of Azamgarh

With the intent to know the attitude and role of responsible enforcement and monitoring agencies for environmental protection in Azamgarh city, a field study was conducted. On the basis of random sampling method through structured questionnaire, interviews have been conducted of corporators and chairman of Nagar Palika, Forest Department, Jal Kal department, officers of district pollution control board, environmental experts and concerned person of district administration etc. The findings of the field study may be mentioned in following manner:

3.1 Attitude and Role of Nagar Palika Azamgarh in Environmental Protection

According to the solid waste act of 1999 incorporated in the Gazette of Government of India on 25th September, 2000, Nagar Palika, Nagar Panchayat and Municipal Corporations are authorized to do arrangements for solid waste management. For example garbage dumping at public places and garbage burning is strictly prohibited (The Gazette of India, September 25th, 2000). It is the duty of Nagar Nigam, Nagar Palika and Nagar Panchayat to ensure this. It is observed in the present study that the rule of 1999 has been violated by the Nagar Palika, Azamgarh many times. Even after the incorporation of this act in the gazette of the Government of India, the solid waste is still being carried uncovered and dumped on the Tamsa river bank in Azamgarh. The waste burning is still a problem which is causing air pollution in the city. Similarly, the National Green Tribunal in its order dated 4 Nov. 2016, followed by state government's order dated 8th November 2016, also instructed all Nagar Nigam, Nagar Palika and Nagar Panchayat to make arrangements for prohibition of garbage dumping and burning at public places. As the study observed, this order was not followed by the Nagar Palika Azamgarh (Government Order No. 604, December 21st, 2016).

In this connection, while replying to the question asked in the present study, in June 2017 Deenu Jaisawal, son and representative of Indira Jaisawal (ex-chairman) said that Nagar Palika had purchased the land for waste disposal one year back at Majhgavan village, seven km away from the main city. The project would start after receiving fund from the state government. The Nagar Palika had scarcity of financial resources so the project couldn't be started by Nagar Palika.

It is also observed in the study that despite heavy share in the political power, the city is facing political negligence and inactive role of administrative and enforcement agencies. As mentioned earlier, consequently the lack of sewer lines, STP and poor supply of drinking water are matters of grave concern. The work for installation of sewer line was started fifteen years back yet could not be completed.

Replying to the questionnaire of the present study, Durga Prasad Yadav, ex-minister, Forest and Transport said that the state government has given appropriate funds to Azamgarh, but it has not been utilized properly by the Nagar Palika. The Nagar Palika, Azamgarh is not performing its functions efficiently as the cleanliness of the city and supply of drinking water is at the stage of collapse.

While discussing the problems of Azamgarh city and the role of Nagar Palika Azamgarh for the present study, Vishen Singh, Executive Officer, Nagar Palika in June, 2017, said that Nagar Palika is doing its regular routine work like cleaning of city, cleaning of Nallas, water supply, installation and repairing of pipe lines etc.

Despite the assurance given by Nagar Palika, it is observed that Azamgarh is lagging behind in cleanliness programme. The waste disposal and urban residential planning is also under question mark. It is also observed that Azamgarh has been neglected by the state government. The then Commissioner, Neelam Ahlawat accepted that the situation of sewage treatment plant and waste disposal is worsen. Chandra Bhushan Singh, the then District Magistrate of Azamgarh, scolded the responsible persons for lack of cleaning and misuse of government fund. On 31st August, 2017, he constituted a three member committee to investigate into the matter (Nav Bharat Times, Azamgarh, 01-09-2017).

It was reported in newspaper in August, 2017 that the Aam Adami Party of Azamgarh district became active on the issue of environment and they protested against set standards of building works. They opened front against Nagar Palika Azamgarh and complained that Nagar Palika is not performing it functions of cleanness (Patrika News, Azamgarh, 08-08-2017).

Mrs. Sheela Srivastava, wife of late ex-chairman Girish Srivastava (2002-07, 2007-08) came into power in November 2017, but no concrete step was taken by her. In this connection, the corporator of Badarka of ward no. 09, Tarik Faisal said that due to the broken drains, water is flowing on the road in this ward. Cleanliness staff of Nagar Palika does not hear any complaint. The corporator, further said that no steps have been taken by the district administration even after several applications given by local traders and residents.

Similarly, corporator Purushottam Singh of ward no. 12 Sidhari west said that despite having the sufficient resources for urban development, the city could not developed as was expected due to the lack of determination and the corruption prevailed in the agencies responsible for it. The garbage spread everywhere in the city is against the Swachh Bharat Mission programme of the central government. There is no sewage treatment plant in the city and all the waste water generated in the city is directly falling into the river Tamsa due to which the existence of the river is in danger. He further suggested that there is an urgent need of making STP in the city in order to save the river.

The corporator Ravi Prakash Yadav of ward no. 2, Civil Lines area said that this ward is over-crowded since it has roadways and other important offices.

Traffic jam and supply of polluted water are major problems of this ward. The attitude of Nagar Palika staffs is like a dictator. This needs to be checked.

Further, corporator Mithun Nishad of ward no.15, area Sitaram, replying to the questionnaire said that Swacchh Bharat Mission has been failed in Azamgarh. The people of this ward are facing problem of drinking water. Corruption has become a part of Nagar Palika. Similarly corporator Sangeeta Rai of ward no. 14 Aarzibagh told that the ward is facing supply of slow water, polluted drinking water, irresponsible approach of cleaning supervisor and corruption. These problems need immediate solution.

In an interview conducted in the present study, corporator Rajkumar Sonkar of ward no.6 Pandey bazaar area also pointed out the problems of drinking water and cleanliness problem of his ward.

Similarly, the corporator of ward no.5, Rayees Ahmed also explained the problems of polluted drinking water, damaged streets, problems of air and noise pollution in the ward.

Likewise, Arjun Choudhary, corporator of ward no. 20 Raidopur, Asha, corporator of ward no. 8 Siddahari-East and Anjali Sonkar, corporator of Ward no. 01 Narruli area also informed the problems of their ward related to polluted water, damaged road and streets and insensitive attitude of chairman of Nagar Palika in solving these problems.

The above mentioned description highlights the problems of different ward of Azamgarh city. The study also emphasized the attitude, functioning, weaknesses and problems of Nagar Palika Azamgarh. While, on the one hand, Nagar Palika, Azamgarh has scarcity of funds and staff, on the other hand, corruption, lack of political will and good governance, insensitive approach of dealing lifesaving issues like water, air, noise etc. are observed in the study. The role of district administration as observed in the study is unsatisfactory.

The present study also noticed small issues too. The distribution of dustbins has also been controversial due to the non-availability of dustbins in proper number. The corporators expressed their views regarding irresponsible behavior of political representatives of Azamgarh district as they said that Ex. Forest Minister Durga Yadav belonged to Azamgarh but did not pay attention to the plantation of parks of Azamgarh city. Similarly he did not do anything to improve the transportation facility of the city when he was working in the capacity of Transport Minister.

The Chairmanship of Nagar Palika, Azamgarh has been headed by different political parties, for example, Late Girish Chandra Srivastava (2002 from Congress Party and in 2007 from Bahujan Samajwadi Party). In 2008, after the death of Girish Chandra Srivastava, his wife Sheela Srivastava from Bahujan Samajwadi Party won the elections. In the Nagar Palika elections of 2012, Mrs. Indra Devi Jaiswal, an independent candidate swore as Nagar Palika chairman. Again in the elections of

2017, Mrs. Sheela Srivastva, independent won the seat of the Nagar Palika Chairman, but as it observed in the study that more or less the behaviour pattern of all political parties is same.

3.2 Role of Regional Pollution Control Board, Azamgarh

It is noticeable here that the office of Regional Pollution Control Board, Azamgarh was established in February, 2004. The office is working as handicapped in the absence of proper infrastructural facilities, staff and fund. It has become ornamental only. The lab facilities are also not available in the office for monitoring all sorts of pollution. The data collected by the board office is sent to either Varanasi or Gorakhpur office of lab testing.

Replying to the questionnaire in the present study, the then Regional Officer of Pollution Control Board, Azamgarh, K.K. Pandey, in November, 2016, said that the proposal of sewage treatment plant was sent to the government for their approval. He, further, said that though there is no heavy industry in the city but the waste water of the city is directly flowing into the Tamsa river. Similarly, there is no monitoring instrument for air pollution.

The office of forest department is also mismanaged while the forest minister has been from Azamgarh. In April, 2017, the then, District Forest Officer of Azamgarh said that plantation progarmme are being run by forest department and lacs of tree were planted. He further said that for the security of trees, forest department cannot deploy guards. This is responsibility of public and their responsible behavior can only save trees and plants.

Overall, the environmental scenario of Azarmgarh is deplorable. The rivers of Azarmgarh Tamsa, Besso, Saie etc. are crying from pollution nothing concrete could be done for their survival. The Political representation of Azamgarh in Vidhan Sabha makes it clear that political representatives are not firm to deal the environmental issues with sensitivity. The study of environmental problems of Azamgarh city makes it clear that the city is facing serious environmental challenges like dumping of garbage, damaged pipe lines, increasing air and sound pollution dying rivers, polluted potable water damaged sewerage system industrial based, lack of sewage treatment plant etc.

While giving an interview in the present study, noted environmentalist of Azamgarh and convener of 'Save Tamsa', Dr. Sujeet Kumar Srivastava said that the rivers of Azamgarh districts are almost at dying stage. Neither the government of UP nor the district administration of Azamgarh has done any effort to conserve the rivers. Due to the waste water directly flowing into the rivers, the places like Sidhari, Rajghat, Shahighat have been converted into dumping ground only. It is suggested in the present study that this is the high time to awaken and became action oriented at all levels - the government, administration and the civilians.

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Status of School Education among the Adivasis of Jharkhand : An Analysis

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Adivasis are the communities of people whom the legal documents of government in India call scheduled tribe. Their counterparts in other parts of the world are known as indigenous or aborigine. As per census 2011 the population of Adivasis in the country are around 10.45 crore which is 8.6 per cent of the total population of the country. Among the states of Indian union Iharkhand is an important habitation of Adivasi communities. There are around 32 Adivasi (notified as scheduled tribe by the Indian government) groups in the state which form 26 per cent population of the state. There are many issues and problems in the development of Adivasi community that need attention. However, the greatest one is educational development that enables everyone to enjoy the fruits of development. In this paper an attempt has been taken to study the status of education among Adivasi communities of Jharkhand by highlighting the literacy, enrolment and dropout rate at school level. A close analysis reveals high enrolment but low literacy and retention. The disparity in educational development among individual Adivasi groups can also be observed.

[Keywords: Adivasi, Isolation, Acculturation, Integration]

1. Introduction (who are Adivasis?)

Adivasis are the communities of people popularly known as tribes¹ or scheduled tribes² in India. However, some scholars and activists (mainly from

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Adivasi communities) prefer to classify them as 'Adivasi'. The word Adivasi has been derived from two Sanskrit roots adi-meaning "beginning" and vasi-meaning "dweller"; i.e. a group of people who has been 'dwelling in a place or country since the beginning'. Thus, Adivasis are communities of people who have been living in India since the beginning. They are the aboriginal or indigenous (original dwellers) people of the country. Xaxa (1999) argues that the fact that communities of people known as tribes lived in India thousands of years before Aryan invasion qualify them to be called aboriginals or indigenous.

India has the largest concentration of Adivasi population in the world. Around 733 communities (with overlapping communities in more than one State) in 31 states and union territories (except in Punjab, Haryana, Delhi, Chandigah and Pundichery) have been notified as scheduled tribes (Adivasi) by the Indian government under article 342 of the constitution of India. They are around 10.45 crore which is 8.6 per cent of the country's population.

Most Adivasi communities of the country possess a distinct culture and thus are different from the so called mainstream Indian society. With regard to the distinctness to Adivasi culture and language Elwin (1964) argued that 'tribals' were the custodians of unique cultural traditions that were not just distinct but superior to both the Indian and European mainstream (as quoted in Markus Schleiter and Erik de Maaker, 2010). Again the High level Committee on the status of tribal in India (2014) observed that the Adivasis have developed their own distinctive culture, language and religion. However, at present many have forgotten and some are at the verge of forgetting due to acculturation (Xaxa, 2011). Due to long association with the dominant groups many have adopted the dominant ways of life³. This could be the reason why G. S. Ghurye (1980) one of the leading anthropologist of India describes them as backward Hindu.

In pre-independence era, a large section of the Adivasi communities lived in relative isolation from the rest of the Indian society. This isolation helped them to maintain and preserved their distinct culture, enjoy autonomy of governance over the territory they occupied. They held control over the land, forest, and other resources in terms of their traditions and customs. This gave them certain amount of control over their own lives (Kamat, 1998). However, after independence it was not possible for the Adivasi communities to remain in isolation. The need for modernization and industrialization of the country (Sinha, 2000) led to massive encroachment into their natural habitats (Nambissan, 2000; Xaxa, 2011) brought them face to face with the rest of Indian society⁴ for which they were not prepared. Thus, the need to integrate Adivasi communities into the larger society arose. Several articles in the Indian constitutions have been incorporated to direct the state to take special steps for the economic, social and cultural development of Adivasis. Various policies and programmes have been enumerated in this direction. Among all, the spread of education have received wider attention. Education has been preferred as a bragger of development of Adivasis. Further,

Jharkhand, the 28th state of the Indian union has been created with the objective to provide full attention to the development of the Adivasi communities residing in the state. Thus, the paper is an attempt to analyze the educational development among the Adivasi communities of Jharkhand after its creation. The paper begins by providing a brief profile of Jharkhand and the Adivasi population there. Then educational development has been analyzed from various angles. Thereafter, it discusses about the possible factor for the failure and accomplishment in educational development and suggests measure to be adopted for improvement. In doing so the author makes use of the secondary data like census, statistics of school education, researches etc.

2. A Profile of Jharkhand

With the total geographical area of 79,714 square kilometers Jharkhand came into existence on November 15, 2000 as 28th state of Indian Union by the Bihar Reorganization Act, 2000. It is a central east state of Indian union surrounded by the state of west Bengal at its east, by Odisha at its south, by Chhattisgarh and Utter Pradesh at its the west and by Bihar at its north. It lies between 21.95' to 25.45' north latitude and 83.35' to 87.95' east longitude. The state was created with the objective to give full attention to the development of the Adivasis. However, the state is the result of long struggle of Adivasis of the region against exploitation and oppression. Commenting on the pre-independence situation of Chotanagpur K. N. Sahay (1968) says that "before the advent of the Christian missionaries in Chotanagpur, the exploitation and oppression of the aboriginals were at their height." With regard to the struggle of Adivasis of Chhotanagpur region for a separate state Mullik (2003) says that the struggle began since the Mughal rule, ran through colonial period and after independence 50 years in Indian government (Bihar) and culminated in the creation of Jharkhand in November 15, 2000. Taking the history of the movement further back K. S. Singh says that the movement was the continuation of the history of the people's stubborn resistance to the colonial onslaught of the Aryan and the Brahminical Hindu states, Muslim invaders and the Mughal empire, East Indian Company and the British Imperialism and finally of the advanced nationalities and the Internal-colonialism of the modern Indian state (Singh, 1985, cited in Mullick, 2003).

Most part of the state lies on the Chota Nagpur Plateau, which is the source of the Koel, Damodar, Brahmani, Kharkai, and Subarnarekha rivers, whose upper watersheds lie within Jharkhand. Much of the state is still covered by forest. The average elevation of the area is approximately 1000 ft. The capital -Ranchi is situated at the height of 2000 ft. At present Jharkhand comprises of 5 divisions (north Chotanagpur, south Chotanagpur, santhal pargana, kolahan and Palamu). It has 24 districts with a total population of 32,988,134 (Census, 2011). According to the 2001 Census, the Adivasi population of the state was 7087068, which constituted 26.3 per cent of the total population of the state. In 2011 Census, they were 8645042 which is 26.2 per cent of the total population of the state.

3. The Adivasi Communities and their Population in Jharkhand

Jharkhand is an important state as far as the Adivasis are concerned, because nowhere in India Adivasi communities fought for a separate state for many years (see section 2). It has inspired the Adivasis of other state to continue their struggle to get their share in fruits of development. 32 communities in the state have been notified as scheduled tribe and are recognized as Adivasi. According to census 2001 and 2011 their population was 70,87,068 (26.3 per cent) and 86,45,042 (26.2 per cent) respectively. Jharkhand is the home land of 32 Adivasi communities with population of 7,087,068 which is 26.3 per cent of the total population (26,945,829) of the State (Census, 2011). Santhal with 31.86 per cent is the largest, Oraon with 19.86% is the second largest, Munda with 14.22 per cent third largest and Ho with 10.74 per cent is the fourth largest Adivasi communities of the state. Santhal, Oraon, Munda and Ho (76.68 per cent); Lohra, Bhumij and Kharia (7.19 per cent) and Bedia, Chero, Mahli and Mal Paharia (5.31 per cent) constitute 89.18 per cent of the total Adivasi population of the state. The rest 21 communities add only 10.82 per cent to the states' Adivasi population.

Table-1: Population of Individual Adivasis in Jharkhand (Census 2001 & 2011)

Name		Census 200	1	(Census 201	1	% of
	Male	Female	Total	Male	Female	Total	Share in 2011
All Adivasi	3,565,960	3,521,108	7,087,068	4,315,407	4,329,635	8,645,042	100
Asur	5,342	5,005	10,347	11,473	10,986	22,459	0.26
Baiga	1,296	1,212	2,508	1,829	1,753	3,582	0.04
Banjara	203	171	374	242	245	487	0.01
Bathudi	564	550	1,114	1,754	1,710	3,464	0.04
Bedia	42,532	41,239	83,771	50,207	49,954	100,161	1.16
Binjhia	6,200	6,228	12,428	7,320	7,084	14,404	0.17
Birhor	3,835	3,679	7,514	5,472	5,254	10,726	0.12
Birjia	2,711	2,654	5,365	3,174	3,102	6,276	0.07
Bhumij	91,436	89,893	181,329	104,910	104,538	209,448	2.42
Chero	38,668	36,872	75,540	48,860	46,715	95,575	1.11
Chik-Baraik	22,230	22,197	44,427	27,126	27,037	54,163	0.63
Gond	26,454	26,160	52,614	26,925	26,751	53,676	0.62
Gorait	1,986	1,971	3,957	2,527	2,446	4,973	0.06
Но	370,653	374,197	744,850	459,209	469,080	928,289	10.74
Karmali	29,481	27,384	56,865	33,203	30,951	64,154	0.74
Kharia	80,972	83,050	164,022	97,139	98,996	196,135	2.27

Kharwar	98,762	93,262	192,024	126,763	122,211	248,974	2.88
Khond	109	87	196	114	107	221	0.00
Kisan	16,080	15,488	31,568	18,880	18,385	37,265	0.43
Kora	11,832	11,360	23,192	16,487	16,299	32,786	0.38
Korwa	13,935	13,242	27,177	18,000	17,606	35,606	0.41
Lohra	93,917	91,087	185,004	109,383	106,843	216,226	2.50
Mahli	61,277	59,897	121,174	76,631	76,032	152,663	1.77
Mal Paharia	58,067	57,026	115,093	67,791	68,006	135,797	1.57
Munda	526,528	523,239	1,049,767	614,199	615,022	1,229,221	14.22
Oraon	698,059	692,400	1,390,459	855,210	861,408	1,716,618	19.86
Parhaiya	10,783	10,003	20,786	13,070	12,515	25,585	0.30
Santal	1,214,485	1,196,024	2,410,509	1,371,168	1,383,555	2,754,723	31.86
Sauria Paharia	16,078	14,972	31,050	22,970	23,252	46,222	0.53
Savar	3,023	2,981	6,004	4,864	4,824	9,688	0.11
Kawar	NA	NA	NA	4,082	4,063	8,145	0.09
Kol	NA	NA	NA	27,037	26,547	53,584	0.62
Generic Tribes	18,462	17,578	36,040	87,388	86,358	173,746	NA

Source: Census, 2011.

Adivasis are scattered throughout the state. District wise distribution of scheduled tribe population in above table shows that Khunti (78.63%), Simdega (76.25%) Lohardaga (75.19%) Pashchimi Simbhum (73.48%), Gumla (72.57%) and Ranchi (57.26%) districts have the high proportion of scheduled tribe population. Kodarma (1.14%) and Chatra (4.59%) districts have the lowest proportion of the scheduled tribe population. However, the concentration of scheduled tribes are concerned, Ranchi (12.05%) occupy the first place followed by Pashchimi Simbhum (11.70%) and Gumla (8.18%). The table below shows district wise distribution of Adivasi communities in the state.

Table-2: District Wise Distribution of Adivasi communities in Jharkhand

District	Total Population of the District	ST Population	% to Population of the District	% to the total ST population
Jharkhand	32988134	8645042	26.21	100
Garhwa	1258376	205874	16.36	2.38
Chatra	992901	45563	4.59	0.53
Kodarma	603759	6903	1.14	0.08

Giridih	2330941	238188	10.22	2.76
Pakur	854582	379054	44.36	4.38
Deoghar	1233712	180962	14.67	2.09
Godda	1265071	279208	22.07	3.23
Sahibganj	1039839	308343	29.65	3.57
Dhanbad	9579181	233119	2.43	2.70
Bokaro	1831512	255626	13.96	2.96
Lohardaga	349420	262734	75.19	3.04
Pu. Singbhum	1372784	653923	47.63	7.56
Plamu	1789307	181208	10.13	2.10
Latehar	699997	331096	47.30	3.83
Hazaribag	1592006	121768	7.65	1.41
Ramgarh	860662	201166	23.37	2.33
Dumka	1256735	571077	45.44	6.61
Jamtara	721164	240489	33.35	2.78
Ranchi	1819772	1042016	57.26	12.05
Khunti	495495	389626	78.63	4.51
Gumla	973949	706754	72.57	8.18
Simdega	556634	424407	76.25	4.91
Pa.Singbhum	1376242	1011296	73.48	11.70
Saraikela	876449	374642	42.75	4.33

Source: Census, 2011.

The Adivasis of Jharkhand are living here since thousands of years. Yet not much changed in their life and culture over the ages baring last few decades. Many scholars now believe that the language used by the Adivasis of the state is identical to the one used by Harappan people (Website, GOJH). Adivasis in Jharkhand are primarily rural as 91.7 per cent of them reside in villages. Presently large parts of Adivasi groups are depended on settled agriculture. Moreover, Lalita Prasad Vidyarthi classified the occupation of Adivasis of Jharkhand as follows:

- » Hunter-gatherer type Birhor, Korwa, Hill Kharia
- » Shifting Agriculture Sauria Paharia
- » Simple artisans Mahli, Lohra, Karmali, Chik Baraik
- » Settled agriculturists Santhal, Munda, Oraon, Ho, Bhumij, etc.

4. Education of the Adivasis

Education is considered as an essential and potent instrument for human capital and socio-economic development of a society. It promotes or constrains

freedom, conserves or destructs culture, assimilates or integrates people, values or devalues culture. It improves self-esteem, empowers, increases political and economic participation (UNESCO, 2006). With the hope that education will bring similar change among Adivasi, several articles (29 (1) 46, 342, 350 etc.) were incorporated into Indian constitution to direct the state to make special provision for the educational development of Adivasi communities. One most important Article is 46 which read;

"The state shall promote with special care the educational and economic interests of the weaker sections of the people, and in particular, of the Scheduled Castes and the Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation."

In pursuance of the mandates of the constitution, the government of Jharkhand together with the schemes of Central government has launched schemes like Residential Schools in Tribal-Sub-Plan area, free education for girls up to intermediate level, establishment of new district libraries, promotion of English language, inclusive education (Annual Plan, 2009-10), Mukhyamantri Vidyalakshmi Yojana, Jharkhand Balika Awasiya Vidyalaya Yojana, Capacity Enhancement of KGBVs etc. (Annual Plan, 2015-16). Despite such schemes and incentives educational progress among the Adivasi tribes, the progress in education among Adivasi communities is far behind. Thus, it is important to examine how far these policies, programmes and incentives have taken the Adivasi of the state in the road of education. The sections below are the analysis of literacy rate, enrolment rate and dropout rate of children from Adivasi communities of Jharkhand.

4.1 Literacy Rate of the Adivasis in Jharkhand

Although literacy rate cannot be equated with educational development, is an indicator of educational development. It can provide some glimpses of progress in education. The table below provides the literacy rate of the Adivasi communities of Jharkhand.

Year Literacy $0/_{0}$ Literacy 0/0 Gap of **National** Gap of State ST With **Increased** of **Increased** Literacy with **Adivasis** State rate Country 1991 41.4 NA 27.5 NA 13.9 52.2 24.7 2001 12.20 13.20 12.9 53.6 40.7 64.8 24.1 2011 66.4 12.80 57.1 16.03 9.3 73.0 15.9 Average 12.03 21.57

Table-3: Literacy rate the Adivasis communities of Jharkhand

Source : Census, 1991, 2001 & 2011.

Table-3 provides the literacy rate according to census 1991, 2001 and 2011 of the country, Jharkhand and the Adivasis of Jharkhand. The table reveals steps forward in the literacy of Adivasis in the state. At the time of the creation of the state the literacy of the Adivasis was 40.7 per cent (census, 2001) which increased by 16.03 per cent to 57.1 in 2011. The increase rate has been higher than the overall increase of the state in last two censuses. However, the literacy of Adivasis (57.1 per cent) in 2011 is 9.3 per cent lower than the state's average (66.4 per cent) literacy rate. Further, during the last 30 years the literacy of Adivasis has been 12.03 per cent and 21.57 per cent (average gap of last three censuses; 1991, 2001 and 2011) less than the overall literacy of the state and country respectively. Thus, we may derive from the above that there is a disparity in literacy rate of Adivasis and the literacy rate at state as well as national level. The literacy rate can tell us much more if we go deeper to analyze the literacy of individual group. Below is the table which presents literacy data of the individual Adivasi communities.

Table-4: Population of Individual Adivasi Community and their Literacy

Name of Adivasi Group	Population	Literate Person	Literacy Rate
All Schedule Tribes	8,645,042	4,101,010	57.13
Santal	2,754,723	1,165,823	50.84
Oraon	1,716,618	968,132	66.96
Munda, Patar	1,229,221	644,976	62.60
Но	928,289	405,842	54.00
Kharwar	248,974	112,150	56.44
Lohra	216,226	99,240	56.19
Bhumij	209,448	99,901	56.69
Kharia	196,135	109,168	65.86
Mahli	152,663	68,406	54.24
Mal Paharia	135,797	42,581	39.63
Bedia	100,161	49,236	58.04
Chero	95,575	50,031	63.58
Karmali	64,154	33,487	62.40
Chik Baraik	54,163	29,667	64.47
Gond	53,676	27,090	59.83
Kol	53,584	20,422	47.74
Sauria Paharia	46,222	14,607	39.72
Kisan, Nagesia	37,265	15,018	49.51
Korwa	35,606	10,471	37.86

Kora, Mudi -Kora	32,786	15,126	55.46
Parhaiya	25,585	6,543	33.11
Asur, Agaria	22,459	8,331	46.92
Binjhia	14,404	6,939	56.34
Birhor	10,726	2,832	34.51
Savar	9,688	2,609	33.73
Kawar	8,145	4,438	64.31
Birjia	6,276	2,492	50.20
Gorait	4,973	2,560	62.02
Baiga	3,582	1,040	36.74
Bathudi	3,464	1,524	51.19
Banjara	487	158	40.31
Khond	221	118	62.43

Source: Census 2011.

With regard to the literacy rate of the individual Adivasi group, Oraon (66.96) among the major groups and Kharia (65.86 per cent) among the smaller groups have performed better in education. However, except Oraon's literacy rate of none of the community stands above the average literacy of the state or country. This again shows the poor educational growth among the Adivasis of Jharkhand.

Gender perspective is an important indicator to examine educational development. Any analysis on education would be incomplete without the consideration of this perspective. The table below presents contravene of male and female literacy rate of the Adivasi communities of Jharkhand.

Table-5: Gender Gap in Literacy Rate of Adivasis of Jharkhand (in %)

Census			Rural			Urban			
year	Male	Female	Gap	Male	Female	Gap	Male	Female	Gap
2001	53.98	27.21	26.77	51.67	24.38	27.29	77.83	57.38	20.45
2011	68.20	46.20	22.00	66.60	43.90	22.70	83.20	67.80	15.40

Sources: Census, 2001 & 2011.

As shown in table 4, according to census 2011, a sum of 53.98 per cent Adivasi males were literate as against 27.21 per cent females. This means 26.77 per cent more males than females were literate in 2001. Similarly, in 2011 the literacy rate of males was 68.20 per cent which is 22.00 per cent higher than the female literacy rate (46.20). It is significant to note that the literacy rate of both males and females demonstrate an increasing trend in 2001 and 2011. The male literate increased by 14.22 per cent between 2001 and 2011. Similarly, the female number of literate Adivasi female in the state increased by 18.99 per cent. However, the gap between

the literacy rate of male and female have not been reduced. Further, the gap between male and female literacy in rural (22.70 per cent) and urban (15.40 per cent) areas are also far from being equal (Census, 2011).

4.2 Enrolment in the Schools

Enrolment is another aspect in schooling that can be used to assess the progress in education of any community. Enrolment can indicate the interest of parents and student in education. Table 5 represents the percentage enrolment of Adivasi students in primary, middle and secondary levels of school education. In 2012-13, the total enrolment of Adivasi children at primary, upper primary and secondary stage was 1395940, 497225 and 112753 respectively which is 30.00 per cent, 25.30 per cent and 23.47 per cent of the total enrolment. During the subsequent years (2013-14) the enrolment of Adivasi children was 1374828, 512608 and 122181 at primary, upper primary and secondary respectively. Further, in 2015-16 the enrolment of Adivasi children was 1318244, 525409 and 118987. Similarly in 2016-17 the total enrolment of Adivasi student at primary, upper primary and secondary stages was 1182143, 482502 and 101671 respectively which is 30.00 per cent, 26.10 per cent and 22.91 per cent of the total enrolment (for more detail see table 5). The year-wise analysis reveal a decline in the enrolment of Adivasi students at primary stage, a mixed picture of growth and decline at upper primary and secondary stages. For example in 2012-13 enrolment of Adivasi children at primary stage was 1395940 which reduced to 1374828 in 2013-14.

Table-6: Enrolment of Adivasi Boys and Girls at Different Stages (in per cent)

Year	Primary (Class I-V)		Middle (Class VI-VIII)			Secondary (Class IX-X)			
	Total	Girls	Boys	Total	Girls	Boys	Total	Girls	Boys
2012-13	30.00	49.00	51.00	25.30	49.80	50.20	23.47	49.12	50.88
2013-14	30.00	49.00	51.00	25.10	49.90	50.10	23.67	49.02	50.98
2014-15	29.9	48.90	51.10	25.30	50.00	50.00	23.25	49.43	50.57
2015-16	29.60	49.00	51.00	25.40	50.20	49.80	22.96	49.47	50.53
2016-17	30.00	48.90	51.10	26.10	50.30	49.70	22.91	50.94	49.06

Source: U-DISE.

The table-5 also further presents the analysis of gender-wise enrolment of children from Adivasi communities in three stages of school education. As per the table in 2012-13, 2013-14 and 2015-16 the gap in enrolment between male and female at primary stage is 2.00 per cent where as in 2014-15 and 2016-17 is 2.20 per cent. At upper primary stage the enrolment of girls is 0.4 per cent and 0.20 per cent lower than boys in 2012-13 and 2013-14; equal to boys in 2014-15 and 0.40 per cent & 0.60 per cent higher in 2015-16 and 2016-17 respectively. Similarly at secondary level enrolment of girls is 1.76 per cent, 1.94 per cent, 1.14 per cent, 1.06 per cent lower in 2012-13, 2013-14, 2014-15 and 2015-16 respectively whereas 1.88 per cent

more than boys in 2016-17. The analysis reveals high enrolment of Adivasi children in all stages of school and a marginal difference in the enrolment of Adivasi boys and girls. However, as we move toward higher stages, a constant decrease in the percentage share of enrolment of Adivasi children can be observed. For example in the year 2016-17 the share of Adivasi children at primary level was 30 per cent but in upper primary and secondary level it reduced to 26.10 per cent and 22.91 per cent respectively.

Gross enrolment ration is yet another way to examine enrolment at any stage of education. It tell us about the number of children enrolled in every class. The table below presents the gross enrolment ration of Adivasi students of the state.

Year	Primary			Upper Primary			Secondary		
				- r	<u>-</u>				<u></u>
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
2010-11	164.90	164.10	164.50	84.00	80.80	82.40	42.70	39.00	40.90
2011-12	132.10	130.00	131.00	76.20	75.10	75.70	39.80	38.20	39.00
2013-14	122.31	121.67	121.99	86.98	91.15	89.01	60.73	62.12	61.40
2014-15	120.18	119.45	119.82	91.32	96.96	94.05	60.71	63.15	61.89
2015-16	119.61	119.17	119.39	93.56	101.08	97.19	61.58	64.19	62.84

Table-7: Gross Enrolment Ratio of Adivasi Students (2010 -11 to 2015-16)

Source: Statistics of School Education.

Table-6 shows the gross enrolment ratio (GER) of Adivasi students of Jharkhand from 2010-11 to 2015-16. It is apparent from the table that enrolment of Adivasi children in the schools has been good through the years. The GER of Adivasi children at primary level in 2010-11, 2011-12, 2013-14, 2014-15 and 2015-16 was 164.90, 132.10, 122.31, 120.18 and 119.61 respectively. Decline in GER can be observed at primary stage of education. However, enrolment ratio more than hundred indicates the interest in education of Adivasi children and awareness about the usefulness of education among Adivasi parents. Similarly, the GER at upper primary level in 2010-11, 2011-12, 2013-14, 2014-15 and 2015-16 was 82.40, 75.70, 89.01, 94.05 and 97.19 respectively. Again at secondary level the GER in 2010-11, 2011-12, 2013-14, 2014-15 and 2015-16 was 40.90, 39.00, 61.40, 61.89 and 62.84 respectively. The data on GER at upper primary and secondary level show increasing trends.

Table-8: Gender Parity Index of Adivasi Students at School Education

Year	2010-11	2011-12	2013-14	2014-15	2015-16
Primary	1.00	0.97	0.99	0.99	1.00
Upper Primary	0.96	0.95	1.05	1.06	1.08
Secondary	0.91	0.96	1.02	1.04	1.04

Source: Statistics of School Education.

Gender Parity Index (GPI) is yet another measure of gender equality in education. It is evident from table 7 that in all years, GPI is present at all levels of school education. In 2010-11, the GPI was 1.00, .96 and .91 at the primary, upper primary and secondary stages respectively. While in 2015-16, the subsequent figures were 1.00, 1.08 and 1.04 at the three stages of schooling respectively. It can be observed that the GPI at primary level remained nearly constant (around 1) in all five years. The GPI at upper primary level increased from 0.96 in 2010-11 to 1.08 in 2015-16. Similarly GPI at secondary level also increased from 0.91 in 2010-11 to 1.04 in 2015-16. From the above discussion we can conclude that although gender inequality persist but is not very high.

4.3 The School Dropout Rate

Dropout is a dynamic and collective process of disengagement from school. Disengagement begins when students fail to participate in any aspect of school. Thus, poor performance on examination, misbehavior, failure to do homework, and lack of participation in extracurricular activities are all signs of disengagement, which often leads to frequent absences, retention in grade, and transfers to other schools (Robert M. Hauser and Judith Anderson Koenig, 2011). Thus, dropout rate can be used as a central indicator of productivity and effectiveness of education system. Analysis of the dropout rate can tell us about the retention rate transition rate of Adivasi students. Table below provide the dropout rate of Adivasi students from 2010-11 to 2014-15.

Year	Classes I-V		Classes I-VIII			Classes I-X			
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
2010-11	39.60	35.0	37.5	60.5	49.4	55.8	80.8	78.5	79.8
2011-12	48.50	50.4	49.4	63.9	58.4	61.4	79.3	77.0	78.3
2013-14	48.55	44.45	48.55	77.76	73.6	75.68	77.31	75.20	76.25
2014-15	44.55	40.7	44.15	78.32	72,88	75.68	76.96	74.82	75.89

Table 9: Dropout Rate of Adivasi Boys and Girls in School (Classes I - X)

Source: Statistics of School Education and U-DISE.

Table-8 presents the dropout rate of Adivasi boys and girl in school from 2010-11 to 2014-15. The table reveals mixed picture of increase and decline in all stage of school. The dropout rate of classes I - X varies between 75.89 to 79.8 per cent during the years under analysis. The dropout rate at primary level (Classes I-V) increased from 37.5 per cent in 2010-11 to 49.4 per cent in 2012-13 then decreased to 48.55 per cent in 2013-14 and further decrease to 44.15 per cent in 2014-15. Again, the dropout rate at elementary level (Classes I-VIII) increased from 55.8 per cent in 2010-11 to 75.68 per cent in 2014-15 respectively. Further, the dropout rate from classes I - X decreased from 79.8 per cent in 2010-11 to 75.89 per cent in 2014-15. According to the above discussion around 76 per cent Adivasi students do not

complete class 10. That is to say even though some decrease in dropout rate can be observed the dropout rate of 75.89 is very high.

Another observation indicates that the dropout rate (at class I-X) of Adivasi boys is higher than to girls. The dropout rate of boys was 80.8, 79.3, 77.31, 76.96 per cent as against 78.5, 77.0, 75.20, and 74.82 per cent dropout rate of girls in 2010-11, 2011-12, 2013-14 and 2014-15 respectively. Thus, it is good sign as far as educations of Adivasi girls are concerned.

5. Findings

The analysis of the data on school education of Adivasi communities in Jharkhand provides a mix picture of success and failure. Education among the Adivasis of Jharkhand has taken a positive leap in some areas. At the same time there are other areas that need special care. The state has made positive progress in provision of schools building. It has succeeded in bringing the Adivasi children to schools. These progresses are visible in the increased literacy rate (16.03 per cent increase between 2001 and 2011) as compared to earlier years or before the creation of the state and gross enrolment ratio (around 120 of both boys and girls in all assessment years) of Adivasi children at primary stage of schooling. Gender differences in the enrolment have also narrowed down (around 1 per cent in all level of schooling in all assessment years). However, the extent and pace of education has remained slow. The literacy rate of Adivasi of the state is far behind national and state average literacy. Another problem that is prominent in the analysis is retention rate or dropout rate or school completion rate. Many children begin schooling enthusiastically nut are disappointed soon.

6. What do the Researches Say?

There are many factors responsible for the failure, some of which have been pointed out by scholars and researchers across country. Those factors can be classified into external (related to policy, planning, implementation and administration (Rani, 2009)); internal (related to school system, school provisions, teachers, content, curriculum, medium of instruction etc.); socio-economic (poverty and poor economic conditions, etc.); and cultural, (social customs, cultural ethos, value system, tradition, festival, language etc.) [Sujatha, 2002 & Rani, 2009]. But instead of focusing on providing solution to the cause often Adivasis themselves are held responsible. In the words of Xaxa (2011) is worth mentioning 'Adivasis have been conceptualized in relation to their geographical and social isolation. The dominant Indian society has always viewed them as groups which are alien to their society, hence resulting in an overall indifference towards their cause and development'6. Even though the issues and problems of Dalits and Adivasis are different same measures are applied to deal with. Adivasi children are forced to learn in language alien to them at the time of their entry to school. The class rooms in which they sit are strange because the knowledge and

the ways they learn do not belong to them. Their things and ways are rejected as uncultured.

7. The Way Forward

Educating Adivasi children is important not only because it is a constitutional obligation but also because education is crucial in all-round development of any person. High enrolment of Adivasi children is a positive step from the Adivasi communities towards education. Their efforts must be sustained and brought to completion. Therefore, careful and long term educational planning and proper implementing is required. An exclusionary and discriminatory system insensitive to the realities of Adivasi communities is not a solution. Therefore, all discourse on education of Adivasis needs to be informed of the lived experiences of Adivasi learners. There is a need to create an environment where Adivasi learners and their history, life, culture, language etc. are accepted and respected. That is curriculum of the school should provide space for the inclusion of the history, life and culture of Adivasis. Following the article 350 of the constitution, the curriculum should be provided and taught in the language of the Adivasi learners. Adivasi parents and children must be instructed so as to raise awareness about the important of education for better life. Not only must this but policy maker, curriculum developer, administrators, and teachers be instructed to make their attitude positive towards Adivasi learner and culture. Above all, in the venture to educate Adivasi children emphasis should be on quality rather than quantity.

Footnotes

- 1. Most Indian scholars view that the word 'tribe' to connote or to describe the groups of people who were different from Hindus and Muslims was used by the colonial government. Das (2003) says that the colonial perpetrators, who conceived themselves as racially superior, faced stiff opposition from Adivasis termed them as 'tribe'; called them 'animist' to distinguish them from Hindus and Muslims; 'backward', food-gatherers, or shifting cultivators from economic scale; 'primitive' on cultural criteria and 'criminal' on juridical grounds. He further says that in the Indian historical tradition, there is no equivalent of the value-loaded term 'tribe'. The nearest concept is that of the Sanskrit 'janah'.
- 2. Scheduled tribes are communities of people or administrative categories of population listed in the article 342 of Indian Constitution. It is the term of reference in government, legal and scholarly writing (Position Paper NCF, 2005).
- 3. L. P. Vidyarthi and Binay Kumar Rai (1977) say that tribal communities live in forests, hills and isolated place still have been in continuous contact with their neighbor. Again D.N Majumdar says that tribal worship God and Goddess of Hindus however, looks upon Hindu ritual as foreign and extra-religious.
- 4. Setting up of large scale industries, exploitation of mineral, construction of irrigation dams and power projects etc. uprooted the Adivasis from their home and were forced to migrate elsewhere in the country.

- 5. The Adivasis were exploited by the Indian Jagirdars brought by the Rajas of Chotanagpur during pre-colonial period and middlemen by the colonial government through illegal exactions, the excessive rents, and even withholding the receipts for rents, grabbing the best agricultural land on pretext of non-payment of revenue etc. These acts compelled the aboriginal to rise in revolt the culmination of which can was Kol revolt of 1831-32. But whenever they rose in revolt they were represented as 'lawless savages and unscrupulous dacoits" by the Jagirdars and were put down by the British. (Sahay, 1968).
- 6. This seclusion one the one hand helped them to At present this seclusion or isolation has became excuse for non-development of the Adivasi communities.

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A Study on the Growth and Performance of Scheduled Commercial Banks in Indian Financial System

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The development of a country is entirely depending upon the growth and performance of banking system. Profitability and Efficiency of the banking sector has gained importance due to huge competition as well as due to changing banking reforms. The attempt has been made to measure the differential growth and performance of the scheduled commercial Banks. For this study, we have considered public and private sector banks. Hence, different parameters are used to measure the performance of Scheduled Commercial Banks such as growth in deposits, operating expenses, interest earned, operating profits, net profits etc. Overall the study found that private sector banks accounted for highest growth in terms of growth in deposits and interest earned which indicates that they are more comfortable from their liquidity profile as well as earned huge money with respect to interest earned from loans and advances. Moreover, private sector banks show a better result in terms of net profit as compared to public sector banks. It has also been noticed that the private sector banks have responded positively in the area of total assets as compared to public sector banks. For this, we give some suggestions to improve the performance of banks and also handle the challenges faced by the banks.

[**Keywords**: Scheduled Commercial Banks, Performance parameters, Operating expenses, Operating profits, Net profit]

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1. Introduction of Banking System

Indian Banking system plays a most important role in the economic development and growth of a country. With the growth of industry and other sectors, the banking system in India also grew and attained maturity. It has their stem in the operations of 11th century. Therefore, Bank of Europe and Austerdum started its operations in 1609 whereas banking of Hemberg starts its operation in 1619 and bank of England in 1694. Further, In the 18th century and the beginning of 19th century, a structure of European controlled banks was erected primarily by European agency house. Joint stock banking emerged after Act 111 of 1860 conferred limited liability on Joint stock banking companies in India. Further, The Empirical Bank of India has a unique position among the Commercial Banks. Thus, The number of branches of Commercial Banks increased steadily and the banking activity has been gone to all over the country.. After the globalization, the Indian banking sector has made a tremendous progress [4]. The principle of operational flexibility leads to improve their productivity, quality of services, efficiency and profitability [7]. Our banking sector is presently valued at Rs 81 trillion. With the increased volume of customers and profitability, growth in ATM, Internet, mobile banking and E-Banking has also been increasing [2]. According to the industry report, in spite of various challenges in Domestic and International market, banking sector has the potential to become fifth largest banking industry all over the world by 2020 and the third largest by 2025.

2. Functioning of Commercial Banks in Indian Financial System

Commercial banks are one of the important part of Indian money market. These banks contribute in mobilizing the funds from public and other various sectors which is merely the foundation of economic growth and development of country. When the economy grows, the commercial bank in India also undergoes in several changes in terms of policy. The commercial bank is the first financial institutions which experience the several changes with the initiation of the process of liberalization and globalization of the Indian Economy. The scheduled Commercial banks in India have been categorised into Public sector and Private. The government of India will have a major holding of public sector banks. Further, the scheduled commercial banks play a vital role in our Indian economy. It is difficult to imagine the functioning of our economic system without the support and services of banks. They are the heart of Indian financial structure. In addition to mobilization of deposits, lending the money and also look after the demand of customers including short and long term credit requirement. According to section 6 of the banking regulation Act 1949, the primary functions of scheduled commercial banks are Borrowing, Raising, Lending or advancing of money either upon or without security, discounting, collecting and dealing in bill of exchange, promissory notes, drafts, railway receipt, debenture, certificate and other instruments and securities whether transferable or not [4].

3. Objectives

To Analyze the comparative performance of public sector and private sector banks.

4. Research Methodology

The present paper is concerned with the performance of scheduled commercial banks in Indian financial system. For this, public and private sector banks have been selected for this study. The study is entirely based on secondary data which in turn collected from the various issues of banking statistics published by Reserve bank of India

5. Growth and Performance of Scheduled Commercial Banks

The performance of scheduled commercial banks has been considered in relation to their goals, mission and objectives. An attempt has been made to analyse the performance of scheduled commercial banks on the following parameters such as Growth in Deposits, Total Assets, operating expenses, interest earned, operating profits, number of employees and net profit.

5·1 Growth in Deposits

Deposits was one of the most important performance parameters of Indian Commercial Banks. The Banks accept the deposits from the public and lend it the same with the aim of earning profit. Table-1 shows category wise deposits of both the scheduled commercial banks with their compounded annual growth rate.

Table-1 : Deposits (Amount in Million)

Year		Bank Category	
	Public Sector Banks	Private Sector Banks	Total
2008-2009	31127471	7363776	38491247
2009-2010	36920194	8228007	45148201
2010-2011	43724486	10027588	53752074
2011-2012	50020134	11745874	61766008
2012-2013	57456972	13958355	71415327
2013-2014	65890205	15916937	81807142
2014-2015	71941924	18344697	90286621
2015-2016	74861780	21476733	96338513
2016-2017	80767820	25648390	106416210
2017-2018	82623218	30136881	112760099
CAGR (%)	11.46	16.95	12.68

Source: www.rbi.org.

From Table-1 it was observed that the deposits of both the scheduled commercial banks increased from Rs. 3,84,91,247 million in 2008-2009 to Rs. 11,27,60,099 million in 2017-2018. The deposits of public sector banks increased from Rs. 3,11,27,471 million to 8,26,23,218 million from 2008 to 2018. Similarly, the deposits of private sector banks have also increased from Rs. 73,63,776 million in 2008-2009 to Rs. 3,01,36,881 million in 2017-2018. Therefore, increased in the number of public deposits depict a positive indicator for both the banks. Further, the study reveals that private sector banks accounted with highest compound annual growth rate with 16.95 per cent as compared to public sector banks.

5.2 Interest Earned

Interest earned was a main source of income for both the scheduled commercial banks. It basically indicates the ability of scheduled commercial banks to generate income from loans and advances given to the customers on the basis of interest rate fixed by Reserve bank of India. The huge money earned from these interest rates was known as Interest Earned. Table-2 shows the interest earned by public and private sector banks with their compound annual growth rate from the year 2008 to 2018.

Table-2: Interest Earned (Amount in Million)

Year	Bank Category		
	Public Sector Banks	Private Sector Banks	Total
2008-2009	2730882	850714	3581596
2009-2010	3059826	828064	3887890
2010-2011	3661345	967131	4628476
2011-2012	4847319	1345555	6192874
2012-2013	5548718	1664864	7213582
2013-2014	6202277	1891359	8093636
2014-2015	6761848	2141455	8903303
2015-2016	6906437	2479838	9386275
2016-2017	6802762	2791688	9594450
2017-2018	6603712	3052495	9656207
CAGR (%)	10.31	15.25	11.65

Source: www.rbi.org.

It was observed from the above table that interest earned by the public sector bank increased from Rs. 27,30,882 million in 2008-2009 to Rs. 69,06,437 million in 2015-2016 but started declined from the year 2016-2017 whereas the private sector banks have increased their interest earned from Rs. 8,50,714 million in 2008-2009 to Rs. 30,52,495 million in 2017-18 with a higher compound annual growth rate of

15.25 per cent which means that private sector banks earn huge money with regard to interest earned from loans and advances as compared to the public sector banks.

5.3 Operating Expenses

Operating expenses are those expenses which are associated with the maintenance, administration and sustainability of the Bank. These expenses include auditor fees, building rent, staff cost, electricity charges, depreciation on furniture and fixtures of bank etc. The data related to operating expenses of public and private sector banks were presented below in Table-3.

Table-3: Operating Expenses

(Amount in Million)

Year	Bank Category		
	Public Sector Banks	Private Sector Banks	Total
2008-2009	555037	217794	772831
2009-2010	660750	228510	889260
2010-2011	829652	276064	1105716
2011-2012	902052	340301	1242353
2012-2013	1018667	404901	1423568
2013-2014	1205662	465200	1670862
2014-2015	1323656	541521	1865177
2015-2016	1455138	637040	2092178
2016-2017	1551856	758104	2309960
2017-2018	1643065	865045	2508110
CAGR (%)	12.81	16.56	13.97

Source: www.rbi.org.

It was indicated from the above Table that operating expenses of public sector banks have been increased from Rs. 5,55,037 million in 2008-2009 to Rs. 16,43,065 million in 2017-2018 with a compound annual growth rate of 12.81 per cent whereas the operating expenses of private sector banks have also been increased from Rs. 2,17,794 million in 2008-2009 to Rs. 8,65,045 million in 2017-2018 with a highest compound annual growth rate of 16.56 per cent.

5.4 Operating Profits

Operating Profits was considered as one of the important parameters for measuring profitability of the bank. It was calculated as the total income earned by the banks (interest earned, charging fee for vaults, buying and selling currencies, trading with financial instruments etc.) minus total expenditure (interest expended, staff expenses, rent of building, electricity charges, deprecation on furniture etc.). The data related to operating profits of public and private sector banks were presented in Table-4.

12.73

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Year	Bank Category		
	Public Sector Banks	Private Sector Banks	Total
2008-2009	666041	241948	907989
2009-2010	768608	291728	1060336
2010-2011	999812	328309	1328121
2011-2012	1163374	387891	1551265
2012-2013	1218390	486558	1704948
2013-2014	1276515	592566	1869081
2014-2015	1384408	695857	2080265
2015-2016	1349373	840886	2190259
2016-2017	1590221	1018217	2608438
2017-2018	1555852	1113642	2669494

Table-4: Operating Profits (Amount in Million)

Source: www.rbi.org.

CAGR (%)

Glance at Table 4 depicts that the operating profits of public sector banks increased from Rs. 6,66,041 million in 2008-09 to Rs. 15,90,221 million in 2016-17 except during 2015-2016 and 2017-2018. However, the private sector banks also increased their operating profits from Rs. 2,41,948 million in 2008-2009 to Rs. 11,13,642 million in 2017-2018. Further, with regard to operating profits the private sector banks having the highest of compound annual growth rate with 18.49 per cent as compared to public sector banks.

18.49

9.88

5.5 Net Profits

Net profit was another important performance measure for both the scheduled commercial Indian banks. It was generated by providing various bank related products and services to its customers. Net profit with regard to public and private sector banks have been calculated by considering net profit after tax. The data related to net profits and compound annual growth rate of both the scheduled commercial banks have been recorded in Table 5.

Table-5: Net Profit (Amount in Million)

Year	Bank Category		
	Public Sector Banks	Private Sector Banks	Total
2008-2009	343726	108676	452402
2009-2010	392569	131114	523683
2010-2011	449007	177116	626123
2011-2012	495138	227180	722318

2012-2013	505827	289954	795781
2013-2014	370189	337541	707730
2014-2015	375400	387343	762743
2015-2016	-179930	413137	233207
2016-2017	-113887	422041	308154
2017-2018	-853705	417833	-435872
CAGR (%)	-210.63	16.14	-199.59

Source: www.rbi.org.

From Table 5, it was observed that the net profit of public sector banks has increased from Rs. 3,43,726 million in 2008-09 to Rs. 5,05,827 million in 2012-2013 and further turned to negative from the year 2015-2016. However, the net profits of private sector banks increased from Rs. 1,08,676 million in 2008-2009 to Rs. 4,22,041 million in 2016-2017 except during the year 2017-2018. Among both type of scheduled commercial banks, the private sector banks were having the highest compound annual growth rate with 16.14 per cent which indicate that the performance of private sector banks was much better than public sector banks.

5.6 Number of Employees

The position of employees of both the scheduled commercial banks were presented in Table 6 with compound annual growth rate. It was observed that total number of employees in public sector banks have increased from 7,31,524 in 2008-2009 to 8,57,500 in 2016-2017 but started declined during the year 2017-2018.

Table-6: Number of Employees (Amount in Million)

Year	Bank Category		
	Public Sector Banks	Private Sector Banks	Total
2008-2009	731524	176339	907863
2009-2010	739646	182520	922166
2010-2011	755102	187913	943015
2011-2012	774329	248284	1022613
2012-2013	798535	273070	1071605
2013-2014	830487	294968	1125455
2014-2015	844454	310043	1154497
2015-2016	856071	374794	1230865
2016-2017	857500	403461	1260961
2017-2018	845390	421563	1266953
CAGR (%)	1.62	10.17	3.77

Source: www.rbi.org.

Table-6 also shows that the number of employees in private sector banks have been increased continuously from 1,76,339 in 2008-2009 to 4,21,563 in 2017-2018 with a higher compound annual growth rate of 10.17 per cent as compared to public sector banks.

5.7 Total Assets

It depict the profitability position of both the scheduled commercial banks. Total assets of a bank include property, furniture, computers, cash in hand, bank balance with reserve bank of India, Investments and advances to public and other banks etc. Table-7 represent the data related to Total assets and compound annual growth rate of both the scheduled commercial banks.

Table-7: Total Assets (Amount in Million)

Year	Bank Category		
	Public Sector Banks	Private Sector Banks	Total
2008-2009	37657571	10277559	47935130
2009-2010	44408271	11507362	55915633
2010-2011	52940061	13982168	66922229
2011-2012	60396198	16930915	77327113
2012-2013	69622613	19897971	89520584
2013-2014	79683098	22588101	102271199
2014-2015	86788327	26032618	112820945
2015-2016	91680968	31467338	123148306
2016-2017	97366051	36014244	133380295
2017-2018	100351543	42989092	143340635
CAGR (%)	11.50	17.23	12.94

Source: www.rbi.org.

From Table-7, it was depicted that the total assets of public and private sectors banks have accelerated from 2008-2009 to 2017-2018. However, the assets of public sector bank increased from Rs. 37657571 million in 2008-09 to Rs. 100351543 million in 2017-2018. On the other hand, the total assets of private sector bank increased from Rs. 10277559 in 2008-2009 to Rs. 42989092 in 2017-2018 with a higher compound annual growth rate of 17.23 per cent which means total assets of private sector banks increased quicker as compared to public sector banks.

6. Challenges of Banking in the New Millennium

1. Risk Management : To set the benchmark for reaching to the international standards, risk management is a most appropriate level of management which specifically need to be inducted and the banks must have the necessary freedom to do so.

- **2. Technology**: In this competitive era managing a wide range of product and customer relation services will surely create new challenges. In this context, latest technology will be the key to reduce transaction costs, offering various products and managing risks. The banks must provide mobile banking and internet banking facilities to its customers in order to fulfil increasing demand of them and provide convenient free banking services. To remain in this competitive environment public sector banks must used advanced and latest Technology.
- **3. Human Resource Management :** Human Resources policies in banks are mainly guided by the concept of permanent employment and it is necessary for the banks to create career paths for their employees. In this fast-changing world, public sector banks will need the freedom not only to hire right and talented professional employees but also to shed surplus manpower.
- **4. Structural Issues of Banks :** Structure of bank is a technology driven. Therefore, whether the government reduces its holding to 1/3 levels, the initiative to decide on the best structure should be left to the individual banks. Also, issues to the organizational structure should be left to the individual banks, while the government could confine their role to providing a stable macro- environment and supervision to protect the interest of shareholder.
- **5. Rural Banking :** Public sector banks must adopt a financial engineering approach to rural banking as they committed 75% of their network to serve rural and semi-urban population. The delivery systems of banks have to be made more effective. Therefore, there is a need for redesigning rural banking system to deliver wide range of products and services.
- **6. Management of NPAS :** There are several hindrances including statutory, legal and political in the recovery of bank loans and advances. Therefore, restructuring of borrower accounts should be left to individual bank decision, only then the public-sector banks can perform better function as business organizations in pursuit of excellence and sound financial performance.

7. Conclusion

The paper concluded that private sector banks accounted for highest growth in terms of growth in deposits and interest earned which signifies that they are more comfortable from their liquidity profile as well as earned huge money with respect to interest earned from loans and advances. Increase in compound annual growth rate with respect to operating expenses was highest in the case of private sector banks due to inefficient control over expenses. Further, private sector banks show a better result in terms of net profit as compared to public sector banks. Therefore, it was suggested that public sector banks should concentrate more on collecting loan from the borrowers which will accelerate the growth of banks. It has also been noticed that the private sector banks have responded positively in the area of total assets which means they are utilising their assets more efficiently as

compared to public sector banks. It was suggested that public sector banks should adopt a highly competitive working environment. They should improve their profitability by using latest technology, providing better quality of product and services to its customers and focus on recruiting Professional employees in order to fulfil quicker demand of customers. Hence, there is also a need to step towards the achievement of their goals and mission in a better way to meet the requirement of new and open competitive environment.

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Disaster and Disability in Nepal: An Experience of 2015 Earthquake

Sita Kumari Bohara*

The earthquake of 25 April 2015, Nepal faced a 7.6 magnitude and its regular aftershocks created massive damage in Nepal. It was followed by more than 300 aftershocks of greater than 4 magnitudes. There were over 8,790 casualties and 22,300 injuries. The person with disability suffered more in compared to the ordinary people. In every steps of rescue, relief, rehabilitation the disabled people suffered more. Due to various obstructions and discrimination they were deprived of basic human services and facilities. According to the data published by the National Federation of the Disabled Nepal (NFDN) more than 150 disabled people died during the devastating earthquake. This article tries to identify and explore the relationship between disaster and disability and find out the effect of disaster in Person with Disabilities (PWDs). Disaster makes the situation worse for PWDs with regard to access to essential goods and services. Presence of debris as a result of the earthquake will not only create challenges for person with disability to move around, but also in accessing relief, rehabilitation and reconstruction related works.

[Key Words: Vulnerability, Disaster, Disability, Earthquake, Nepal]

1. Introduction

Nepal faced a 7.6 magnitude of earthquake on 25 April, 2015 and its regular aftershocks created massive damage in Nepal. There were followed by more than

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300 aftershocks of greater than 4 magnitudes. There were over 8,790 casualties and 22,300 got injured (NPC 2015). About 2 percent (or 513,321) of the total population have some kind of disability in Nepal. Physical disability constitutes 36.3 percent; followed by blindness/low vision (18.5 percent), deaf/hard to hearing (15.4 percent), speech problem (11.5 percent), multiple disability (7.5), mental disability (6 percent), intellectual disability (2.9 percent) and deaf-blind (1.8 percent) (CBS, 2011). Within the 14 most affected communities, it can be deduced that 322,110.78 have physical disability, 163,043 of which are women and girls. However, although there is no data available, it can be assumed that this figure has increased due to injuries sustained in the earthquake (NPC, 2015).

A total of four thousand four hundred people became disabled due to the earthquake of 2015. Among the seriously injured people referred in big hospitals of Kathmandu, 6% of them had spinal injury, 4% lost their hands or legs or both and 2% went through injured spinal nerves. 3% of them are suffering disability of moving due to broken legs and 5% of them have gone through injuries in various organs of their body (Annapurna Post, 2016). In this way, the earthquake has led to an increase in disability. This article is basically centered in the issue of what were the problems the people with disability went through during the earthquake. This has also tried to analyze the various social, financial, psychological and physical problems faced by them.

This article is based on the qualitative facts and data. Both primary and secondary data have been taken. For primary data collection, interview, key person interview and focus group discussions were carried out while secondary data have been collected form published articles, books and other materials. This article is divided into four sub-chapters.

2. Understanding Vulnerability, Disaster and Disability

Vulnerability is a condition that increases susceptibility to disaster. According to the International Strategy for Disaster Reduction (2004) "the conditions determined by physical, economic, environmental, social and cultural factors which increase the susceptibility of a community to the impacts of hazards." Natural hazards have different impacts on different groups in society. The vulnerability of a population depends upon tie features of its disability, physical conditions, residential areas, access in resources and other facilities available to it for use in handle with the hazardous situation (Adger, 2006).

Disable groups are vulnerable not only because they do not have resources for survival or rebuilding, but also they do not have access to services and information easily and not able to move anywhere easily (Buckle, 1998). Social, political, economic and cultural processes differentially structure the lives of different groups of people, whereby some are more vulnerable to disaster than others (Wisner et al., 2004). Disability, ethnicity and class have important factors to create a social vulnerability in the community level (Bolin, 2006).

However, the notion of vulnerability is changing nowadays. It is hazard that is natural phenomenon, but that for a hazard to become a disaster it has to affect vulnerable people like person with disability. Vulnerability is a set of prevailing or consequential conditions, which adversely affect an individual, a household or a community's ability to mitigate, prepare for or respond to the hazard (EVRC-2 2002). Cannon (1994) argues that vulnerability is linked with social systems, it generate unequal exposure to risk by making some groups of people like people with disability, and some society more prone to hazards than others.

Social vulnerability is the product of social inequalities. While reviewing the literature on vulnerability, it gives emphasis on physical, social, economic and political relations of individual and community. Disability is a key characteristic for understanding the vulnerability to disaster. Mainly, physical condition, ability to mobility, lack of information, lack of access to power, structures and resources comprises disability concept which progress people towards vulnerability.

The term "Disaster" is frequently used to refer to the occurrence of natural phenomena. Thus, events such as hurricanes, landslides, earthquakes, tsunamis, volcanic eruptions and floods have been considered direct synonyms for disaster (Darcy, 2008). Disaster describes the interaction of different natural as well as socio-economic factors leading to a serious disruption. Disaster also leading to widespread adverse human, material, economic, or environmental effects that require immediate emergency response to satisfy critical human needs and that may require external support for recovery (IPCC, 2012). Sociological meaning of disaster links disaster with social behavior, social organization, and social structure (Fischer 2003). Some interpretations have led to the idea of disasters as being sprung fourth from supernatural or divine causes (Darcy, 2008). Some considered disaster as "acts of God" (Aleman, 1999 cited in Darcy, 2008).

Some scholar challenges to classic frameworks and emphasizing that disaster are socially constructed rather than "act of God" (Blaikie et al., 1994). They argued that disasters themselves constructed in social conditions and processes that encourage settlement in hazardous areas, poverty and other forms of social inequality, low capacity of self-help among subgroups within populations, and failures in physical and social protective system and disaster is caused by human beings and not by nature (Carr, 1932; Phil et al.; 1979, Britton, 1986).

According to Ostrow (1996) disaster disrupts so many aspects of daily life; many problems for disaster survivors are immediate and practical nature. During the study, we have adopted the modern perspective to identify the causes of disaster. Disaster is not due to super natural power but it is completely socially constructed phenomena. And we strongly believe that there are social causes behind the disaster.

Disabilities as a condition which may restrict a person's mobility, mental, sensory functions or perform are limited. Defining disability is complicated as it is 'complex, dynamic, multidimensional and contested' (WHO & World Bank, 2011).

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Disability is part of the human condition-almost everyone will be temporarily or permanently impaired at some point in life, and those who survive to old age will experience increasing difficulties in functioning (WHO & WB, 2011). General disability is a situation where taking part in regular daily activities by themselves is possible if there is no social and environmental obstacle. The UN Convention on the Rights of Persons with Disabilities (UNCRPD) recognizes that 'disability is an evolving concept'. 'Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others' (UNCRPD, 2006).

According to Rights for Person With Disabilities Act (2074 B.S), 'person with disability' as "the persons who are prevented from full and effective participation on the grounds as of other persons due to long-term physical, mental, intellectual or sensory impairments in interaction with various barriers" (Nepal Law Commission, 2074 B.S.). In this act, disability has been classified into 10 categories, on the basis of physical and sense organs' difficulties.

Major types of disabilities are as follows (Source : Nepal Law Commission, 2074 B.S.) :

- Physical disability
- → Disability related to vision (2.1. Blind, 2.2. Low vision, 2.3. Full blind)
- ➤ Disability related hearing (3.1. Deaf, 3.2. Hard of hearing)
- Deaf blind
- Disability related to voice and speech
- » Mental or psychosocial disability
- Intellectual disability
- » Disability related hemophilia
- Disability related autism
- Multiple disability.

Classification of disability based on the seriousness of weakness for propose to distribute of identity cards to people with disability has four categories :

- ➤ Complete disability ('A'),
- » Severe disability ('B'),
- ➤ Moderate disability ('C'),
- General disability ('D')

We can say that, on the basis of above lines, there is no single definition of disability; it may be visible or invisible, and it can be by birth or during childhood, working age years like young age or old age too. It reflects the major shift in global

understanding and responses towards disability. Disability is a most vulnerable group in world today.

3. Case Story of Seti Tiwari

My name is Seti Tiwari of 48 years. I cannot listen and speak, I am a deaf by birth. I am a resident of Panchkhal municipality ward no. 1, Thanti tole, Kavre district. In the midday of 25 April 2015, suddenly, shake up the land. I am not able to understand why shake the land? My husband (Hari Tiwari, he have not right leg) point out to me to run outside. When he was trying to stand up with crutches, he fell down. Then, I hold him and his crutches and slowly take him out. When we reached in door, the wall began to fall, the clay and the stone pieces were in out body but did not big harmful. In that time, our two sons were not at home, we were afraid and worried about them. However, we are not able to move anywhere else.

Two neighbors came and release buffalo and goat from rope. Until then, my house and the roofs and the walls were almost destroyed. All goats could not be saved. Other people cannot understand my language except my husband even he also did not understand some sign or gesture. I did not think and doing anything after seeing at such a kind of my destroyed house. That day, we were sat in open sky, we cannot sleep. I did not know what was happening this, I was deprived from all information due to illiterate and being deaf. First time, I became more frustrated from my disability. The next day, elder son told me that, many people lost their homes, many homes were destroyed, and said that there are difficult situation and some are killed.

Our family lived in under the open sky. We began to search pots which are buried in destroyed house, and we are able to found some pots and foods. One month later, an organization gave a plastic tent, under the same way we spend the summer and winter days in it even we had not a warm blanket. It is not easy to say, lots of day we were hungrier and crying for food and medicine. There was no toilet, no food to eat at home. He (my husband) could not walk, I could not speak and listen, and sons were too young. We could not go for relief. Once, elder son had brought 5 kg rice and pulse. After one year, one organization gave *Jasta Pata* (steel sheet) and made only one room, we are settling in this room yet. The condition of shed is same, kept the animal in only grass roof there is no wall.

There is a small land covered with the same house and some goats & buffalo. My husband works at hotel for wages. Similarly, I cut the grass for goats and rearing goat and buffalo for livelihood. The Nepal government is providing 3 lakh for reconstruction of home; we have get 50 thousand as a first installment. We are near to finished DPC but we are spending one lakh for only two small rooms. There had spent his wages, sold the some goats, now there is nothing to spend further work. Officials said that, we will get 1 lakh 50 thousand rupees, we have dilemma and tension about to make house in that amount. According to neighbors, it takes 12 lakh to make home.

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Previously, I had forgotten the pain in hope to be home but It is not easy to make home due to the disability and also it will be not a disability friendly house. At the time of disaster, the deaf people are not get information about the risk, so we are more vulnerable in that time than other. Also, there if no access to relief because we cannot get information timely in other hand nobody understand our sign language which is more informal and locally made. We faced more problems because both of we are disabled. I am suffering from more trouble. I do not agree to make same kind of house for all people including with disability. I want to made disability friendly home to avoid disadvantages. To avoid disadvantages of disaster, people with disabilities should be taught how to save from that but it seems like we are not prioritized.

4. The Disaster in Nepal and People with Disabilities

The Person with disability suffered more in compared to the ordinary people. In every steps of rescue, relief, rehabilitation the disabled people suffered more. Due to various obstructions and discrimination they were deprived of basic human services and facilities. According to the data published by the National Federation of the Disabled, more than 150 disabled people died during the devastating earthquake (as per interview with administration and program chief of National Federation of the Disabled, Manish Prasai in 23 December, 2018). While seeing the cases of some PWD purposively selected from Kavre, Ramechhap and Kathmandu Valley, they seem to have been affected by the earthquake in various ways which are incorporated in this article.

4·1 Problems faced by the People living with Disability in Earthquake 2015 of Nepal

People with disabilities are some of the most neglected and socially excluded groups during the disaster period. Disaster events like earthquake can cause bodily harm resulting in disability. Disable people constitute one of the most vulnerable social groups during the disaster (Wolbring, 2011). 14 Districts of Nepal were mostly affected during the earthquake of 2015 April. The disaster took place in the mid day when most of the people were out of house; similar was the case for the disabled people. Though, the people who had difficulty in moving were inside the houses. They faced difficulty in moving towards the safe place. Those who had the blindness problem faced exceptional problems. Suraj Lama from Ramechhap who also had the blindness problem states the problem faced by him during the earthquake as:

During the earthquake I was taking rest inside my house by finishing my meal. All of the sudden, the house started moving. I could not control myself. The house got cracks and broke down. I shouted and asked for help. All people were running to save their own lives. I could not run and got to stay inside. Only a part of the house had been broken while there was an exit in another side of the house. But I could not get out because I did not see that

exit. A neighbor heard me shouting and rescued me after half an hour. I was much terrified that it took many days for myself to recover.

Nepal lacks disabled friendly physical infrastructures. Neither there is disabled friendly society. The disability is taken as curse from previous life so people usually do not help disabled people. So they are facing difficulty in day to day life, the situation is worse during the disaster. Amod Karki from Ramechhap describes the problem faced by him as:

I can get into and out of the house only with the help of wheelchair. I was staying inside the house during the earthquake. I got terrified when the house suddenly started moving but I could not help myself get out of the bed. The house did not destroy completely and I got to live. Otherwise I had to die because of my disability.

People with various kinds of disability suffered a lot during the disaster. Being safe at the place where they were staying, going to the safe place and staying in safe place were challenges to them. Those people who needed other's support even during the day to day activities could not get support during the disaster. While ordinary people were saving their own life, they couldn't get support. Those who move with the help of wheelchair could not get the way, they were not carried by people either. Those people with blindness got much difficulty to go to toilet. The deaf could not hear what was going on while big mass ran to the safe place during the earthquake. Intellectual and deaf people could not shout for help when they were buried inside the house. This led to delay in rescue.

4·2 Relief

The PWDalso suffered a lot during relief distribution and rehabilitation. Various relief packages were distributed from national and international level including basic needs like food and clothes. The government of Nepal distributed 15 thousand rupees to all the earthquake survivors at the beginning. Later 10 thousand rupees to each affected household was distributed in the name of warm clothes. There was difficulty for the disabled people to receive those relief packages.

The unmanaged kind of relief distribution could not reach to disabled people who were facing difficulty in the daily life. The powerful people who could run got more relief materials in compared to the disabled people. No governmental, non-governmental of private sector could distribute those materials to the disabled ones. While there were aftershocks going on, disabled people could not easily leave the safe place and go for getting relief packages where those were distributed. No one raised the voice of the disabled people. Som Bahadur Bishwokarma from Ramechhap who has blindness problem says:

My white stick was buried inside the house during earthquake which led to problem in moving. I got to know about the relief distribution, my granddaughter took me to the place. It took 2 hours for me to reach there. All the relief materials had already been distributed until I reached there. I heard

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that two or three family members received the package from the same household. But I had to return bare handed.

Similar was the case of physically disabled persons. Om Bahadur Karki from Ramechhap who cannot move his both legs says :

I can't move both of my legs. Luckily, I was outside of house during earthquake so I got to survive. But my wheelchair buried inside the house. I needed a helper to take me inside and out of the house. I even needed help to go to toilet. Many relief packages came to our village but we could not receive any. My wife did not have time to go and queue for relief receiving by leaving me alone in the house, my children are out of the country for employment purpose. Thus we did not receive any relief package except 25 thousand rupees distributed by the government.

Many got only one material while relief package was being distributed. For example, those who received rice did not receive utensils. While the distributers did not distribute all kind materials at a time, people had to queue time and again to receive them. The disabled people could not go for queue time and again. Lilamaya Bhujel from Ramechhap says:

One of my legs has been cut off. I can move only with the help of crutch. I received utensils like plate and bucket by remaining in queue for a whole day but I did not have any food to eat. I could not go to queue to receive the food materials and thus missed it.

Generally, the one who is powerful dominates while receiving any kind of relief. It is more pronounced during the disaster period. Mr. Devidatta Acharya, Executive Director of Disable Empowerment and Communication Center (DEC, Nepal) Says:

While powerful people were collecting relief packages for whole year, there was nothing to eat with powerless persons. Basically this problem was more prominent among the disabled people. The distribution process was similar in all the 14 affected districts. Powerful persons used their access with organizations and used other networks to bring the relief in their locality. The people living with disability generally have less social network, social capital and cultural capital. They could not manage to get relief during the earthquake.

4.3 Problems during Reconstruction

The people with disabilities had to go through special kind of problems during the reconstruction process. The reconstruction has been advancing in very slow pace. While it could not commence on time, the PWD had to live in the temporary settlement. This not only created difficulty in day to day lives but also they faced various health problems. They are facing problem in receiving the grant, approval of the maps from technicians and receiving the last installment amount. Krishna Gopal Shrestha with physical disable from Kavre says:

There is a rule that the house should be constructed by the earthquake survivors themselves. I have been facing difficulty in searching the manpower and purchasing rod, cement, aggregates and stones from market. I started constructing house very late as compared to others in the village. It is yet to complete. The technicians had to approve the DPC and then only the whole house could be constructed. I was unable to go to office to call the technician and so I am yet to complete my house.

The owner driven reconstruction (ODR) approach has been adopted in Nepal for the reconstruction process. The earthquake had affected basically in the rural areas. Generally, Agency driven reconstruction (ADR) approach or community participation model are being adopted in other countries. Without discussing on these two approaches ODR approach has been adopted in which the house owner becomes responsible for reconstructing the house. Lack of manpower, skill, means and resources, the house owner is unable to carry out the works effectively. More worse is the case when the house owner is disabled.

The table below makes clear on the various problems faced by the people living with disability during the earthquake of 2015 in Nepal:

Table-1: List of problems faced by the people living with disability during the earthquake

	warming the carridatate				
Type of Disability	Problems faced during the Earthquake	Problems faced during Relief Distribution	Problems faced during the Reconstruction		
Deaf	 they could not hear the sound and so could not rush out with other people those buried inside the buildings could not hear the rescuer calling them 	 got problem in receiving relief they did not get information during relief distribution other people did not help in receiving relief packages. 	 the radio had been broadcasting the news about reconstruction but they could not hear they could not hear the government employees talking while they visited the offices they also faced problem during material purchase, searching manpower and other activities related to reconstruction 		
Physical Disability	 they had problem while they were not able to get out of house without wheel-chair. While they were safe themselves, wheelchair of many of them buried inside house or got broken which led to difficulty in moving. they were not able to get to the safe place due to lack of support from others. 	 they faced problem in reaching to the places where relief packages were being distributed. the wheelchair and crutch were broken during earthquake so they could not move. the in certainty of where was the package being distributed led to difficulty. 	 they could not construct temporary housing, so were compelled to live in camps for long. they had difficulty in searching manpower, collecting materials and making agreement with government for reconstructing their houses. they faced difficulty in going to office and call for the technicians who would approve their DPC level and permit for constructing whole house. 		

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	 those who were safe themselves but had their family members buried inside the house could not help. they had difficulty in making temporary camp. they faced problems due to lack of toilet in temporary settlements. 	 while the distribution works could not be justified they faced difficulty in receiving those. those who received relief packages could not carry those to their temporary houses. they got cooking materials but no place to cook. 	due to lack of road facility, they faced problems in bringing the builing materials and going to the site.
Blind	 they got difficulty in moving out of the house during earthquake. the day to day life got disturbed while the white stick got buried inside the house. they faced difficulty in moving to the safe place. they had difficulty in moving in the new and temporary housing while they were used to with their own house. 	 they had difficulty in going to the place where the relief was being distributed, those who got the relief packages faced difficulty in bringing them to their houses. They did not see what types of materials were being distributed, thus the quality materials were taken by others and they had to bring the quality less and weak materials. 	 they faced problem while the government offices are not disabled friendly. they faced problem in searching manpower and purchasing building materials. The businessmen could deceive them regarding the quality of materials when they could not see.
Intellectual disability	 they couldn't even guess what was happening they couldn't shout while they were inside the houses. they face problem while they cannot express their feelings. 	 during the relief distribution, people who could bargain by shouting got more materials. those who could not speak had to satisfy on quality less material. 	 they had difficulty on reporting about their houses. they had difficulty on reporting to those technicians who had come to collect the details of destruction.

5. Conclusion

Person with disabilities have been heavily affected by the earthquake 2015 in Nepal. Disasters make the situation worse for PWDs with regard to access to essential goods and services. Presence of debris as a result of the earthquake will create challenges for people with physical disability to move around, but also in accessing relief items. Access to temporary shelters, toilets, could be another challenge which needs to be addressed in the design of community shelters. Similarly, many PWDs are taken care of by their household members who are often female. Disasters can lead to loss of caretakers and or additional burden on the caretakers (NPC, 2015).

The PWDs fall under a vulnerable group. This community always becomes socially excluded. Those people are politically powerless. Their mobility is very less frequent. They are socially, culturally, economically and politically excluded. Due to this they have to face difficulty more prominently than the ordinary people during the disaster. They have to face problems in rescue, relief, rehabilitation and

reconstruction. As said by Hewitt (1997) vulnerability is a social condition which is embedded in social, structure, institutions, relations and processes and it is a product of social inequalities. This kind of inequality is faced mainly by the PWDs in the society. The earthquake of Nepal 2015 seems to have mostly affected the people with disabilities.

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Entrepreneurship for Rural Women of Haryana through Home Science

Nutan* and Poornima**

In many field, women participation is very low in India. Entrepreneurship is one such a field where women's participation is very low, through some improvements in women literacy rate are observed. Entrepreneurship is the only solution to the growing employment among rural youth. In India, in the initial stage of women entrepreneurship, it was concentrated only in the urban areas; however, lately it was extended its wings to rural and Semi-urban areas too. Now, there has been a remarkable improvement in the share has not reached the Satisfactory levelwomen entrepreneurs in Small Scale industry of Haryana including lack of confidence, problems of finance, working capital, Socio-cultural barriers, production problems and inefficient marketing arrangements. Home science particular is application of scientific knowledge in a systematic manner towards improving the quality of home and family life.it gives knowledge for facing new challenges to cope with knowledge explosion, technological advancement, new developments and growing need of individual for success living in society. Thus, though home science trainings women is trained to face confidence, the challenges of changing times for attening satisfaction and harmonious living.so this review help in recognizing the role of home science in the entrepreneurship of women in the rural areas of Haryana.

[Keyword: Women entrepreneurship, Rural Haryana, Challenges, Home science, Opportunities]

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1. Introduction

"You can tell the condition of a nation by looking at the status of its women"

-Jawaharlal Nehru.

Entrepreneur is an Economic Agent who plays a vital role in the economic development of a country. Economic development of a country refers steady growth in the income levels. This growth mainly depends on its entrepreneurs. An Entrepreneur is an individual with knowledge, skills, initiative, drive and spirit of innovation who aims at achieving goals. An entrepreneur identifies opportunities and seizes opportunities for economic benefits. (Mohanty, S. K., 2009). Grave and Hofer in 1891 defined the entrepreneurial process as involving all thefunctions, activities, and actions associated with perceiving of opportunities and creation of organizations to pursue them. Women have been regarded as the nuclei of nation and builder and molder of its destiny. It is fact that,' when there is development of women, family develops, the society develops and the country develops' (.Dwivedi et al., 2013). In India, gender discrimination is high and more visible when compared with western countries. Owing to various socio and cultural reasons women are prohibited to enter into the entrepreneurial world. In many field, women participation is very low in India. Entrepreneurship is one such a field where women's participation is very low, through some improvements in women literacy rate are observed. Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of arm and livestock based raw materials and other resources. (Sathiabama, 2010). Sanchita(2010) observed that management problems and constraints experienced by women entrepreneurs in Small Scale industry of Haryana including lack of confidence, problems of finance, working capital, Socio-cultural barriers, production problems and inefficient marketing arrangements. To solve the management problems of for women entrepreneurs in Haryana specially in Small Scale sectors, there is a strong case for simple and systematic procedures at all administrative levels for ensuring the planned benefits to the needy women entrepreneurs for optimal utilization without underutilization and wastage of scarce financial resources. Home science is an interdisciplinary field of knowledge with focus on Food & Nutrition, Fabric & Apparel Designing, Human development, Resource Management and Communication & Extension. Home science particular is application of scientific knowledge in a systematic manner towards improving the quality of home and family life.it gives knowledge for facing new challenges to cope with knowledge explosion, technological advancement, new developments and growing need of individual for success

living in society. Thus, though home science trainings women is trained to face confidence, the challenges of changing times for attending satisfaction and harmonious living (Ahuja, 2010). So this review was help to know the role of home science entrepreneurship in the empowerment or development of the confidence for the rural women's in Haryana.

2. Rural Women Entrepreneurship in India : Problems and Challenges

Women Entrepreneurs may be defined as the woman or group of women who initiate, organize and co-operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women. (Vijaykumar et al., 2012).

Though, in practice, the same entrepreneurial process is followed for both men and women but there are many problems and challenges which are being faced by women entrepreneurs in India. These problems and challenges are:

- ▶ Male Dominated Society: In our constitution there are equal rights for men and women but in real sense equality does not exist in rural areas. Entrepreneurship has traditionally been seen as a male preserve and male dominated. All these put a break in the growth of women entrepreneurs. (Mishra 2014). A male dominant social order is the biggest hurdle to them in their way towards business success. Male members consider it to be a big risk funding the ventures run by women. (Dangi, 2014).
- » Distrust in the Entrepreneurial abilities of Women: The financial institutions do not trust the entrepreneurial abilities of women. The bankers put impracticable and absurd securities to get loan to women entrepreneurs. According to the report by the United Nations Industrial Development Organization (UNIDO), "despite evidence that women's loan repayment rates are higher than men's, women still face more difficulties in obtaining credit," often due to biased attitudes of banks and informal lending groups.
- Inadequate Financial Resources and Working Capital: The financial institutions discourage women entrepreneurs on the belief that they can at any timeleave their business. Therefore, they are forced to rely on their own savings, loan from their relatives and family friends. (Khare and Gautam, 2014.)
- Lack of Family Support: Women's family obligations also restrict them from becoming effective entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their

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business." The financial institutions dishearten women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The consequence is that they are compelled to depend on their own savings, and loan from relatives and family friends

- women give more importance to family ties and relationships. Married women have to make a reasonable equilibrium between business and home. It's the Indian tradition, in which the society and women itself considers that, a women is always catted and fished? after her marital life. It's absolutely true. But at the same time it binds women's freedom within the context of family. Besides these, a women plays the role of mother and wives. These all marital bindings of rural women within the rigid traditional rural area compels a woman to be in the same boat and to enjoy within the margin of family. (Manjunatha, 2013).
- ▶ Lack of Managerial Skills: Management has become a specialized job which only efficient managers perform. Due to lack of proper education women entrepreneurs are not efficient in managerial functions like planning, organizing, controlling, coordinating, staffing, directing, motivating etc. of an enterprise. (Mishra et al., 2014). Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully
- ▶ Low Mobility: Rural women is Indian society have restricted mobility The confidence to travel across day and night and even different regions and states are less found in women as compared to male entrepreneurs. This shows the low level of freedom of expression and freedom of mobility of women entrepreneurs. The carrier of women is limited in four walls of kitchen. The women confined themselves to three KS-Kitchen, kids and knitting. There is hardly any opportunity to cross this boundary (Manimakalai and Rajeshwais, 2000).
- ▶ Lack of professional Education: Rao (2007) observed in his study that poverty and illiteracy are the basic reasons of the low rate of women entrepreneurship in our country, because of lack of education, women's in rural areas are unaware of new technologies or inexpert in their use, and often incapable to do research and gain necessary training The educational level and professional skills also influence women participation in the field of enterprise. If we analyze rural urban ratio of enrolled women in professional education we realize that there are very few rural female students enrolled it this type of education. Even parents are not ready to send their daughters for undergoing professional education. Sometimes it happens, however, that many women taking the training by attending the entrepreneurial development programme do not have an entrepreneurial bent of mind. (Kumbhar, 2013).

- **» Inability to take Risks**: Low-level risk taking attitude is another factor affecting women entrepreneurs. Investing money, maintaining the operations and ploughing back money from surplus generation requires high risk taking attitude, courage and confidence.
- **» Managing Employees :** Managing employees is another challenge that women entrepreneurs in India face. Finding and retaining good employees is vital for the success of a business, but can be problematic for women entrepreneurs in India. Since women owned businesses tend to be smaller, they are often less likely to provide job security and retain good talent.
- ▶ Inefficient arrangements for Marketing and Sales: For marketing their products, women entrepreneurs are frequently at the mercy of the middlemen who pocket the chunk of profit. As the women are hailing from rural area, she is unable to have adequate amount or sound knowledge of marketing area. As it's a computational world, an entrepreneur should be always aware about good marketing environment to sale her goods and of marketing value (Manjunatha, 2013). Further, women entrepreneurs find it tough to capture the market and make their products popular.
- **»** Lack of Special Training: First generation women entrepreneurs will be in need of special training as they lack previous exposure to business. There is no proper and technical training to start a new venture. All women are given the same training trough Entrepreneurial Development Programmes

3. Areas of Home Science

Home Science is a composite subject that deals with daily life situations. Accordingly, it consists of those areas that are related to our life. Home Science has five different areas but at school level only four areas are taught. Each area of Home Science along with its sub-components that you will be studying, is listed as under:

Area	Subcomponent				
Food and Nutrition	Food; nutrition; meal planning; nutritional status, health and care of sick; purchase and storage of food; food preservation				
Resource Management	Consumer education, work ethics, income management, savings and investments, work and space organization, time and energy management, conservation of energy and environment management				
Human Development	Development in early and middle childhood, adolescence, special issues in human development				
Textiles and clothing	Fabric science and its construction; textile finishes, selection, care and maintenance				

Table-1: Different areas of Home Science

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4. Entrepreneurship through Home Science Activities

Home science is an interdisciplinary field of knowledge with focus on Food & Nutrition, Fabric & Apparel Designing, Human development, Resource Management and Communication & Extension. Different areas in home science which is suitable for entrepreneurship for rural women's, these are:

- **» Fabric and Apparel Designing :** This domain of home science focus on the selection, construction and care of clothing; its effect on the family income, behavior and chemical nature of different textiles, types of weaves, the quality, colour, shrink ability and durability of fabrics, quality of natural fibers like silk, wool, cotton, nature of synthetic fibers like nylon, rayon, tericot etc.
- ➤ Catering: Could be provided to fulfill needs of the society. Service could be extended for parties arranged at home such as kitty parties, birthday parties or anniversary parties etc. Catering could be made at special places like school and hospitals. Besides these, it will be very useful in running canteen in various types of settings. The trained professionals can also undertake catering services for people who are working in factories, offices and do not have time or arrangement to cook meals, particularly unit days meals.
- Preservation: Preservations of vegetables and fruits in the form of pickles, jams, jellies, marmalades etc. could be undertaken. The need to buy these preserves from the market would definitely increase keeping in mind the availability of time with women who traditionally were busy doing the work at home.
- **» Interior Designing:** They can impart training in the art of interior decoration. Such centers can also provide services for decoration of various settings like offices, hospitals, school.
- **» Grooming Centers:** This area has vast potential to develop among masses. Training could be imparted under home science education to open grooming centers where they could provide services for skin and hair care. The individualized guidance could be extended according to the unique characteristics to select jewellery, hair style and face make up.
- **» Child Care :** Women participating in income generation activity outside the home base led to the need of child care outside the family. Children usually require care by adults till they are 12 years of age and should not be left alone at home with the basic knowledge of child development. Home science graduates can run childhood care units like day care center, creches, nursery school and after school center.

5. Home science training benefits

Ahuja et al. (2010) conducted a study in Ambala district of Haryana state. The training schedule of five years that is from 2004-2009 was pooled up to see the

participation. Adoption and impact was assessed on the basis of expressed opinion of beneficiaries and success stories of women.

Table-2: Home Science trainings-	participation	n and its ador	otion from 2004-2009.
0			

S. No.	Trainings	No. of Trainings	Participants	% adoption
1.	Income generating activities			
	Mushroom cultivation	7	234	8-
	Dairy farming	6	180	23-24
	Kitchen gardening	3	79	5-6
	Detergent making	6	186	3-4
	Soft toys	11	365	15-16
	Vericompost	2	57	2-3
2.	Home scale preservation and drying of seasonal fruits and vegetables	31	889	28-29
3.	Health and nutrition	11	326	14-16
	Value added food products	27	1392	34-35
	Low cost nutritious recipes	8	225	20-25
4.	Garment construction and fabric enrichment techniques	8	280	23-25
5.	Child care practices	24	803	12-13
6.	Management of resources effectively	5	162	5-7

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6. Opportunities for Rural Entrepreneurs

In 1999-2000, the Government of India commenced "Swarnaayanth Grama Swarozgar Yojana" events for encouraging poverty alleviation through self-employment and the association of poor into Self-Help Groups (SHG). (Jayakumar, 2014). There are diversified vocational training programmes for women by ministry of work and employment, they have established regional vocational training organizations for development of entrepreneurial skills Following are the foremost programs for the development of entrepreneurship in India:

- Integrated Rural Development.
- » IRDP (Integrated Rural Development Programme).
- JRY (JawaharRozgarYojna).
- » Support and Training and Employment Programme for Women (STEP).

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By Ministry of Rural Development

- » Swarnjayanti Gram Swarozgar Yojana (SGSY).
- → Sampoorna Grameen Rozgar Yojana (SGRY), including Food Grains Component.
- Assistance for Rural Employment Guarantee Schemes.
- » National Social Assistance Programme.
- » National Rural Employment Guarantee Act (NREGA).
- ▶ National Food for Work Programme (NFWP).
- » National Common Minimum Programme (NCMP).

By Ministry of Micro, Small and Medium Enterprises

- » Credit Support Programme.
- » Rajiv Gandhi UdyamiMitraYojana.
- » Prime Minister's Employment Generation Programme.
- Workshed Scheme for Khadi Artisan.

7. Conclusion

Entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular. Women need encouragement and support from the family members, government, society, male counterparts etc., with the right assistance from varied groups mentioned above, they can join the main stream of national economy and thereby contribute to the economic development. Women from rural areas were found to be less aware about various facilitates to run enterprises and take loans from financial institute. Governmental and non-governmental organizations for promotion of small scale industries should strengthen the linkage with entrepreneurs by organizing meetings, seminars, and workshops in terms of trainings of home sciences in rural areas.

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Banking Reform and Agriculture Financing through Banks in Uttar Pradesh

Akhilesh Mishra*

The success of green revolution highlights that easy access, timely and adequate availability of institutional loan to the farmers play a crucial role in determining cropping intensity, use of the modern inputs, risk taking capacity, thereby higher growth and better diversification in agriculture. The modern banking had its foothold, almost contemporary to the colonizers in country, since the late 17th century. But, evidences suggest that bankers had been carried with the legacy of the high street character even after two decade later to independence of the country in which, agriculture and other activities of the rural masses seems to have not bankable. Many changes were brought into the banking regulation 1949; along with the bank nationalization in two phases between 1969 and 1991 for reorient the focus towards extension of the banking services to the common masses in non partitioned manner. This period is known as 'public sector' led 'social banking phase'. Subsequently, market based instruments in banking regulations, aiming at achieving multiple objectives were introduced throughout the 1990s. The broader objectives behind the change was to overcome from the tendency of the financial repression of the social banking at one hand and prepare the dynamic and robust regulation that could calibrate with contemporary macroeconomic scenario and to meet the requirement of the new age banking on the other hand. The transition from one regime to other seems smooth. However studies noticed

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return of many features of the colonial banking such as: high street character, bias against the agriculture and rural sectors, intensification of the asymmetry in access and use of the banking services across the activities, people and social groups. In view of the growing banking exclusions, asymmetric access and use owing to the reform government started moderating its strategies from the early 2000s while bringing some feature of the social banking but within the market regulatory framework. This paper analyzes relative trends in agriculture financing of the scheduled commercial banks of the Uttar Pradesh between 2001 and 2015. The agriculture of the Uttar Pradesh marks its relevance because of its size, diversity, prominence in SDP, livelihood, and major determinants of the food security of the country.

[**Keywords**: Agriculture Credit Division, Banking Regulations, Banking Access, Convergence, Washington Consensus]

1. Introduction

Banking, an important component of the service sectors, has widely been recognized as one amongst the driver of the economic growth due to its strong backward and forward linkages with the vital sectors of the economy (Rangarajan, 1999). The development literature emphasizes that easy access to the banks, timely and adequate amount of loan at the disposal of the farmers, at affordable terms can play a crucial role in; determining the level and growth of the cropping intensities, use of the modern inputs, risk taking capacity of the diverse stakeholders involved in agriculture supply chains. Enhanced flow of agriculture credit helps in vital decision such as crop selection, fertilizers and other modern inputs use, pooling of hired and own resources, investment in the backend infrastructure of the agriculture supply chains and also enhances local entrepreneurship (World Bank, 2009; Eric et al, 2016; Basu, 1979). Studies noted that supply leading inclusive institutional finance to the agriculture led to weaken the monopoly and dominance of the non-institutional players and liberate the people engaged in the slave and semi feudal economy (Raval, 2005; Rajan and Zingales, 2003). Unfortunately, agriculture sector has been under represented in the commercial banks and other institutional finance, despite being a major source of the livelihood for the large segment of the countryside populations especially, in state like Uttar Pradesh. Moreover, post independence institutional and other statutory reforms did not succeed much in transforming centauries old exchange and production relations of the agriculture. There has been strong presupposition amongst the bankers that agriculture market is characterized by the imperfections, dualism and asymmetric information; despite the cultural, social and political initiatives (Stiglitz, 2000). Even at the time of independence, banking sector dominated by the private stockholding non-scheduled commercial banks had been asymmetrically distributed across the locations and agglomerations. Banking access was limited to the small customer of the urban agglomerations and niche activities (RBI, 1970).

Although, banking and other formal financial institutions were assigned a central role in the development planning but, they showed their strong resistance

for agriculture financing. In addition to the traditional role of financial intermediations, planners did expect from the bankers to mobilize the idle resources for the development planning, act as an agent of the social and economic transformation, supplement the activities of cooperatives and other development financial institutions (Bagchi, 1982; Brahmanand, 1980).

2. An Overview of the Banking Regulations and Agriculture Financing in India

Many changes were brought into the banking regulations from time to time, in order to bring the banking sector on board and also align with the need and prospects of the development planning (Mishra, 2018). Adherence to the geographical area, population and development criteria were made mandatory in obtaining branch licensing. These restrictions were put in order to correct the asymmetric expansions in widening and deepening of the financial infrastructure, and also to expand the banking services to the remote and under/un-served regions of the country. In view of banker's apathy in opening of the branches in rural areas, and also to correct the biasness in financing of the agriculture and other vital sector of the economy, Lead bank schemes, Priority sector lending norms were tightened from time to time. Despite, the private bankers hardly responded positively to the RBI and government initiatives. Nationalisation of the imperial bank and the princely state banks during mid fifties could not create the desired momentum in favour of mass and rural banking (Bagchi, 1982). In fact, the bankers in pre-nationalisation phase carried with colonial hangover of the elite mindsets, and wished in maintaining the high street character (Ray and Chandrasekhar, 2005). The preconceived notion that rural market is fragmented, segmented and smaller in size hence is uneconomical did not change even two decade later to the independence of the country. Modern bankers did not have enough courage and capacity, even to enter in the territory of the informal markets, in the countryside of the nation (Sarap, 1991; Basu, 1997; RBI, 1985; Mohan, 2004). The agriculturist in general and farmers at bottom of the social and economic pyramid particulars, in this situation were left with little options, but to depend either on financially weaker cooperatives banks indirectly controlled by the rural elite, or directly depend on the institutions of the informal players for their variety of the credit needs. In return, agriculturists in general, and vulnerable section particular, had been subjected to the payment of exuberant interest, and also put under the exploitations of the various kinds (RBI, 1981; Raval, 2005; Mishra, 2018).

To overcome from these adequacies, the government exercised nationalization of major private stockholding banks in two phases i.e., 1969 and 1980. To achieve the objectives of social banking, supply leading approach was preferred over the demand following approach. For this, changes were roped in the branch licensing policy and government started directly intervening in the pattern in delivery of bank loans and banking infrastructure. The public sector banks were

given the responsibilities for the opening adequate branches in the areas of the green revolutions. Additionally, many pro-rural and pro-agriculture step¹ were initiated by the RBI and governments with the active involvement of the local authorities with a view to enhance the access and use of the banking services by the agriculturists in the non partitioned manner. The period between 1969 and 1991 is also popularly known as 'Social Banking phase'.

The banking regulation entered into markedly in distinct phase, when government accepted majority of the recommendations of the committee on the financial sector reform, headed by M. Narsimham in 1991. The most of recommendations of the committee were guided by the financial liberalizations thesis. The areas of banking reform spanned across the many dimensions such as: branch rationalization, dilution of the directed credit programmes, entry deregulation, deregulation of interest rates, gradual and phase wise reduction of CRR and SLR, prudential norms of the capital adequacy, imposition of the uniform stringent income recognition and provisioning norms for banks across the size, ownership and areas of the functioning, operational autonomy for banks at micro-level, allowing exposures of the nationalized banks to mobilize funds from the capital market, and design and implementations of dynamic regulations for the banks etc (Chandrasekhar and Ray 2005; Reddy, 2002).

When banking reform process was underway, the financial crisis at massive scale cropped up in the South East Asian Nations in the mid 1990s. The mismanagement of the banking assets, uncoordinated liberalization measures, and capital account convertibility etc were cited the prominent reasons for crisis (Chandrasekhar and Ghosh, 2000). For preparing futuristic banking regulations with inbuilt counter cyclical measures, the government gave fresh terms and reference to the same committee known as Narsimham II. The Committee submitted its report in April 1998, and suggested changes in the existing regulatory the financial sector. Government accepted² mechanism for recommendation given by the committee in phased manner (Mishra, 2018; Reddy, 2009). Nevertheless, many positive outcomes emerged in banking sector because of the banking reform. Prominent amongst them are; increased participation of the private and foreign banks; downward trend in the NPA of the public sector banks; improvement in efficiency and governance structure; diversification of asset and liabilities of the commercial banks, etc (RBI, 2015). Despite successful implementation of the recommendations of CFS, country encountered with many unexpected and undesirable outcome in the banking sectors such as; growing financial exclusions especially amongst the vulnerable groups, disparities in access and use of the banking services across the time and space, return of the moneylenders with doubly strength, decline of investment in rural and agriculture infrastructure, growing menace of farmer's suicides across the regions and states (GOI, 2008; GOI, 2009: Chavan and Ramkumar, 2014). Notably, intensity of the menace was more prominent in states like Andhra, Pradesh, Maharashtra, Punjab,

and Tamil Nadu, which claimed to have implemented the innovation like SGH based microfinance lending, and many more market based instruments. Thus, new government which assumed power in 2004 was under the immense public pressure, to take new initiative³ that could help the economy to overcome from the menace of financial exclusion, within the liberalized regulatory framework. On the recommendations of the various committees, series of the steps were initiated aiming at achieving greater financial inclusio4 and ensuing robust banking infrastructure in country. Initiatives such as, placing mechanism of strict monitoring of the adherence of priority sector targets across the ownerships of the banks, articulation in on-going branch policy through branch policy 2006, revision and fixations of enhance annual loan target for agriculture sector, simplifications of Kisan Credit Cards (KCC)⁵, special dive for no frill and zero balance account for downtrodden and poor, moderation and effective monitoring of the weaker section targets in the priority sector lending, the debt waver schemes in 2008 and subsequently followed by many states and strengthening of the State Level Bankers committees etc., are worth mentioning here (Ramkumar and Chavan, 2014). Financial inclusion acquired a higher priority in the agenda of the NDA government that assumed power in 2014. For this, minimizing human interface through the intensive use of Information and Communication Technology (ICT) in banking transaction and business is getting priority over the traditional mode of emphasis on the brick and mortar banking. The major steps of the financial inclusion drive include: strengthening multi-agency approach for the agriculture financing supervised by the NABARD; active involvement of local government machinery in credit planning and execution; stricter monitoring of the priority sector sub targets; promotion of technology enabled banking such as mobile banking, ultra small branches, branchless banking, Business Correspondence (BC); Kisan Credit Card; SHG and JLG based lending to the small land owning and landless farmers; comprehensive micro crop insurance schemes; direct benefit transfer in the accounts of the beneficiaries etc. However, the period between 2000 and 2017 has been termed as inclusive finance regime, which carry a 'judicious mix of instruments of the social banking and neoliberals (Chavan and Ramkumar, 2014). In the lights of the above discussions, the pertinent question arises whether regulatory changes have any bearing on level and growth of the bank credit flow to the agriculture sector or not?. State of Uttar Pradesh (including Uttarakhand) has been taken as a test case in this regard.

3. Research Questions

This study tracks the relative banking access of the agriculture sector of the Uttar Pradesh across the aforementioned regimes. The pertinent researches questions have been addressed in this paper are:

1. Was agriculture given due representation in the bank loan of the SCBs over the years?

2. Was state of the Uttar Pradesh given its due share in agriculture loans disbursed by the commercial banks?

3. Which regime was better for the Uttar Pradesh, in terms of the access and use of the bank loan to the agriculture sector?

4. Hypothesis

In this regard, following null hypotheses have been tested:

- 1. Banking sector reform was sector and state neutral in terms of agriculture loan.
- 2. Flow of agriculture credit to the Uttar Pradesh accelerated during the financial inclusions drives.

Data Sources and Methodology

The study is based on the secondary data taken from the different sources. Agriculture and total bank loan data has been taken from the sources such as, Currency and Finance Reports, Basic Statistical Returns of the Scheduled Commercial Banks hereafter 'Banking Statistics' (RBI), Inputs Surveys (Agriculture Census, MoA), the Situation Assessment of Farmers, Some Aspects of Land Holdings, and the All India Debt and Investment Surveys (NSSO).

6. Banking Development in Uttar Pradesh

Uttar Pradesh, the largest state in terms of population, fourth largest in terms of area (294.11 lakhs Km²), the largest contributor in agriculture holdings also marks her significance because of its contribution in the food stock for maintaining the food security of the country. As per 2015-16, Agriculture Census report, out of total 146 million operational holdings in the country, the highest number of operational holders belonged to Uttar Pradesh (23.82 million or 16.35% of the total). However, the state's ranked is third (17.45 million) in terms of the contribution in the gross operated area of the country (157.14 million hectare). State is administratively divided into four distinct regions namely, Eastern, Central, Western and Bundelkhand that is further divided into 75 administrative districts. State falls under the nine agro-climatic regions⁶ of the country. Notable difference exists in the agriculture practices due to asymmetric distribution of the agriculture resources, agriculture populations across the different climatic zones. Within regions, remarkable asymmetry prevails in size of land holdings, demographic⁷ structure and also in distribution of the economic resources (GoUP, 2017).

The history of indigenous banking and money-lending communities in Uttar Pradesh traced to the as earliest as Vedic and later Vedic periods. Money lending and trading communities in later period settled into the caste hierarchy were a dominant source of the finance for the farmers and even for the ruling class. They had monopoly over the agriculture supply chain and rural financial markets (RBI,

1970). The state being an epicenter of the culture, economic and political activities, money lending class not only prospered under the Hindu Kingdoms bur their influence continued in the sultanate and also later period. State had well established trade route and strong networks of indigenous bankers despite, Islam did not permit money lending as noble business (RBI, 1970). Ironically, high industrial density, an industrial center linked to the port towns became a major consideration for opening of the modern bank branches, during the colonial rule (RBI, 1979; Mohan, 2014, Bagchi, 2005). Unfortunately, most of the cities of the Uttar Pradesh (united province, a large part of the present UP) did not fit8 into aforesaid criteria; hence, state gradually started deprived from the modern banking services under the colonial regime. Moreover, the political and socio economic situation of the state, which was supportive of the growth and expansion of endogenous bankers, moneylenders and interlinked credit market; was not very amicable and suitable for the modern commercial bank financing. Thus, geographical locations of the state, agrarian relationship of the semi feudal nature under the colonial rules, not only discouraged the demand of the modern banking; but there had been little motivation for the modern commercial banks to expand their branch network in the state. Despite, establishment of the RBI in 1935, the branch density and banking penetrations has been were very low in the state at the time of independence (Bagchi, 2005; Ramchandran and Swaminathan, 2005; Mishra, 2010).

Table-1: Financial intermediation Uttar Pradesh vs. India (1950-2015)

Year	Branch Density (Per 1000 Population)		Per capita Deposit at 1999-00 Prices (in %)			Credit Deposit Ratio (in %)			
	Uttar Pradesh	All India	Ratio*	Uttar Pradesh	All India	Ratio*	Uttar Pradesh	All India	Ratio*
1951	169	134	1.26	10	24	0.42	64.7	62.1	1.04
1961	160	100	1.60	18	45	0.40	57.1	65.6	0.87
1971	62.6	38.2	1.64	998	1826	0.55	42.6	67.1	0.64
1981	26.8	19.0	1.41	1799	3001	0.60	50.4	66.5	0.76
1991	16.2	13.7	1.18	3746	6021	0.62	47.6	61.9	0.77
2005	20.4	15.8	1.29	8254	15938	0.52	36.2	66.0	0.55
2015	12.7	9.8	1.29	18751	38349	0.49	38.6	70.4	0.55

Note :*Uttar Pradesh including Uttarakhand to the All India ratio.

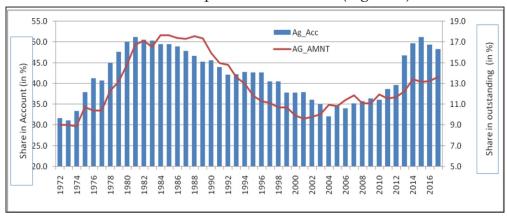
Source: Author's own calculation from the BSR (RBI) and Censuses.

The progress in the banking parameters such as banking availability (branch density per thousand populations), percapita deposit and credit deposit ratios of the Uttar Pradesh viz a viz county since independence is resented in Table-1. The widening of gap between Uttar Pradesh and the country as shown in the table,

certainly points towards worsening of the situation for the states pertinently between 1951 and 1969. However, narrowing in the gap indicates a convergence between the state and nation between the 1971 and 1991. This implies that state relatively benefitted from the initiatives of the social banking. But, trend reversal points towards the divergence and could be seen as a setback for the state, during the reform as well as inclusion drives (Table-1).

7. Agriculture Loans since Bank Nationalization

Change in the share of agriculture in total outstanding loan accounts and amounts of the Scheduled commercial banks (henceforth, SCB) from the June 1972 to March 2017 at the national level has been shown in Figure-1. From the figure, varying trend is being noticed in the shares, over the aforementioned three regimes. For instance, agriculture's share in accounts and amounts both have risen between 1972 and 1982 while deviation in the trends is recorded in the subsequent periods i.e., decline in amount whilst sustained increase in accounts between 1983 and 1991. The De-prioritization of the agriculture in bank lending is clearly been evident from the figure during the reform. If fact, during the intense reform, country witnessed steepest decline in claims of agriculture in total loan accounts and amounts in the post independence India. A clear trend break has been noticed from the figure. During the financial inclusion drive, not only declining trend in the shares of agriculture in bank account and amount was arrested; but county experienced opening of the substantial accounts and massive disbursements of agriculture loan amounts hence upturn in the shares (Figure-1).

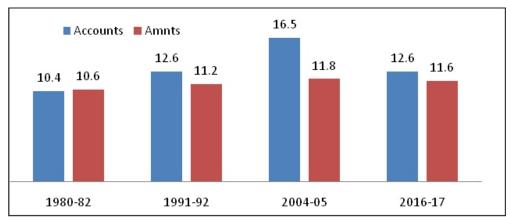


Source: Author's calculation.

Figure-1 : Contribution of agriculture in outstanding accounts and amounts of the SCB

Figure-2 shows relative claims of Uttar Pradesh in total outstanding agriculture accounts and amounts of the SCB, over the aforementioned three regimes covering the period from 1980-81 to 2016-17. As noticed from the figure, the state emerged as beneficiary of the pro-agriculture initiatives of the social banking. Moreover, in contrast to the national trends, impact seems relatively

lesser severe for the states during the intense reform, as the decline in agriculture account growth was relatively moderate in comparisons to the national average. Further, contrasting trend also emerged during the financial inclusion drive. In fact, state's share dropped significantly in overall agriculture accounts of the SCB at the time of booming agriculture loans in country (Figure-2).



Source: Based on Author's Calculation

Figure-2: Average share of Uttar Pradesh in outstanding agriculture accounts and amounts of the SCBs (1980-2016)

The varying pattern in the share of the state has been explained through the trends computed and shown in Table-2. From the table, rising share of state in agriculture accounts during 1981 and 2005 was an outcome of relatively higher growth than the national average during the social banking and also because of a moderate deceleration in the subsequent regime. Similarly, state's declining strength in national agriculture loan is being attributed to a relatively slower growth during the financial inclusion drives (Table-2).

Table-2: Growth of agriculture account and amount (1980-2017)

Items	1980-91		1992	2-04	2005-17		
	U.P.	India	U.P.	India	U.P.	India	
Total Agri _Account	12.3	10.5	-0.7	-2.6	7.6	10.3	
DFF_ Account	12.7	10.7	-0.8	-2.7	7.5	10.0	
INDFA_ Account	-1.2	1.0	5.6	2.7	15.3	19.3	
Total Agri_ Amount	16.6	16.9	14.0	13.5	19.4	19.5	
DFF_Amount	18.8	19.0	13.7	11.9	20.0	21.8	
INDFA_ Amount	5.1	8.6	16.6	20.8	14.9	9.2	

Source: Author's calculation.

Further, country not only witnessed variations in the share and growth of agriculture loan accounts in different regulatory regimes. But, country as well as state witnessed significant compositional shift within agriculture, pertinently on

account of an asymmetric growth in loans to the direct and indirect finance to farmers. As seen in the table, the bank loan to agriculture sector during intense reform and inclusion drives has largely been driven by the indirect finance to agriculture. This trends in account growth was different from that of the social banking, in which, emphasis was on creation of the direct finance agriculture accounts in banks. Conclusively, bankers during the social banking regime emphasized on extending advances directly to the farmer, while in subsequent phases, they devised the escape route and extended loans in the indirect finance accounts, for the manipulation of the stipulated priority sector lending targets fixed for them. Asymmetric growth of agriculture loan favouring indirect finance accounts especially in the states like Uttar Pradesh does not reflect a healthy practice. The field studies show that loans extended in the form of the indirect finance are more prone to: diversion of borrowed funds from the agriculture to non agriculture; benefitting disproportionately the large farmers; disproportionate to the demand loan by the ineligible borrowers are being used for the indirect lending to unbanked households, for the purpose of hording of the agriculture inputs, misuse of the funds for the predatory pricing and so on and so forth.

Table 3 shows Relative Access Ratio (RAR⁹) and Ratio of Loan Amount to Operated Areas (RLAMNTOA¹⁰) for the period between 1980-81 and 2015-16. The former shows relative contribution of the Uttar Pradesh in agriculture loan accounts (outstanding direct finance to farmers' account) with respect to her contribution in total number the of operational holding while latter devoid the relative strength in operated area and outstanding agriculture loan amounts.

Table-3: Relative strength the UP* viz a viz country in macroeconomic parameters

Period	Uttar Pradesh as Proportion of Country's							
	No. of operational holdings	No. of Accounts (DFF*)	RAR#	Operated area	outstanding agriculture loan amount (DFF)	RLAMNTOA		
1980-81	19.9	10.9	0.55	11.0	10.7	0.97		
1991-92	18.8	12.8	0.68	10.9	14.6	1.34		
2000-01	18.8	15.4	0.82	11.8	13.4	1.13		
2010-11	17.3	14.6	0.84	11.2	11.2	0.99		
2015-16	16.9	12.2	0.72	11.6	11.3	0.97		

Note : DFF stands for Direct Finance to Framers; RAR -Relative Access Ratio

RLAMNTOA Ratio of Loan Amount to Operated Areas

Source: Authors calculation from BSR and Agriculture census.

As emerged from the table, despite having unfavorable terms in RAR throughout, the situation for the state varied over the regimes. It seems strengthen during the social banking and intense reform. Moreover, states' strength has

started relinquishing during the financial inclusion drive (Table 3). In contrast, the RLAMNTOA which remarkably improved during the social banking regime have shown declining trend since the initiations of the banking reform in 1991. Conclusively, widening and deepening of the agriculture loans in state during the social banking but divergent trends thereafter. Further, state failed to capitalize the opportunity for its farmers in the era of the massive expansion of the agriculture accounts; which was accompanied by matching flow of amount in the inclusion drive as happened at national level (Table 3).

8. Conclusion and Policy Suggestion

It has been widely recognized in economic literature that access to an adequate amount of institutional loan in real time and at affordable terms to the farmers and local entrepreneurs, have played a significant role in the decision making related to agriculture such as: crop selection, fertilizers and other modern inputs use, pooling of hired and own resources and investment in the backend infrastructure of the agriculture supply chains. Many experts believe that in additional to technological interventions and state support the social banking experiment in the agriculture financing have also immensely contributed in the success of the green revolution in early phases. Easing of the farmers constrains to the banking created miracle not only for the agriculture; but it also set the pace of transformation of the agriculture and allied activities non agriculture hence rural economy. The Supply leading approach of the Social Banking initiatives not only changed the high street characters of the banking industry of the country but also tried to address the need of the agriculturally dependent states like Uttar Pradesh. The outcome of such initiatives was that macro banking parameters of the states pertinently of the agriculture sector started converging to the national average. Interestingly, the impacts were less severe for the Uttar Pradesh when country witnessed relentless collapse of the accounts and amounts of agriculture loans during intense reform. Worsening of the agriculture loan indicators seems more surprisingly for the state during the time of financial inclusion drive. As discussed, the new initiatives of the financial inclusion drive were meant to ensure the due share of agriculture and correct the sectoral imbalances in states during reform. But, this analysis suggests that strategy seems did not work efficiently patiently in the states like Uttar Pradesh. Thus, paper suggests for the revisiting of the financial inclusion drive and calls for incorporation of the farmer centric region specific customized need. While designating the credit plans the present state level bankers committee should invite and involve the experts and farmers groups having expertise and intense knowledge of the local agro climatic situations of the states. The limitation of this paper is that it does not analyze the asymmetric agriculture credit flow across the diversified regions within Uttar Pradesh and different farmer groups.

Footnote

1. Besides nationalization of the big private banks in two phases (14 banks in 1969 and 6 banks in 1980), government experimented with banking regulations with stated purpose of; expansion of the public sector bank branches in the remote and under developed regions in planned and in phased manners. Regional Rural Banks the hybrid bank were established in 1975, to cater the financing need of agriculture and rural activities, with balance of professionalism of the commercial banks and local feels of the cooperatives. Lead Bank Scheme for avoiding overlapping, fixations of the special and sub targets for the agriculture, weaker sections under the Priority Sectors Lending to direct the flow of loan towards the vital sector of the economy, establishment of the NABARD in 1982, for the better supervision and monitoring of the agriculture and rural lending, differential interest rate and subversion schemes, Service Area Approach and the National Farmers Debt Waiver Schemes (1989) and many more. (Bagchi, 2005; Swaminathan and Ramchandran, 2005; RBI, 1985)

- 2. These recommendations may be classified into five broad heads (i) Strengthening Banking System (ii) Asset Quality (iii) Prudential Norms and Disclosure Requirements (iv) Systems and methods in banks and (vi) Structural Issues. The committee did not recommend any ongoing instruments of the banking regulations (GOI, 1998)
- 3. Government appointed many committees prominently amongst them were; V.S.Vyas committee (2004), Rangarajan Committee (2008), Radhakrishan Committee , Malegaon Committee, Raghurajan committee and Nachiketa Mor committee
- 4. Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost source: Report of The Committee On Financial Inclusion (2008); page 35.
- 5. In order to save the harassment of the farmers in hands of the bank managers and touts, government introduced expanded the outreach of the Kishan Credit and added many dynamic feature like crop insurance, life and health insurance, and trying to link it with AADHAR Card (Biometric enabled multipurpose identity card).
- 6. Nine agro climatic regions includes; Tarai, Western Plain, Central Western, South Western, Central Plain, Bundelkhand, North Eastern, Eastern Plain and the Vindhyachal Region (Roy and Ahmad, 2015)
- 7. The 199.80 million populations of the states in 2011 are inexplicably distributed amongst four regions and 75 districts in which Eastern UP accommodates the largest (41.1%) share followed by the Western region (36%). The shares of the most developed Central and least developed Bundelkhand regions were about 18% and 4.9% respectively.
- 8. Economy of the state was predominantly agriculture, geographically landlocked, and her no town or industrial centre had direct linkages with any major ports of the country (Misra, 2010).
- 9. Relative Access Ratio (RAR) is defined as, proportion of the state's share in direct finance to farmer's outstanding agriculture accounts to its respective contribution in the total operational holdings of the country. RAR>1, indicates favorable terms otherwise unfavorable terms. Further, increase in RAR from the previous level indicates an improvement; while decline points towards worsening of the situation for the state over the time.

10. Ratio of the Loan Amount to Operated Area (RLAMNTOA) is defined as proportion of state's contribution in outstanding amounts of the SCBs to its respective share in total operated area of the country. RLAMNTOA >1points towards favorable terms while values lower than one indicates unfavorable terms. Further, increase in indicator values from the previous level indicates an improvement; while decline points towards worsening of the situation for the state over the time.

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Strategies by Public Relations Personnel to obtain Desired Coverage by giving Bribes and Gifts to Journalists

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This paper aims to understand how young educated Public Relations (PR) personnel seek favourable coverage without having to pay bribes or gifts to journalists. Though corruption is widespread among journalists especially among the vernacular media for obtaining the desired coverage, there is a sustained attempt by the educated and young professionals to avoid such practices, although with mixed results. By targeting journalists mostly with the leading media houses and providing press releases and arranging news events possible to obtain coverage, they are able to reduce the instances of bribery or handing over gifts. In-depth interviews were held with around 20 Public Relations officers in Kerala and Tamil Nadu for this study, out of which 12 were from Tamil Nadu and the rest were from Kerala. All of them had an education background in PR or media. The major motivation for such a move was either their education or prior background in a major PR firm or journalism. The respondents found that they could gain coverage from leading publications without providing money or gifts to their journalists, though comparatively few among them do engage in such questionable practices. On the other hand,

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comparatively a good number of journalists with tier two newspapers and news channels do engage in widespread corruption. A strategy used by PR personnel is to avoid journalists form the latter to the maximum extent possible. With their advanced educational background, they are able to prepare press releases and news events which could be more acceptable to the media houses. Thus they could reduce instances of bribe giving.

[Keywords: Strategies, Public relations personnel, Bribes, Gifts, Journalists]

1. Introduction

Public Relations has been defined as "the deliberate, planned and sustained effort to establish and maintain mutual understanding between on organization and its public," by the Institute of Public Relations, USA. Public Relations officers as part of their job may have to interact with journalists to obtain news coverage for the organizations they represent. In fact, a major part of their job includes cultivating ties with journalists and media organizations which could eventually help them to gain the required coverage for the clients they represent in the media.

There have been complaints that in the process of cultivating journalists, money, gifts and other services are provided to journalists by PR personnel. At the same time, a good number of PR firms and associations have well established ethical guidelines (PRSA Code of Ethics) which forbids such acts. However there have not been many studies especially in the Indian context to verify the awareness and practice of these instructions and policies. On the other hand, this is required for the ethical practice of the profession (Tsetsura, 2005).

Public Relations by its very nature is an essential part for most of the organizations in today's world which relies to a great deal on the contacts and relationships nurtured with journalists ranging from reporters to senior editors, depending on the beat and sort of coverage required for their respective firms. The people in-charge of this area depends on the extent of this quality to survive in their profession too. Hence, they may be tempted to resort to unethical means to achieve this objective. Therefore knowing the extent of such violations is essential.

2. Literature Review

Public Relations as an organized form began in the United States at the start of the 20th century where PR personnel would advise clients or directly approach journalists for obtaining desired coverage (https://theconversation.com/themanipulation-of-the-american-mind-edward-bernays-and-the-birth-of-public-rel ations-44393). From its inception there have been demands for the profession to be 'accountable' and professional organizations representing PR has strived to include them in their respective code of conducts. (Roberts, 2012). Hence claims that PR as a profession without any regulations is not true (Tsetsura, 2005).

However it goes without saying that professionals from the field have faced allegations of resorting to corruption or unethical means to achieve their purposes.

This is especially true about the developing nations (Kasoma, 2007) where corruption is rampant among journalists (Mudhai, 2007). This is an important distinction to be made with regard to journalists as the situation could differ in countries depending on the socio-economic factors of those countries and places (Hanusch, 2011).

The major reason PR personnel may feel compelled to resort to such methods is the prevalence of such practices among journalists (Chari, 2009), where the former may feel cornered to follow the practice to achieve the desired goal (Karoma, 2009). Then comes other aspects including journalists who are paid comparatively low salaries (Lilian, 2008). When journalists who are paid comparatively low amounts as remuneration, they too may feel compelled to accept bribes. However it should be noted that this may not be always true (Ristow, 2010).

Coupled with this could include other reasons like a lax system where accepting as well as handing over bribes may carry little repercussions in the form of legal challenges or punishments (Transparency International, 2013). In such a situation, the practice might appear rampant in those places and the PR personnel may appear forced to act in a similar manner to safeguard their interests. This has been a claim by PR personnel and news sources in general with regard to their dealing with journalists where they may resort to such questionable acts. This is an aspect which has o be looked into to understand the issue.

Hence when PR personnel feel that the costs of paying bribes or freebies to journalists are less compared to the output this could reach them, they may resort to such acts (Ndangam, 2010). Hence it could be assumed that PR professionals may indulge in such practices where such a situation exists. This is more so in developing nations like India where such a combination of factors may exist (Kasoma 2009). Therefore studying this area is essential to understand the phenomenon. Corruption among journalists is an important concept as it is a phenomenon which could have serious consequences especially fake news (Ristow, 2010). Similarly journalists have to be careful about their reputation in general.

3. Public Relations and Ethics

Public relations have a unique way of functioning, unknown to other professions which involve dealing with journalists, clients and the general public. Professional organizations representing the profession has formulated ethical guidelines relevant to the area (International Public Relations association -IPRA, Public Relations Society of America - PRSA). All of them insist that members in the profession shouldn't indulge in bribery, and other unethical means to canvass journalists. Hence the notion that this is unknown to them is not true.

4. Public Relations as a Discipline in India

Public Relations as an organized profession came to India began in 1990s after the liberal reforms which saw agencies and firms like Ogilvy PR and others set up shops in the country. Holmes Report said that the PR industry was making significant increase in the country with more and more commercial industries taking the assistance of such firms to put forward their message. Hence we can assume that the industry will make a tremendous increase and impact in the country in the days and years to come. Studying their practices and the profession is essential to help the profession go ahead in the times ahead.

5. Research questions

RQ 1. How far do PR personnel use corruption, including money and gifts to cultivate journalists?

RQ 2. What are the socio-economic factors that play a role in the ethical decisions of PR Personnel?

6. Method

Qualitative interviews were held with the respondents. Respondents were selected by a snowball method where willing participants provided the contacts of their colleagues who were then contacted. In- depth interviews were conducted with these respondents. Respondents are usually hesitant to talk on subjects like corruption or bribery. This is more so among those who are part of the process. Therefore to entice them to open about their experiences, the researcher engaged in face-to-face and telephonic interviews with the respondents, spending between fifteen minutes to forty five minutes each.

Only five of the respondents were met in person, while the rest were contacted over the phone. Considering the busy schedules of the respondents, this was preferred by them, than meeting in person. Seven of the PR professionals from Tamil Nadu were below the age of 30 and so were 2 from Kerala. The rest were between the age group of 30 and 40.

7. Discussion

RQ 1. How far do PR personnel use corruption, including money and gifts to cultivate journalists?

While in some of the rural areas in both the states, corruption existed openly, with around a sizable section of the journalists accepting expensive gifts or even money, this was less in the urban areas. At the same time even in urban areas, this is more prevalent in some of the medium sized media outlets. This was more so in Tamil Nadu. PR professionals in general give money as well as expensive gifts to journalists to influence them.

However some of the PR professionals with degrees in media, said they avoided the handing over of such gifts to the maximum possible extent. "It is shameful for an educated person to pay bribes," said a 33 year old male PR professional who works with a leading PR firm in Tamil Nadu. He may provide gift coupons to those who demand them but claimed to avoid paying bribes in general. This was a view shared by some of the PR professional with an educational background in media, journalism or Public Relations.

From this we can assume that PR professionals do distribute money and gifts to journalists wherever the demand requires.

RQ 2. What are the socio-economic factors that play a role in the ethical decisions of PR Personnel?

There are various socio-economic reasons for the same. For one, among the PR professionals, those with an educational background in media studies, felt reluctant in distributing bribes. However, they did indulge in such acts when they felt this was necessary to meet their requirements. Many of them were hesitant to offer bribes without the other asking or indicating for the same. This showed that education did play a role in their ethical choices.

Moreover, another factor noticed in the conversations was that among PR professionals who work in firms with firm ethical policies, they indulged in less frequency. In the case of some PR professionals working in leading PR firms, they had firm ethical policies in their respective firms. This stated that they had to avoid paying bribes or expensive gifts. However most of them allowed them to distribute sweets or gifts worth, say less than Rs. 500. They thus distributed such gifts especially during festival seasons. However only some of the firms had such policies and thus such PR professionals were limited.

At the same time, such acts are initiated more by those PR personnel who work in small time firms and associate more with the vernacular media organisations. Public Relations personnel from such firms are paid for publicity for a certain event. Many such events may not deemed to be of news value by the leading media outlets. Thus many from the small and mid- sized media organisations may find themselves willing to publish such news for bribes and gifts. On the other hand many of these journalists also work for low amounts, making them vulnerable to such acts.

In places were awareness programmes on ethics are more, such practices were limited. This indicates that awareness programmes on ethical conduct could help minimize unethical acts.

8. Conclusion

The discussions with PR personnel showed a few aspects. For one such activities are more common in the rural areas. This is because of two major reasons. For one, the PR professionals and journalists may be comparatively lowly paid than their counterparts working in the urban areas and cities. Thus they felt compelled to pay and accept bribes to meet their targets and earn an additional source of income.

As much as PR professionals were concerned, the businesses or organisations they represented were used to such acts. Thus, convincing them to pay journalists the money they needed, was not impossible. Thus they were ingrained to such activities. The educational qualifications of the PR professionals were another factor. When they had an educational background in media, they appeared reluctant to indulge in such acts. This may be because of the exposure to ethical

guidelines or that they enjoyed career possibilities outside their present firms or situations.

Thus we see that for many PR professionals especially in rural areas and those with low educational qualifications, distributing bribes and gifts was a way to ensure desired coverage and meet their targets.

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Urban and Peri-urban Agriculture in Kolkata Metropolitan Area: An Assessment of Status and Sustainability

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The growth of global urban population have propelled the demands for enhanced food productions especially in the developing countries. Urban agriculture would be the key to crater this urban demand of food in a sustainable manner. Holistic assessment of urban and peri-urban agriculture activities with respect to increasing population, urban food production and inevitable constructional processes was found to be very few for most of the metro cities in India. The present study makes an effort in this context to explore the existing nature, extent, problems and prospects of sustainable urban and peri-urban agriculturein Kolkata Metropolitan Area, India. It is the rapidly expanding city region of Kolkata metropolis where urban agriculture plays an important role in meeting the regional food demands. In this paper, a mixed approach of metadata analysis and primary survey among the farmers based on structured questionnaire had been applied to

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explore the spatial patterns and dynamics of UPA. Moreover, a SWOT analysis was conducted to broadly identify the strengths and weaknesses of UPA as an economically viable and ecologically sustainable activity. Results showed that the gradual transformation of peripheral agricultural zones into built-ups haddeteriorated the ecological composure of the area. Faulty solid waste disposal and improper drainage systems had also impacted the urban environment of KMA in the most hazardous way. In addition, gradual loss of net profits from UPA had deterred many of the younger generation of farmers from pursuing these activities any further thereby resulting into the augmented environmental vulnerability of this expanding city scape.

[**Keywords**: Agroecosystem services, Biodiversity, Food security, Horticulture, Land use change]

1. Introduction

Urbanization is an inevitable consequence of socio-economic changes in the wake of neo-liberal developments but it is proceeding at such a frenzied ratein many countries that the growth of environmental services and food supply have been outpaced (Giovannucci et al., 2012). The continuous degeneration of the urban and peri-urban agriculture (UPA) in and around the major urban centres throughout the world are widely considered as the most recognizable outcomes of this massive urban expansion and environmental deterioration (Pribadi and Pauleit, 2015; la Rosa et al., 2014). The acronym UPA was first given by the Food and Agriculture Organization of the United Nations (FAO) introduced the acronym UPA, which include the term 'urban agriculture'. The urban agriculture is defined as the practice of agriculture within the city premises and 'peri-urban agriculture' is defined as the practice of agriculture in the fringes of the cities (de Zeeuwet al., 2011). The agricultural activities within and surrounding the urban cities have different forms and dimensions to cater the various needs of the dwellers. This is applicable throughout the world (Lovell, 2010). It actually serves a symbiotic linkage and interrelationship among the urban economic, social and ecological systems using urban and peri-urban resources such as land, labour, organic wastes and water (Mougeot, 2000). It also ensures fresh daily diets for the urban populace. On one side, UPA is strongly affected by the hyper-dynamic urban conditions such as land use policies, competition for land with other urban activities, urban consumer markets and prices and, on the other, it makes an overall strong impact on the urban system in terms of urban food security, poverty alleviation, urban ecological sustenance and health of citizens (de Zeeuwet al., 2011). In reality, urban areas generate both positive and negative externalities (Nambiet al., 2014). While the positive ones are comprised of the benefits associated with development of infrastructure, capital investment, employment and other income generating activities; the negative ones, on the contrary, are consisting of problems caused by urban poverty, food crisis and ever aggravating environmental degradation (Mohapatra, 2012). Therefore, UPA may be considered as a feasible balancing measure in this era of rapid and asymmetrical urbanization.

Over the past few decades, rapid changes have been observed in the urban context of India, since the existing urban areas have significantly expanded in response to high growth of population and numerous rural areas have been transformed into urban centres (Chadchan and Shankar, 2012). However, peer reviewed quantitative works on the actual ecological status and environmental contributions of UPA in Indian scenario had been found to be alarmingly rare (Awasthi, 2013; Cook et al., 2015). Therefore, a considerable research gap exists in this regard. The present study considers Kolkata Metropolitan Area (KMA) as the rapidly booming city region where urban agriculture plays a dominant role in meeting the regional food security. Similar to the scenario of many other Indian metropolises, inventorization and assessment of UPA activities of KMA with respect to escalating population, urban food demands and inevitable built-up expansions are conspicuously absent. This paper attempts to focus on the present status and scope of the UPA activities in KMA in terms of this unprecedented urban expansion. The objectives of the study primarily focus on the comprehension of the importance of UPA in Kolkata as a city region of the developing world. It also tries to identify the existing problems and prospects of UPA in KMA.

2. UPA in Indian Context

Agriculture was part of the landscapes of many Indian cities especially in the peripheral parts. However, the realization of its actual contributionin environment, economy and society is a relatively recent one here. Against the backdrop of tremendous population growth in Indian cities, government and other private agencies have started to take several initiatives for sustenance of UPA. Unfortunately, these efforts have actually been observed only in few Indian cities (Vazhacharickal and Buerkert, 2011; Sahasranaman, 2016). Lack of knowledge as well as skills for better farming practices coupled with absence of conducive government policies remain as the prime hindrances on the growth of UPA practices in India (Mohapatra, 2012). A report by the M. S. Swaminathan Research Foundation pointed out that about 65.5 million people living in urban slums and sprawls are suffering from considerable food and nutritional insecurity and the situation is worse in smaller towns (MSSRF, 2010). According to Mohapatra (2012), traditionally a major portion of the necessary fruits, vegetables, milk etc. are supplied to the urban market from the adjoining rural areas of India. However, the gradual obliteration of UPA activities from cityscapes have alarmingly damaged those supply chains. Consequently, those demands are either remained unfulfilled or been met with bulk imports from far-off rural hinterlands and even abroad.

In many Indian cities like Mumbai, Kolkata, Bengaluru, Delhi and Chennai, urban peri-urban agriculture is still in practice under the government leadership or private agencies or by individuals (Sahasranaman, 2016). Mumbai has little open space that can be used for urban farming but there are multiple initiatives in the promotion of UA (Sahasranaman, 2016). Innovative techniques are adopted by the

citizens of Mumbai by transforming terraces of buildings, balconies or common areas into vegetable gardens. Various private organisations like City Farming, Earthoholics, Fresh& Local, and Urban Leaves etc. are helping people to grow their own food. The Indian Railway has leased its land along railway tracks to farmers to prevent encroachment and to keep the land clean and useful (Vazhacharickal and Buerkert, 2011). A waste dump in Mumbai's Ambedkar Nagar slum had now been turned into a community garden (Sahasranaman, 2016). In Delhi, extensive farming practices are being conducted on the banks of river Yamuna although it still remains miniscule when compared with the huge demands of Delhi's stupendous urban populace (Cook et al., 2015). In Hyderabad, farmers along the Musi River use water from the river for urban farming. Para grass, rice and vegetables are grown there although only 1-2 % of those vegetables actually contribute to the market (Sahasranaman, 2016). The rest of those are primarily for self-consumption since more than 4000 households in the outskirts of the city are currently considered as self-reliant for their vegetable needs (Awasthi, 2013). In the other part of the country, roof-top farming is gaining popularity in Chennai. The Government of Tamil Nadu introduced a 'Do-it-Yourself'kit under the Urban Horticulture Development Scheme in 2014 to enable city dwellers to grow vegetables on open terraces of individual houses and apartment buildings (Sahasranaman, 2016). Horticultural Producers' Co-operative Marketing and Processing Society Ltd. (HOPCOMS) was established by the Horticulture department of Karnataka. This society helps to establish a proper system for the marketing of fruits and vegetables to the city (Koladyet et. al., 2007). HOPCOMS obtains horticultural produce directly from small farmers who are its members and uses an indent system that puts a ceiling on the quantity procured to benefit the small scale farmers (Koladyet et. al., 2007). In case of Kolkata, research on UPA is especially scarce although few had been conducted sporadically on the productivity and ecological benefits of the East Kolkata Wetlands which is located on the eastern fringes of the city. With the help of biologically treated waste water, aquaculture and vegetable farming are done in almost 3500 ha and 350 ha of land respectively, employing approximately 26,000 urban poor (Gupta and Gangopadhyay, 2013). Itwas estimated that 12,800 tonnes of paddy, 6,900 tonnes of fish and 0.7 tonnes of vegetables were produced in and around this wetland (Vazhacharickal and Gangopadhyay, 2014). In Pune, city's Corporation started a Farming Project in 2008 where citizens were encouraged to grow vegetables and other crops on allocated land but eventually remained unsuccessful. Slum dwellers in Cuttack practices organic farming and even sell the surplus produce to local markets after self-consumption (Sahasranaman, 2016).

UPA has some environmental benefits too. There are widespread evidences from Indian cities like New Delhi, Kolkata, Chennai and Ahmadabad that the urban waste water is used in UPA directly or indirectly (Sahasranaman, 2016). In Hyderabad, the farmers have year round access to water for agriculture after the

introduction of sewage treatment plants. However, application of waste water also poses a health risk to the farmers and is not suited to micro-irrigation techniques (Chandrakanth and Bruhan, 2016). A significantly higher morbidity rates with skin problems, nematode infections and waterborne diseases like dysentery have been observed among the farmers using waste water in Hyderabad (Sahasranaman, 2016). In case of Mumbai, many of the urban farmers without access to clean water use sewerage water for farming leading to complaints that the produced vegetables contain harmful levels of heavy metals and other chemicals (FAO, 2008). Thus, the environmental sustainability of UPA still remained a highly contested issue.

3. Methods and Study Area

The methodology used in this paper was based on primary and secondary data from various resources. Thus, it can be considered as a hybrid one building upon multiple methods containing both quantitative and qualitative analyses.

3-1 Delineation of Study Area

After Delhi and Mumbai, KMA is the third most populous metropolitan area in India with a population of 14,112,536 (GoI, 2011). The intermediary rural areas between the urban core and the suburbs have a social and economic link such that it forms part of KMA. The district of Kolkata had experienced an increment in the work participation rate from 37.6 to 39.9 whereas the percentage of main workers had dropped from 94.5 to 87.8 in between 2001 and 2011 census years (GoI, 2011).

This rapidly transforming Greater Kolkata region is under the management of the Kolkata Metropolitan Development Authority (KMDA). The KMA has a total area of 1851.41 sq. km (Bhatta, 2012) and constituted of four major municipal corporations, Kolkata Municipal Corporation (KMC: 144 wards), Howrah Municipal Corporation (HMC: 50 wards), Bidhannagar Municipal Corporation (41 wards) and Chandannagar Municipal Corporation (33 wards). As per the statutory jurisdiction, KMDA is the statutory planning and development authority for the KMA in the state of West Bengal (Bhatta, 2012). Its basic responsibilities are to provide services like drinking water, sanitation, sewerage and waste management apart from sculpting new areas and townships, physical infrastructure development.

3.2 Identification of UPA Sites in KMA

High resolution Google Earth images were used to identify the croplands (both fallow and cropped), orchards and aquaculture sites within KMA. Thereafter, the areas were marked and digitized using ArcGIS 10.1 software. These vector images were then used to locate the farmlands by their geographical coordinates. Subsequently, ground verification was conducted to develop a comprehensive understanding as well as obtain an information base on the nature of farming activities of those sites.

3.3 Perception Appraisal of Farmers in UPA Sites

The primary survey based on a structured questionnaire had been conducted in the identified UPA sites in and around Kolkata between November, 2017 and March, 2018. These sites consist of at least four to five contiguous agricultural patches. Farmers of those sites were asked a number of questions on details of the crop and livestock production, costs and marketing options of produces, their socio-economic aspects etc. Random sampling technique was applied in selecting at least 10 respondents from each surveyed UPA site. However, not all of the selected farmers agreed to be interviewed and hence replacements were made whenever required. Information was also collected on the changes in cropping patterns, usage patterns of pesticides and fertilizers, use of organic manures and biocides, methods adopted for maintaining soil fertility and soil health, trends of waste water uses in non-monsoon periods, the types of seeds used and preserved, and the role of agriculture on household income generation etc.

3.4 SWOT Analysis of UPA

To study the situation of UPA in KMA, SWOT (Strength, weakness, Opportunity and Threat) analysis tool had been applied based on feedbacks obtained through focus group discussions (FGDs) in the different UPA sites. SWOT is one of the most commonly used methods to analyze the performance level of a socio-economic unit (Houben et. al., 1999; Nair and Prasad 2004; Chiritescu et. al., 2013). This method reviews the salient points related to urban agriculture by comparing both the problems and advantages of the agriculture based on the four rudimentary characteristics of SWOT and results in easier identification of new strategies. The FGDs were conducted primarily in afternoon sessions to infer the collective opinions of farmers on SWOT characteristics of their respective UPA sites through concerted as well as repeated learning cum co-production knowledge.

4. Results and Discussion

Chandrakanth and Bruhan (2016) had identified two types of impacts that UPA is facing in India, those are: (i) gradual shrinkage of holding size due to subdivision and fragmentation of holdings together with increasing demand for urban dwelling and petty business including land for industries, and (ii) the spurt in prices of land. In addition, a short term impact had also been mentioned regarding rises in agricultural wages. Like other Indian cities, these impacts had also been found to shape the current status of UPA in KMA. Throughout KMA, only very few patches of agricultural land were still found to exist within the municipal and corporation areas. This was possibly due to the fact that the city had grown outward and the growth had continuously encroached agricultural lands within its periphery. Therefore, UPA could only be noticed in the city fringes of Kolkata. Combined with high price of land in the urban areas and the fact that the

available land was still not enough to cater to the housing and infrastructure needs, it became obvious that agriculture would move outward towards rural areas.

4-1 Present Extent of UPA in KMA

Intensive agriculture in small landholdings is the dominant form in the densely populated KMA. Here, marginal local farmers and sometimes rural migrants are engaged in UPA. Rice is the main cereal crop cultivated in these sites. Both Aman and Borovarieties are grown but the later appears to bemore profitable. Other than cereals and vegetables, different horticultural crops are also produced. These sites were primarily identified in the suburban areas of Kalyani, Hugli, Barasat, Naihati, Syamnagor, Dankuni, Srirampur, Sonarpur, Uluberia, Sankrail etc. In most of these places, mixed farming practices with rice paddy as the prime crop were found to be the general pattern. Vegetable farming were given lesser preference. A distinct feature of these intensive vegetable production systems is the round the year production of vegetables for sale in the city. Many species of vegetables including cauliflower, cabbage, onion, potato, tomato, chili, fenugreek, cucumber, radish and beetroot are cultivated in the UPA sites of KMA. It was realized that the ease of access to local urban markets and high urban demand ensured a secure market for such continual vegetable production. However, these vegetable production systems require considerably higher labour inputs than field crop systems. In general, household members used to provide these labour inputs but during peak periods additional farm labourers were hired from outside the locality. Sites like Noapara, Bighati, Bora, Chandigori, Dhapawere the major ones in vegetable production.

Horticulture was more dominant than crop cultivation in sites like Baruipur, Goyeshpur, Barasat, Chandannagar, Adisaptogram etc. Orchards mixed with a varying amount of shrubs and young trees were used to be grown adjacent to the settlement areas and roads. These included orchards of mango, guava, banana, papaya etc. Mango is identified as the primary horticultural crop in the north eastern part of KMA. Here, orchards of fruit bearing treeswere increasingly being planted in the farms previously used for staple crop cultivation. The notable increase in the extent of mango orchards around Hugli and Chandannagar appeared to be due to the fact that mango trees requiredless moisture than staple crops thereby augmenting the likelihood of getting a good crop in times of increasingly erratic rainfall. Moreover, the labour requirements were also found to be lower and seasonal making it possible for the farmer to seek alternative non-farm employment during rest of the year. In areas like Gayeshpur and Barasat located in the north-eastern and Middle Eastern parts of KMA, a variety of fruit trees like papaya, rose berry, mango and banana were grown. However, the main species was guava along with litchi and rose-berry in Baruipur area, located in the south-eastern part of KMA. Overall, horticulture seemed to be more profitable to the farmers as it required less labour thereby reducing overall production cost. The

demand for such produces were also found to be notably higher compared to that of crops and vegetables thus providing further impetus to its popularity.

In the eastern and southern parts of KMA, a combination of aquaculture with banana orchards were observed to be practiced primarily to enhance income potentials since these areas were characterized by an abundance of water bodies. The sites under such combined system were Sarmastapur, Keyapukuria, Srikrishnapur, Jayenpur-Hogalkuria, Jiadargot and Sajneberia. Here, most of the land was under aquaculture practices while orchards and vegetable were cultivated along the embankments.

The vast majority of the area within the city premises was identified suitable for UPA as The East Kolkata Wetland covering an area of 3,800 ha. The naturally treated sewage water of the wetland was used for aquaculture purposes as well as for irrigation. In addition, the city's organic solid waste was found to be dumped in the low-lying ephemeral areas of this wetland, where it was composted and used to grow vegetables. A variety of crops like rice, corn and vegetables (primarily tomato, eggplant, cabbage and leafy greens etc.) were produced here. The fish production of this wetland was found to meet almost 15 percent of the city's demand (Gupta and Gangopadhyay, 2006). However, human encroachment and urban sprawl had eaten up considerable aquaculture area in this site over the years.

In the south-western parts of KMA around Haora, UPA sites were observed as small and patchy due to the continuous sprawling of new settlements and industries. The opening of a network of highways in this area had degraded the UPA scenario to a considerable extent. Farmlands in both sides of Durgapur Expressway and Kona Expressway had been transformed into fallow lands or built-ups (industry, warehouse, hotel etc.).

Surjyapur was another highly fragmented UPA site located in the east-central part of KMA near Barasat town. A notable amount of land in this area was identified as cultivable fallow mainly due to the acute scarcity of water in non-monsoon months. Furthermore, intensive urban housing and infrastructural development projects in this area (Barasat to Rajarhat) had leda number of farmers to abandon farming for other petty businesses. Here, many farmers reported agriculture as a non-profitable occupation and intimated their willingness to sell out their lands whenever suitable prices were offered.

4.2 Farmers' Perceptions on the Status of UPA

Discussions with the farmers revealed that the crop types and number of crops produced annually in the UPA sites had rarely been changed in the last 25 years. Among the sites, Nihata, Uttar Panchla, Baigachhi, Bosipota had witnessed some minor changes in these contexts. The gestation periodhad also remained unchanged in most of the sites except Dhapa, Jardah, Jamtagarh, and Magra. On an average four to five types of pesticides and fertilizers were recorded to be used by farmers for smooth production. Even few sites reported more usage of those than

the stipulated amount. On the contrary, Dihi, Keyapukuria and Magrawere reported for maximum three types of pesticides indicating towards their more eco-friendly characters. A trend of increasing usage had been evidenced from Jamtagarh and Magra while a reducing trend had been observed in Bijna, Uttar Panchla, Keotia, Keyapukuria and Uttar Chandmari.

The farmers from various parts of KMA had mentioned of primarily four types of measures to regain soil fertility like mulching, crop rotation, cover crop generation and organic farming. Zero tillage method was not at all practiced in this region. Organic mulching was observed in the UPA sites mostly in the forms of grass clippings and bark chips applied to the soil in Dihi, Jardah, Uttar Roypur, Koyrapur, Langolberiya, Nihata, Bijna, Jagannathbati and Noapara. Crop rotation was another popular technique adopted by the farmers to maintain soil health. It was found in almost all the UPA sites excluding some patches of Dhapa, Uttar Roypur, Baghgachhiya, Keotia andUttar Panchla. Similarly, cover cropping was also practiced to manage soil quality where some cover plants like legumes, grasses, shelter trees etc. were grown to protect the crops and soil mostly in Jamtagarh, Madpur, Dashbhanga, ChhotaGarji sites. Lastly, organic farming was not found in most of the UPA sites of Kolkata except Baghgachiya.

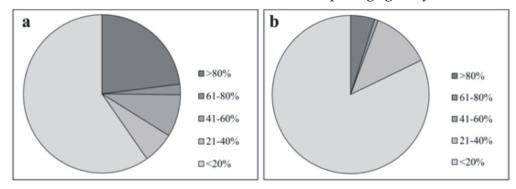


Figure-1: Use of waste water in agriculture (a) and aquaculture (b) in UPA sites of KMA as perceived by the farmers (N = 340)

In some UPA sites like Keyapukuria, Demrar Math, Uttar Roypur, Jardah and Dhapa, farmers were reported to apply mostly waste water (above 80% of the total irrigation) to grow crops especially vegetables. Areas like Keotia, Koyrapur, Jamtagarh, Dubgariya, Uttar Chandmari showed minimum or almost no use of waste water during dry periods (Figure-1). Conversely, Dhapa recorded above 80% usage of waste water in aquaculture. However, it became evident during the filed surveys that the incorporation of waste water in agriculture is not that much popular in KMA. The primary technique of farmers for irrigation during the dry months is dry farming or ground water irrigation.

The in-depth interviews of the farmers revealed on the patterns of modification and conversion of land uses in the last 50 years. It was found that the land use patterns in KMA was experiencing rapid changes due to exponential urbanization particularly affecting the UPA (Figure 2). Many UPA sites such as Chandigori, Dubgariya, Chak Bansberia, Panchla, Keyapukuria etc. had recorded noteworthy numbers of such farmland to waterbody (aquaculture purposes) and built-up conversions. On the contrary, farmlands were primarily acquired and converted to roads and built-ups at Dhapa. Some parts of Keotia, Dubgariya, Koyrapur, Sankrail Jala also exhibited this trend of farmland to road conversion thereby reducing the average size of the landholdings. Most farmers (74% of the interviewed ones) of almost all UPA sites had mentioned the conversion of farmlands to built-ups as the prime threat to the survival of UPA. Except Dubgariya, Damrar Math, and Uttar Panchla, all the remaining sites during the last decade accounted for the loss of farmland owing to the development of real estate businesses, commercial and industrial buildings etc. Similarly, conversion from water body to built-up areas was evidenced from Dhapa, Dihi, Jardah, Uttar Roypur, Kalikapur, Keotia and Jamtagarh.

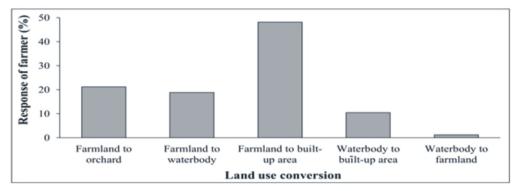


Figure-2: Modification of initial land uses during the last 50 years based on farmers' perceptions in UPA sites of KMA (N =340)

Use of indigenous seeds was notably rare in most of the UPA sites. Only few farmers of Dhapa, Dihi, Koyrapur, Magra, SankrailJala were found to be engaged in the growth and application of indigenous seeds. Both hybrid and indigenous seed growths for cereals had been recorded in Magra. Sameprocedures for vegetables were documented in Koyrapur, Baghgachiya and Tisha. Hybrid seed growth and preservation for cereals were observed in Uttar Roypur, Chandigori, Jamtagarh, and Baghgachiya while it was noticed in Uttar Roypur, Chak Bansberia and Madpurfor vegetables. Absence of any type of seed preservation had been observed in restof the UPA sites. Thus, it revealed an alarming lack of involvement of the farmers towards more ecologically versatile and economically resilient crop or vegetable production.

4.3 Trends and Prospects of UPA in KMA: A SWOT Analysis

The unknown issues surfaces and identified during the open-ended nature of discussion with the participants by using the focus group setting method. This was particularly imperative regarding UPA since it involved complex interactions between different stakeholders. Information targeted in these discussions was

related to seasonal cum long term changes in agriculture, food security issues, cropping practices and their income effects (Table 1).

SWOT analysis of UPA practices in KMA based on FGDs among farmer groups are divided into four parts:

A. Strength

- 1. Still a major source of employment generation
- 2. Practice of staple crop mono culture primarily for subsistence
- 3. Dense and large urban population serves as a perennial market
- 4. Per capita consumption of fish is quite high in West Bengal and hence demand is high
- 5. Diversification from the traditional cultivation of agricultural crops to horticulture and aquaculture is the growing trend. Shorter cropping durations of vegetables allow cultivation of at least three crops in an agricultural calendar
- 6. Practice of intercropping increases crop intensity and reduces chances of financial losses
- 7. Many farmers have adopted the System of Rice intensification (SRI) method by which there is considerable reduction in the cost of production of rice.
- 8. Practice of agro-forestry in the north-eastern and north-western parts of KMA that became a major source of income generation for the farmers
- 9. UPA sites play a dual role in maintaining sustainable urban environment-firstly by modifying the urban micro-climate as patches of green spaces amidst built-ups and secondly by providing agro-ecosystem functions through provision of biodiversity and food security
- 10. West Bengal is the major producer and supplier of fish seed within the country, and about 65% of country's seed is sourced from here.
- 11. One exclusive agricultural university, namely, Bidhan Chandra Krishi Viswavidyalaya and other regional universities (University of Calcutta, Jadavpur University, Kalyani University) with departments for agricultural and rural studies assist in the development of UPA

B. Weakness

- 1. Abysmally low productivity of agricultural products in general and staple crops in particular
- 2. Average size of land holdings is very small (less than) particularly due to the hereditary characteristics as well as due to the Land Reforms Programme of the erstwhile Left Front Government in the 1980s.
- 3. Even the already fragmented lands are subject to further fragmentation, due to family disputes. Disguised unemployment prevails under such circumstances and the productivity of labour becomes very low.

- 4. Few newspaper reports on incidences of farmers' suicides due to crop failure or inability to repay agricultural loans
- 5. Necessary infrastructure for appropriate irrigation facilities is still absent in many parts of KMA
- 6. Over yield of few crops and consequent fall of market base prices have led to disillusionment among the traditional farmers towards continuing UPA activities
- 7. Cost of transport of agricultural produces, fertilisers, ancillary tools and material of production as well as unit prices of electricity have increased multiple times making UPA a non profitable activity gradually
- 8. Roles of the government as loan creditor, facilitator and purchaser are existing solely on paper in most of the areas owing to bureaucratic negligence and prevalence of corruption
- 9. Notorious partisanship and communal patronage also play a major detrimental role against egalitarian distribution of resources and usufruct sharing
- 10. Agricultural cooperatives and other related community institutions have become dysfunctional over the years in many sites
- 11. The flow of credit from the financial institution is in adequate and irregular.
- 12. Too many intermediaries and inadequate infrastructure for marketing.
- 13. Improper drainage system in low-lying pockets of KMA resulting in prolonged waterlogging
- 14. Dependence on other states to meet quality seed requirements of vegetables
- 15. Limited market information system and other infrastructure for promotion of products
- 16. Inadequate cold storage facilities, limited number of refrigerated vans, grading and packaging facilities for fruits andvegetables

C. Opportunity

- 1. Proximity to major consuming centres widenedselling opportunities for products
- 2. Many people still not getting the desired amount of fish to consume. Hence, more chances of growth in aquaculture
- 3. Strong production base for horticulture crops with scope for further processing and value additions
- 4. Growing awareness in urban areas regarding health benefits of organic products may act as a boost for UPA
- 5. State Governmentis encouraging farmers to cultivate rare indigenous varieties of rice and forming plans to create niche markets for those.

- 6. Updated weather monitoring systems towards medium range forecasting will facilitate the UPA activities
- 7. Kisanmandi (famer based wholesale centres run by the state) and other retail units like Sufal are being developed bypassing the intermediaries
- 8. MSP would be provided to the famers to avoid financial loses to them if the market price for the Kharif crops falls below the cost of production. Generally, the minimum market Price for Kharif crops would be 1.5 times the cost of production of the same.
- 9. The State Government of West Bengal has proposed to create a body through which assistance of Rs. 100 crores would be provided to the distressed farmers. Also proposed to increase farmer's pension from Rs. 750 to Rs. 1000 per month subjected to cover 1 lakh beneficiaries.
- 10. As per the market reviews there are three new cross breed varieties of fish viz., silver pompano (*Trachinotus blochii*) and cobia (*Rachycentron canadum*) which have huge export potential.
- 11. Wide opportunities for exports of mango, litchi, vegetables if cultivated in lieu with the international standards
- 12. Gobindobhog brand of rice has the opportunity for state to avail the possibility of exporting it in large scale. It is currently exported in small quantities to UAE, the UK and the US
- 13. Soil amelioration measures through adoption of organic farming, vermi-composting will enhance agro-ecological sustainability
- 14. Being a religiously inclined state, there is a huge demand for flowers. Thus scope for establishing floriculture nurseries
- 15. Agro-forestry can be encouraged towards income diversification and boosting of ecological resilience

D. Threat

- 1. Erratic rainfall pattern and periodic occurrence of devastating floods
- 2. Rampant migration from farming to other sectors has caused shortage of farm labour
- 3. Decrease of export of shrimps due to lack of quality control measures
- 4. Rampart Urban sprawling and infrastructural activities have enforced conversion of agricultural land. Indiscriminate uses of chemical fertilizers and pesticides
- 5. Depletion of ground water due to over-dependence on it during dry seasons
- 6. Current younger generation of farmers refrain from continuing UPA activities. Reluctance as well as inability of marginal farmers to adopt modern agricultural technologies
- 7. Limited market information and lack of accessories

- 8. Inadequate transport infrastructure and marketing facilities for horticulture products.
- 9. Lack of adequate infrastructure for farmers' training and lack of proper capacity building premises.
- 10. Lack of knowledge on organic farming resulting in loss of opportunities for production and export of organic produces
- 11. Overwhelming illiteracy and lack of knowledge regarding 'state of the art' agricultural know-how magnify the risk quotient in ecological, economic and social terms substantially

5. Conclusions

The most important UPA product of KMA was found to be vegetables which were cultivated throughout the year in most of the sites. In the peri-urban areas the practice of livestock production was restricted only to small stocks and poultry. Aquaculture was recorded as a growing activity but practiced only in few sites. In general, availability of labour was the most serious constrain in the continuation of UPA here. The SWOT analysis had helped to identify altogether 12 strengths, 16 opportunities, 15 weaknesses and 13 threats of UPA in KMA. Thus, it could be inferred that UPA had the potential to improve nutritional security through direct availability of food in a cost-effective way as well as function as sustainable agroecosystem. However, the sheer number of weaknesses and threats to the sustainability of UPA remained as a substantial hindrance in achieving so. In the urban sphere, the success of Urban Peri-urban agriculture would solely depend on the success of the stakeholders, based on how much they would be gain financially as well as nutritionally from it. The local government can play a key role in this context by providing suitable land and infrastructure. However, the central and municipal authorities of KMA had hardly recognized the effectiveness and multi-functionality of UPA in their legislations, policies and actions till now.In-depth research works like the present one would certainly pave the path of such recognition and consequent implementation of sustainable management measures for UPA activities in these rapidly urbanizing landscapes in the imminent years.

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An Analysis of State Wise Rice Productivity in India

Veer Virendra Singh*

Rice is the most important agricultural crop in India. Several of India's largest rice producing states have all witnessed a strong recovery in their rice production over the past year, helping the country retaining the title as one of the world's top rice producers and exporters in 2018. The rice industry in India has long been one of the most important contributors to the country's economic growth, foreign exchange earnings and employment rates over the decades. Those largest rice producing states in India are expected to continuously dominate the country's rice industry, thanks to their large rice growing area and preferential soil and climate conditions. The present paper is an attempt to analyze state wise rice productivity in India. It has been shown that India have not satisfactory growth rate of rice now. The only way forward to keep yields growing at a rapid pace commensurate with demand is a concerted technological push in cultivation in India – the sooner the better.

[**Keywords**: Rice, Agricultural productivity, Growth rate]

1. Introduction

Productivity, as a source of a cause of comparatively high levels of outputs, and improvements in productivity, as the major contributor to growth, have been important of analytical enquiry in economics all along. However, they gained a

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quantitative edge even in developed countries only during the last three decades and that too more decisively only early sixties. By and large developing countries like India till have recently tended to lay almost a hundred percent emphasis on accumulation parse. It is not uncommon that in these countries production and productivity is not the same thing. Production is the amount of the absolute flow of the product during a given period. 'Productivity' is the measure of the efficiency in production of the factories, or input factories. Input services the term 'Productivity' is used with reference to efficiency in production of land, labour, and capital, separately or together, unit quantities.

Productivity in India has largely been increased through new technology coming from four sources: India public research, International agriculture research centres, International technology transfer, and private research investment. In the 1960s Indian agricultural research reached new heights, not only because of the adoption of high yield varieties developed for wheat and rice by the International centre for the improvement of the wheat and rice (CIMMYT) in Mexico and for rice by the International Rice Research Institute (IRRI) in the Philippines, but also Indian began develop its own engine of research. First, state agricultural universities that emphasized research and extension as well as teaching were formed. Second the Indian Council of Agricultural Research (ICAR) was given the authority, manpower, and budget to supervise and coordinate the work of a broad array of government research institutes and commodity research programs. Third the new varieties of wheat and rice were successfully introduced, proving the research could bad to increased food production.

Improvement in agricultural production is become a necessity due to the limitation in expansion of cultivated acreage and ever increasing food demand. Food demand for seen to continue increasing along with the increasing in the world population. However, an expansion of activated acreage cannot be expected because of the limitation arising from environment conservation, Therefore, an improvement in the farm productivity has become a necessary for coming days. The growth of the agricultural productivity depends on the lane conditions, as availability of the irrigation water resources, soil deterioration in addition to an improvement of the agricultural technology. Mechanization is also influenced by the topography. Whereas, increase the productivity by applying fertilizer are limited due to their side effect of environment loading. Like this, to for seen the growth of the agricultural productivity, various environment factors must be considered, and grasping on detailed space distribution of the crop production becomes indispensable. More over monitoring of the farming area in cultivating stage is effective, because the amount of harvest is insufficient. Remote sensing technology can be used as an effective fertilizer supplementation.

Productivity is not a narrow concept but a wider. It has integration with the economic factors. The inputs of economic development are also lies in the gap of

productivity. The concept of productivity is a matter of research and advances studies, which provides the seeds of economic growth and economic development. A lot of studies and research have been done on economic growth and productivity, in which way productivity to define the concept of economic development and economic growth.

2. Objective

The main objective of this paper is to examine the rice productivity of different states of India.

3. Review of Literature

According to the analysis of Y.V.Reddy 2005, it is well known that economic growth as a mean to enhancing the welfare of people depends both on the use of factors of a production such as capital and labour, and the efficiency in resources use, often referred to as a productivity. Recent development indicates the growing importance of productivity, particularly for our economy as its present stage of development.

A study done by C. H. Hanumantha Roa 1988, describe that the output growth of most crops shows greater instability since the mid sixties than before, growth of wheat output which is among the fastest has become more stable. Also there is no evidence of any systematic relation across the states between the growth rate of crop output and the degree of instability in it.

A study done by Bina Agarwal 1982, shows that claim this fair to properly control inter farm variations in respect of other factors (such as level and quality of irrigation) Which have a bearing on the land use intensity. In Punjab where mechanization had advanced the furthest shows that it is the access to energized tube-wells which makes for higher cropping intensity.

A study done by A.M.Khusro 1964, it is concerned with the identification and interpretation of religion agricultural productivity pattern in India. The low level of productivity patterns in India. The low level of productivity and the recent concert to increase agricultural production have led to several studies concerned with various aspects of agricultural productivity in India. However, most of the work on the theme has been done by economists and had been based on farm level data.

4. Methodology

4.1 Data Sources

Keeping in view the objective of the present study, the secondary data have been taken from the reputed sources. Notable among these are: Handbook on Indian Economy, Reserve bank of India 2013, Agricultural Statistics at a glance (Various Issues, Ministry of Agriculture, GOI), various issues of Economic Surveys

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(Ministry of Finance, GOI). The data published in reputed Journals, book and English news papers have also been used

4.2 Statistical Techniques

The compound annual growth rates of the Agricultural exports have been calculated by the following formula.

$$Y AB^t$$

Where,

Y = Growth rate of the given variable. I.e. production

t = Time period

A & B = Coefficient

Then, compound annual growth rate is given below:

$$CAGR = (b-1) \times 100$$

Where,

A = Intercept

b = Antilog of log 'B'

5. Presentation of Data

In the present study, 17 different states of Rice crops in India have been selected. The data are contained in following tables :

Table-1: Rice State-Wise Yield Kg/Hectare

Year	A. P.	Assam	Bihar	Orrisa	Kerala	Punjab	M.P	Raj.	U.P
1951-52	879	809	454	506	807	719	608	170	396
1952-53	905	874	577	520	740	852	603	570	469
1953-54	1078	870	707	527	923	885	623	1060	558
1954-55	1087	903	457	513	986	825	583	1113	531
1955-56	1015	866	613	589	1025	698	681	1140	614
1956-57	1038	887	697	529	1024	628	758	838	537
1957-58	1068	851	419	349	1024	841	482	292	542
1958-59	1132	837	765	501	1104	827	743	976	655
1959-60	1114	863	705	501	1218	938	703	1034	528
1960-61	1103	849	774	878	1222	934	743	585	672
1961-62	1116	844	772	815	1189	940	744	788	715
1962-63	1072	756	735	734	1252	874	493	792	658
1963-64	1296	1003	852	1000	1402	1157	783	1316	754
1964-65	1140	1004	943	1220	1382	1278	797	925	747
1965-66	1262	957	812	771	1243	1000	404	250	557

1966-67	1460	890	366	868	1356	1106	454	276	453
1967-68	1375	951	900	866	1388	1322	766	1003	742
1968-69	1422	1023	958	1093	1513	1361	684	440	646
1969-70	1420	920	730	960	1390	1490	740	860	704
1970-71	1360	1010	790	960	1480	1760	840	1130	690
1971-72	1550	970	970	780	1540	2042	820	1200	650
1972-73	1450	1050	950	890	1570	2010	670	590	790
1973-74	1653	994	814	930	1473	2286	738	851	840
1974-75	1604	964	914	714	1513	2072	530	771	750
1975-76	1656	1222	916	968	1542	2552	840	1445	908
1976-77	1383	933	935	735	1468	2583	600	1341	885
1977-78	1530	1027	960	981	1540	3001	940	1286	1035
1978-79	1868	969	994	1007	1583	2938	740	1172	1134
1979-80	1804	883	764	720	1617	2606	380	540	459
1980-81	1944	1109	1006	1026	1587	2736	830	881	1013
1981-82	2058	990	773	926	1660	2947	710	991	1070
1982-83	2109	1122	754	737	1678	3144	710	750	1094
1983-84	2111	1094	872	1076	1632	3063	970	1358	1242
1984-85	1975	1049	953	969	1720	3074	760	1252	1275
1985-86	2205	1155	1213	1087	1729	3200	1080	909	1477
1986-87	1906	1043	1235	1100	1586	3331	830	881	1327
1987-88	2210	1163	964	856	1709	3164	870	495	1336
1988-89	2518	1060	1289	1237	1743	2769	930	1422	1740
1989-90	2368	1135	1272	1431	1975	3510	900	1270	1737
1990-91	2392	1313	1343	1198	1942	3229	920	1180	1850
1991-92	2349	1265	1008	1464	1959	3257	620	852	1726
1992-93	2440	1308	830	1212	2018	3392	782	1234	1761
1993-94	2696	1331	1430	1452	1977	3508	850	1017	1896
1994-95	2550	1338	1443	1426	1937	3384	902	1089	1850
1995-96	2442	1354	1391	1375	2023	3128	740	843	1854
1996-97	2601	1336	1420	993	2071	3397	863	1184	2121
1997-98	2431	1339	1490	1380	1975	3465	731	1164	2146
1998-99	2752	1345	1454	1212	2061	3153	848	1222	1942
1999-00	2650	1459	1671	1127	2204	3347	1006	1262	2185
2000-01	2936	1495	1475	1041	2162	3506	575	936	1976
2001-02	2978	1524	1480	1588	2218	3545	953	1247	2117
2002-03	2596	1472	1387	759	2218	3510	614	809	1836

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2003-04	3010	1534	1523	1511	2141	3694	1018	1653	2187
2004-05	3111	1460	792	1446	2296	3943	720	1485	1790
2005-06	2939	1468	1075	1531	2162	3858	999	1425	1996
2006-07	2984	1332	1486	1534	2264	3868	824	1577	1879
2007-08	3344	1428	1237	1694	2169	4019	938	2031	2063
2008-09	3246	1614	1599	1529	2428	4022	927	1807	2171
2009-10	3062	1737	1120	1585	2486	4010	872	1515	2084
2010-11	3035	1843	1095	1616	2415	3828	1106	2025	2120
2011-12	3148	1780	2155	1450	2519	3741	1340	1886	2358
2012-13	3126	2039	2260	1897	ı	3998	1474	1771	3462
Year	W. B.	Kar.	Mah.	Gujarat	Tamil N.	H.P	Har.	J&K	All India
1951-52	826	943	-	-	899	430	-	887	637
1952-53	861	895	_	-	851	448	-	924	682
1953-54	1099	1032	_	-	1122	580	-	855	805
1954-55	865	951	_	-	1149	733	-	1034	731
1955-56	920	1187	-	-	1209	787	-	1030	780
1956-57	944	965	-	-	1251	787	_	968	803
1957-58	884	1005	_	-	1292	868	-	1031	702
1958-59	863	1223	-	-	1293	827	-	982	836
1959-60	855	1211	894	739	1332	840	-	1000	808
1960-61	1057	1152	940	488	1261	840	_	1112	907
1961-62	968	1221	992	807	1374	912	-	937	821
1962-63	855	1223	786	640	1343	687	_	963	914
1963-64	1117	1335	1148	934	1496	826	_	1119	1036
1964-65	1233	1551	1083	888	1534	1000	1446	916	1074
1965-66	1052	1160	697	488	1454	525	1063	759	1054
1966-67	1038	1456	791	592	1551	854	1161	1148	998
1967-68	1105	1583	1051	902	1542	132	1323	1234	1003
1968-69	1292	1678	998	470	1532	1026	1188	2037	1190
1969-70	1240	2070	1030	900	1560	1170	1540	2000	1078
1970-71	1225	1680	1230	1220	1530	1180	1710	1790	996
1971-72	1190	1870	1030	1090	1590	1060	1840	1740	1076
1972-73	1050	1730	580	370	1660	910	1851	1490	1104
1973-74	1112	1853	1179	1049	2067	1214	1426	1940	1191
1974-75	1207	1693	1070	484	1297	1057	2059	1916	1045
1975-76	1265	1892	1592	1246	2030	1301	2470	1679	1235

1976-77 1977-78	1141	1537	1351	1218	1046	1117	2001	4054	4000
1977-78			1551	1216	1846	1117	2601	1371	1088
17/7-70	1382	2082	1563	1384	2050	1292	2678	2014	1308
1978-79	1401	1980	1469	1664	2017	1247	1849	2034	1328
1979-80	1200	2019	1231	938	1996	874	2601	1804	1074
1980-81	1442	2027	1587	1175	1861	1139	2481	2064	1348
1981-82	1120	2022	1607	1507	1265	1030	2609	2079	1308
1982-83	1018	1921	1311	1040	1845	828	2376	2098	1231
1983-84	1478	1858	1617	1396	1914	1202	2446	2149	1457
1984-85	1335	1045	1275	1481	2138	1236	2796	2069	1447
1985-86	1573	1850	1416	945	2372	1381	2457	2211	1552
1986-87	1574	1985	1138	960	2728	1099	2320	2214	1471
1987-88	1814	1792	1250	814	2787	844	2398	1601	1465
1988-89	1878	2039	1716	1617	3032	947	2728	2196	1689
1989-90	1946	2006	1526	1390	3088	1067	2774	2008	1745
1990-91	1795	2194	1463	1491	3116	1254	2831	2086	1740
1991-92	2090	2220	1341	1151	3115	1236	2659	2019	1751
1992-93	2027	2331	1527	1441	3116	1347	2730	1863	1744
1993-94	2061	2338	1602	1403	2927	1238	2801	1857	1888
1994-95	2120	2445	1548	1545	3392	1358	2225	2157	1911
1995-96	1997	2390	1689	1450	2712	1346	2968	1863	1797
1996-97	2178	2364	1170	1475	2671	1329	2797	1988	1879
1997-98	2243	2374	1621	1550	3050	1397	2239	2179	1900
1998-99	2457	2563	1664	1633	3579	1435	2385	1562	1921
1999-00	2227	2564	1683	1482	3981	1501	2556	1700	1994
2000-01	2286	2693	1270	810	3542	1532	2652	1689	1916
2001-02	2514	2281	1751	1549	3196	1707	2714	1782	2092
2002-03	2463	2070	1217	1240	2345	1039	2790	1941	1744
2003-04	2504	2190	1850	1891	2360	1483	2749	1922	2078
2004-05	2574	2712	1425	1806	2703	1506	2941	1969	1984
2005-06	2509	3868	1779	1949	2546	1412	3051	2150	2102
2006-07	2593	2470	1680	1894	3423	1559	3238	2194	2131
2007-08	2573	2625	1903	1942	2817	1546	3361	2133	2202
2008-09	2533	2511	1501	1744	2683	1523	2726	2186	2178
2009-10	2547	2482	1485	1903	3070	1381	3008	1914	2125
2010-11	2639	2719	1776	1852	3040	1673	2789	1942	2239
2011-12	2688	2739	1841	2141	3918	1705	3044	2078	2393
2012-13	-	2587	1964	2138	-	1651	3272	2085	2562

Source : Ministry of Food, Agriculture, Community, Development & Co-operation Directorate

Table-2: State-Wise Long Term Growth Rates in Rice Crop

S.	State	Long-Term Growth Rate							
No.		1951-52 to 1965-66	1966-67 to 1990-91	1991-92 to 2012-13					
1.	A.P	1.88	2.52	1.42					
2.	Assam	0.66	0.86	1.64					
3.	Bihar	4.10	2.25	1.20					
4.	Orissa	5.52	1.12	1.34					
5.	Punjab	2.93	4.06	1.06					
6.	M.P	-0.04	1.48	2.17					
7.	Rajasthan	1.71	2.07	3.55					
8.	U.P	3.05	4.65	1.35					
9.	W. Bengal	1.52	2.02	1.45					
10.	Karnataka	2.77	0.59	0.77					
11	Maharashtra	-1.12	2.13	0.97					
12.	Gujarat	0.35	2.19	2.29					
13.	H.P	2.99	1.93	1.10					
14.	J&K	-0.04	1.45	0.45					
15.	Haryana	-	3.23	1.00					
16.	Kerala	3.92	1.13	1.18					
17.	Tamil Nadu	3.41	2.85	- 0.03					
	All India	3.24	2.20	1.38					

6. Conclusion

Yield of rice at all India level increased from 637 kg/hectare in 1951-52 to 1054 kg/hectare in 1965-66, increased from 998 kg/hectare in 1966-67 to 1740 kg/hectare in 1990-91, increased from 1751 kg/hectare to 2562 kg/hectare in 2012-13. We can conclude that CAGR of rice was 3.24 in 1951-52 to 1965-66 and 2.20 in 1966-67 to 1990-91 and 1.38 in 1991-92 to 2012-13 in India. The study showed that India have not satisfactory growth rate of rice now. Data over the last two decades shows states invariably see their farm productivity growing rapidly initially, but this plateaus a few years down the line. The only way forward to keep yields growing at a rapid pace commensurate with demand is a concerted technological push in cultivation in India — the sooner the better.

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Educational Policies for Slum Dwellers across the Globe and their Current Status

Manas Upadhyay*

All over the world the strategies required for the educational upliftment of slum dwellers have to mainly focus on two points i.e. obtaining tenure for the slums or squatter settlements and providing safe housing, social security, safe drinking water, garbage disposal, sewage facilities as well as other sanitation facilities. As a matter of fact when the urban poor areas are provided with adequate basic facilities such as water, sanitation and also tenure, then those areas no longer remain slum. However, in most of the developing countries like India, the slum dwellers have to wait for a long time in order to get these basic civic facilities. Until then their children remain deprived from quality education and schooling. This paper is purely based on secondary sources. In this paper an attempt has been made to focus was on those issues which can play an important role in formulating the educational policies particularly for slum dwellers.

[Keywords: Slums, education, social security, private initiatives and multi-sectoral programmes]

1. Introduction

All over the world the strategies required for the educational upliftment of slum dwellers have to mainly focus on two points. These two points are as follows: (1) Obtaining tenure for newly emerged slums or squatter settlements and this

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effort would make slums eligible for having access to basic services such as education. (2) Providing safe housing, social security, safe drinking water, garbage disposal, sewage facilities as well as other sanitation facilities. These facilities are not only of utmost importance to the health of slum dwellers but also for their survival. As a matter of fact when the urban poor areas are provided with adequate basic facilities such as water, sanitation and also tenure, then those areas no longer remain slum. However, in most of the developing countries like India, the slum dwellers have to wait for a long time in order to get these basic civic facilities. Until then their children remain deprived from quality education and schooling.

2. Issues of Low Priority

During the initial phases, special educational provisions and programmes were made only in those areas where it was demanded and people were willing to pay for better education. In this way the urban areas were served better than the rural or remote areas. In developing countries like India due to limited revenue the public as well as private investments are restricted. As a result, in the last few decades the urban slums have became the victim of prioritizing the needs of the poor people. Not only at the national level but also at the global level, the educational strategies have been framed in such a way that more preference is being given to the rural areas. No doubt rural areas are needed to be prioritized, but now it is essential that urban slums should also be given importance while framing the educational policies. Against this backdrop it could be said that investments in the urban slums and squatter settlements would function not only as an incentive for urban slums but also for the rapidly increasing rural-to-urban migration.

The above-stated observation has been made after thoroughly assessing and analysing the educational policies and strategies of several international agencies over the period of last 15 years. After the evaluation of the strategy papers it was observed that from majority of these papers the term 'slum' has been missing. However, this term has been used only in context of the cross-cutting issues and sectors, otherwise the mention of this term is quite invisible. In an international report i.e. "World Bank Education Strategy Update 2005" the term 'urban' has been used only twice, whereas the word 'rural' has been mentioned for the 26 times. An analysis of educational strategy of UNICEF published in 2007 showed that the term 'urban' has been used only once, while the word 'rural' has been used for 20 times. In one of the recent strategies of World Bank foe education, that has been published in 2011, the term 'urban' was used for 6 whereas 'rural' was mentioned for 9 times. However, in this report the term 'urban' was mostly used in context to the educated people who have been migrating to the cities and in the scaling of economies the educational sector was represented by cities (World Bank, 2011a). The term 'rural' was usually used in context to the vulnerable sections of the society such as rural and poor, rural and girl. Comparisons between the urban children and rural children were made in collective and statistical manner. Both the organizations i.e. UNICEF and World Bank stated that the reduction in the gap between rural and the urban area can be viewed as an indicator of success in reference to the educational 234 Manas Upadhyay

policy. Clearly, it could be stated that public as well as private investments in the urban areas would not do much in boosting this indicator of success.

3. Fee Exemption

In the period of last 15 years the infrastructural facilities in the schools have developed and the enrolment rates have also increased significantly in the urban as well as the rural areas. Still, the social problem of poverty acts as barrier for large number of children in attending quality schools. In the Dakar forum 2000, it was established that it is mandatory for all the member countries to provide free and compulsory education to all the children irrespective of any discrimination. This summit was held at that time when policies like providing fee exemptions, fee-waiver, scholarships were launched and these policies were targeted towards the needy children at the global level. These policies were framed to provide free and quality education to the poor, vulnerable and marginalised sections of the society. In the later years these policies were followed by the provision of free and compulsory universal primary education. This call was adequately implemented in many countries; some countries implemented it by waiving off fees for the girl child and later on for all the children. Yet, this attempt did not favour the children living in slums because in some of the countries this provision of fee-exemption was introduced only in the rural areas. Several other incentives at the school level such as providing meal to the students during working days have been applied at large scale in the urban areas also, but these moves are often viewed as too costly for the mainstreaming of urban poor (Alderman and Bundy, 2012).

4. Social Security

One of the highly acknowledged issues these days is the matter of social security, particularly for those children who are coming from vulnerable segments of the society. In the various research studies it has been suggested that launching various social security programmes can proof to be beneficial for induction and mainstreaming of the socially excluded children in the schools. There are several reasons responsible for the higher drop-out rate of the slum children such as sudden money crisis in the household, induction of children in labour for increasing the source of income, saving school fees and direct cost, involving children into household chores and this in return increase the free time of the adult members which they can utilize in working more in order to earn money for the household. In the time of crisis, children often work as a tool of crisis management for the slum dwellers which directly have an impact on the education of the children. In the situation of acute crisis, children have to often drop-out permanently from the schools.

5. Private Initiatives and Incentives

In developing countries like India launching various social transfer programmes is not an easy task as it requires a large scale of private investment and

initiative. However, instead of the lack of proper resource mobilisation several initiatives have been taken such as improving the infrastructural facilities in the government schools, remedial programmes in order to increase the retention rate of the children, fast tracking of the students who joined schools at higher age, etc.

Some policy makers have defined the concept of remedial schools as the programmes that focuses on the vulnerable children or children at risk, whereas some have defined it as the programmes for accelerating the learning process. The remedial schools as defined latter is applicable to those children that are over-aged, drop-out or out-of-school. Generally in these remedial schools the over-aged children or out-of-school children are coached in such a way that the module of three years is completed in one year or a primary education programme which is usually of six years is completed in three years. The increase in number of remedial schools and alternative programmes has given rise to new issues. One of the most serious challenges is to allow the easy transition of the student from the remedial primary schools to government secondary schools. This is one of the most explicit goals of these programmes, but other issues such as teaching and curriculum are also needed to be focused.

6. Co-ordinated and Balanced Approach

Due to lack of strategies at the global level, some local models have been developed and implemented in order to provide education the children of slum dwellers and these models have turned out to be highly successful. But the problem with these models is that they have high cost rate which makes them highly unaffordable for the governments. It is essential that not only the governments but the donors also should try to develop more sustainable and systematic approach towards the education (Seetharamu, 1983).

In order to manage the inclusive education for the children living in slums, it is essential that the capacity of central as well as the local governments should be strengthened. It would be helpful in bringing down the cost rate and this would allow the mainstreaming of the deprived children. However, now-a-days more international fund is being allocated to the central government, it is also needed that the private initiatives should also be taken in order to compliment the efforts of the government. Increase in the amount of budget has enhanced the governmental support and this has resulted in the decrease in private initiatives which are now no more sustainable enough. Lack of adequate funding has resulted in the discontinuing of several unaffordable initiatives.

7. Multi-sector Programmes

At the global level, one of the most recent phenomenon is launching of programmes or initiatives that are multi-dimensional such as inclusion of education, health and social security under one single programme. For example, CCT programmes could help in allocating funds and social transfer not only to health and education but also to the demands of social security (Juneja, 2000). These integrated multi-sectoral programmes are efficient not only in terms of effective administration, but they also have high potential to cater the comprehen-

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sive range of needs of slums children. For instance, a programme that has been launched to ensure good health of children and reduction in malnutrition would also proof to be helpful in promoting the learning achievement of the children. There are some programmes that also have certain terms and conditions such as the parents should remove their children from child labour or they should have birth certificate of their children. Hence, these are posed as challenges to the slum dwellers (National Institute of Urban Affairs, 2016).

8. Poor Quality of Education

In the beginning the Millennium Development Goal (MDG) 2 played a significant role in increasing the enrolment rates in the schools and it also increased the retention rate in the urban slum areas. The issue of financial priorities was the tough task and the trade-off between quality-quantity finally ended up in supporting quantity. However, the enrolment and attendance rates went high, but the quality of the education deteriorated which substantially decreased the learning achievement of the children. Enough efforts were not made to improve the infrastructural facilities in the schools as well as the process of recruitment of teachers was also slow. As a result the size of the classes increased and the teacher-student ratio also increased which had poor effect on the working conditions of students as well as teachers. Besides, the poor achievement level, the rate of drop-out also increased Aggarwal and Chugh, 2003).

9. Early Childhood Development Initiatives (ECD)

In one of the report of UNESCO i.e. GMR report 2013/14, it has been asserted that education for all does not means institutionalization. It means learning for all the children. Now if we look into the case of vulnerable and highly deprived slum children, then this debate has two major dimensions. Firstly, the process of learning is usually one of the major challenges for the children coming from slums; and secondly, children who are living their life under great stress then the going to school means more than learning to them. Here, he former mentioned point has a close association with the school readiness. Most of the children coming from slums live under stressful environment, lack basic necessities, suffer from several diseases and nutritional problems. Hence, they enter the school unprepared which on the one hand makes it highly difficult for them to adapt to the school environment while on the other hand the teachers in the schools find it difficult to educate such children. In the last decade, across the globe the governments have adopted the policies of early childhood care and development. This is one of the primary issues for the extremely poor urban households, which severely lack proper schooling system in the nearby locality of slums. The developing countries like India have also realised the importance of prioritizing ECD. Now it is perceived that school readiness is one of the most important factors in schooling process. The ECD programmes have not been launched only to cater the needs of pre-school children who have health and nutritional problems, but the children who are healthy also receive better cognitive development. Furthermore, these ECD programmes provide safe place for child care as well as slum children, which increases the freeing time for mothers and older siblings who are working hard to earn the money for the household (Kingdon, 1998).

10. Security and Recreation

For slum children schooling no longer means the place of learning, it is much more than that. Today, the schools have increased the coverage area but the achievement level of children is a matter of serious concern. Children coming from slums live under unsafe conditions, severe trauma, lack of basic services and also domestic trauma. Hence, under such circumstances school play many other roles apart from learning. In majority of the slums, children have to suffer from the violence, parental conflict, substance abuse and other vices, which further add more pressure over them. In this situation, school serves as a place where children can go safely and their brain would be occupied in cognitive development which would no doubt work as therapeutic treatment for them. The schools should strive that their gaol should be to act as a place for learning, but the situation in the schools is quite disappointing. The number of enrolled children has no doubt increased but the achievement level of such children is not very significant (Mukhopadhyay and Suri, 1998).

11. Conclusion

It can be summarized that the urban slums have low learning level, but they are being prioritized by governments in various educational programmes. In government primary schools the cost of education is quite low so that the urban poor could afford to send their children, but the provisions of fee exemptions and tuition waivers are mostly for the rural or remote areas and not for the urban areas. The social security programmes that have been launched in order to provide safety to marginalised urban poor has also gained momentum. The CCTs and several other programmes have contributed significantly in improving the enrolment rates, retention rates as well as attendance rates among urban slum children. The participation of public sector in most of the slum is quite poor. However, NGOs and other low-cost initiatives are being complimented in urban slums.

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